

**A STUDY ON INVESTMENT PATTERN IN POST OFFICE SAVINGS SCHEME OF PEOPLE IN NAVI  
MUMBAI REGION**

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**Abstract:**

*Post Office Savings Schemes provide safe and easily accessible investment options backed by the Government of India, making them especially attractive to individuals in urban areas such as Navi Mumbai. This study examines the investment patterns of local residents with reference to Post Office Savings Schemes, focusing on scheme preferences, awareness levels, demographic influences, and satisfaction factors. The research is based on primary data collected through a structured questionnaire by google form in the area of Navi Mumbai. The study analyses the preferences for schemes such as Recurring Deposits, Monthly Income Scheme, and Public Provident Fund over other investment. The findings reveal that factors such as safety of investment, tax benefits, and convenience play a major role in influencing investor decisions. The study provides useful insights for policymakers and India Post to improve awareness, outreach, and effectiveness of savings schemes among urban investors.*

**Purpose:**

*The main purpose of this research is to understand the investment pattern of people towards Post Office Savings Schemes in Navi Mumbai.*

**Design and methodology:**

*The study is based on primary data. The data is collected through a structured questionnaire using Google Forms survey from residents of Navi Mumbai. The collected data is analysed using percentage analysis and simple graphical tools to interpret investment patterns and preferences towards Post Office Savings Schemes.*

**Findings:**

*The findings concluded that most of the respondents are aware of the post office savings scheme and are investing too. Middle-income and salaried individuals show a higher preference for these schemes. The main reason for investing to for safety of money, guaranteed returns and long-term security. Majority of the respondents are satisfied by the services provided by them and have no major problem.*

**Practical implications:**

*This study helps to understand investor preferences and expectations towards Post Office Savings Schemes. Improved awareness programs and communication can be designed to attract younger and middle-income groups. Enhancing customer service, simplifying procedures, and promoting the benefits of different schemes may increase participation. The study also helps investors make informed decisions by highlighting safe and reliable investment options suitable for long-term savings and retirement planning.*

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**Introduction:**

Investment is an essential element of personal financial planning and economic development. While time cannot be saved for future use, it can be invested wisely to build a secure and stable future. Investment involves the allocation of current financial resources with the expectation of earning returns in the form of income, profit, or capital appreciation. Every investment decision is influenced by two important factors—risk and return. While return represents the benefit gained from investing, risk refers to the uncertainty associated with those returns. The balance between risk and return varies from person to person depending on income level, savings, financial goals, and risk tolerance.

In a developing economy like India, mobilization of domestic savings is crucial for sustainable economic growth. Encouraging individuals to save and invest through safe and reliable channels helps strengthen the financial system and supports national development. To meet the needs of low- and middle-income groups and to promote a habit of regular savings, the Government of India has introduced several small savings schemes through the postal network. These schemes are designed to provide financial security, especially to risk-averse investors, senior citizens, salaried individuals, and households with long-term financial goals.

Post Office Savings Schemes play a significant role in this context due to their government backing, assured returns, and extensive reach across the country. The wide network of post offices makes these schemes easily accessible to people from different income groups. Schemes such as Savings Account, Recurring Deposit, Time Deposit, Monthly Income Scheme, Public Provident Fund, Senior Citizen Savings Scheme, and Sukanya Samriddhi Yojana cater to various financial needs including regular income, retirement planning, children's education, and long-term savings. The safety of capital and guaranteed

returns makes these schemes particularly attractive in times of market volatility.

In urban regions like Navi Mumbai, where individuals often prefer stable and low-risk investment avenues, Post Office Savings Schemes continue to remain a popular choice. However, investor awareness, preference, and satisfaction may differ based on demographic factors such as age, income, and occupation. Therefore, the present study focuses on analysing the investment pattern of people towards Post Office Savings Schemes in the Navi Mumbai region. The study also aims to assess the level of awareness, identify preferred schemes, and understand the factors influencing investment decisions. The findings of this research are expected to provide useful insights for policymakers, India Post, and investors to improve financial inclusion and strengthen savings behaviour.

**Review of Literature:**

Investment behaviour and savings patterns have been widely studied in the context of developing economies, particularly in relation to government-backed savings instruments. Existing literature emphasizes that savings and investments play a crucial role in capital formation, financial stability, and economic growth. In countries like India, where a significant portion of the population is risk-averse, small savings schemes have emerged as an important channel for mobilizing domestic financial resources.

Several studies on Post Office Savings Schemes highlight their role as secure and reliable investment avenues due to sovereign backing and assured returns. Researchers have consistently found that safety of capital, low risk, and guaranteed returns are the primary factors influencing investors' preference for Post Office Schemes over market-linked instruments. These schemes are particularly favoured by middle-income groups, salaried individuals, senior citizens, and households with long-term financial objectives.

Literature examining investor awareness suggests that while general awareness of Post Office Savings Schemes is relatively high, detailed understanding of specific scheme features, benefits, and tax advantages varies across demographic groups. Age, income level, education, and occupation have been identified as significant factors influencing awareness and investment choice. Studies also indicate that long-term schemes such as Public Provident Fund (PPF) and Recurring Deposit (RD) are preferred by younger and salaried investors, whereas income-oriented schemes like Monthly Income Scheme (MIS) and Senior Citizen Savings Scheme (SCSS) are more popular among retired individuals.

