

Investment Preferences and Risk Level: Behaviour of Salaried Individual with Special Reference to Manufacturing Sector, Bangalore

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Abstract: *This research examines the savings and investment behaviours among salaried individuals in Bangalore City, India. With Special reference to Manufacturing Sector. Using a structured questionnaire and a sample of 60 respondents, the study analyses preferred investment avenues, the role of demographic factors, motivation behind choices, and attitudes toward risk. Results show that safety and future security are the most influential factors in investment decisions. Traditional avenues—such as bank deposits and insurance—are preferred, while awareness and participation in higher-risk alternatives like equity and mutual funds correlates with age, income, and education. The findings underline the importance of financial literacy and the need for structured interventions to encourage diversified wealth-building strategies.*

Keywords: Savings, Investment Pattern, Salaried Employees, Bangalore City, Financial Literacy, Risk Preference, Investment Avenues, Fixed Deposits, Mutual Funds, Insurance