Previous research further highlights the contribution of Post Office Savings Schemes to financial inclusion. The extensive postal network enhances accessibility, especially for individuals who prefer traditional financial institutions over private or digital platforms. Customer satisfaction, as reflected in earlier studies, is largely associated with trust, government backing, and stable returns, although some researchers note scope for improvement in customer service efficiency and promotional activities.

Despite the availability of extensive literature on small savings schemes, there is a relative lack of region-specific studies focusing on urban areas experiencing rapid socio-economic change. Moreover, limited empirical research has been conducted using primary data to examine investor preferences, awareness levels, and satisfaction in localized contexts. Therefore, the present study seeks to address this research gap by analysing the investment pattern of people towards Post Office Savings Schemes in the Navi Mumbai region using primary data collected through a structured questionnaire.

#### **Research gap:**

While Post Office Savings Schemes have been studied in general, most existing research looks at them from a

broad or national perspective. There is very limited research that closely examines how people in specific urban regions like Navi Mumbai actually understand, choose, and feel about these schemes. Many studies focus on scheme features rather than real investor awareness, preferences, and satisfaction based on primary data. This study aims to bridge that gap by offering a localized and people-centric analysis using data collected directly from investors.

#### **Objectives of the Study:**

1. To understand the investment pattern of people towards Post Office Savings Schemes in the Navi Mumbai region.
2. To study the level of awareness among investors regarding various Post Office Savings Schemes.
3. To analyse the factors that influence investors while choosing Post Office Savings Schemes.
4. To examine what are the preferences of investors towards different Post Office Savings Schemes.
5. To understand the satisfaction level of investors with the returns and services offered by Post Office Savings Schemes.

#### **Hypotheses of the Study:**

1. There is no difference in the level of awareness of Post Office Savings Schemes among investors in the Navi Mumbai region.
2. There is no difference in investor preference for various Post Office Savings Schemes across different income groups.
3. There is no difference in the investment objectives of people opting for Post Office Savings Schemes.

#### **Research Methodology:**

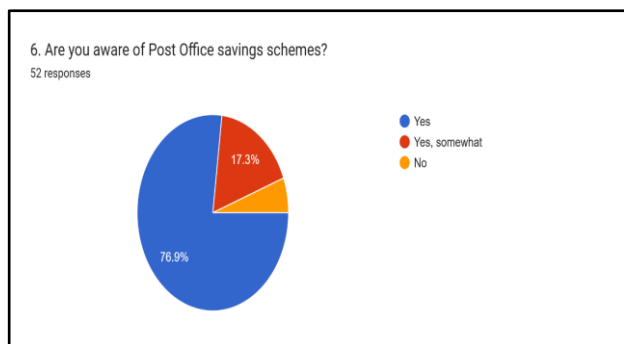
This study follows a descriptive research design to understand the investment pattern of people towards Post Office Savings Schemes in the Navi Mumbai region. Primary data was collected through a structured questionnaire using Google Forms. Convenience sampling was used to select respondents from different

age and income groups. The collected data was analysed using percentage analysis and simple charts.

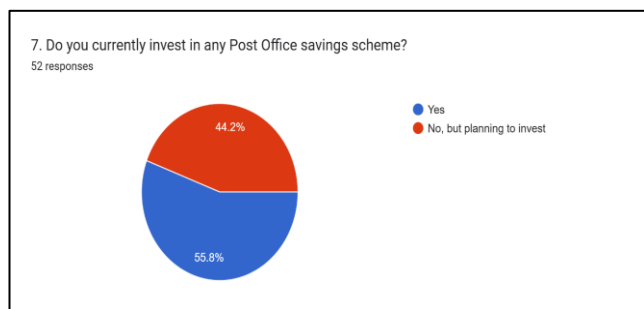
**Limitations of the Study:**

The study is limited to the Navi Mumbai region and a small sample size, which may affect generalization of results. The findings are based on self-reported data and depend on the accuracy of respondents’ answers. Time constraints also limited the scope of the study.

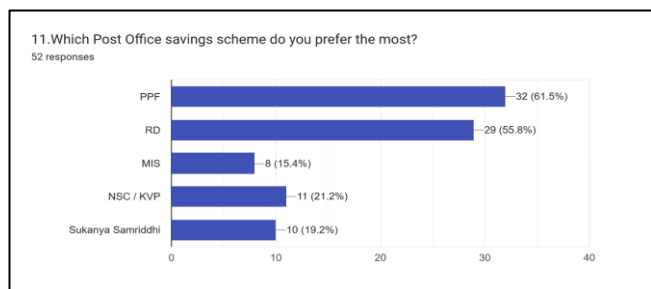
**Descriptive analysis & Interpretation:**



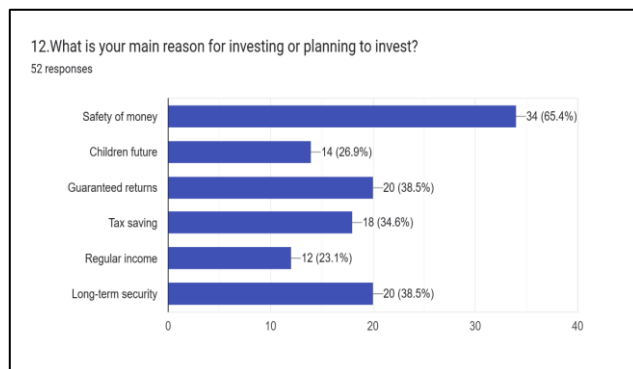
The above graph shows that majority of the people are aware about the post office savings schemes that means these schemes are well recognized in the region of Navi Mumbai region.



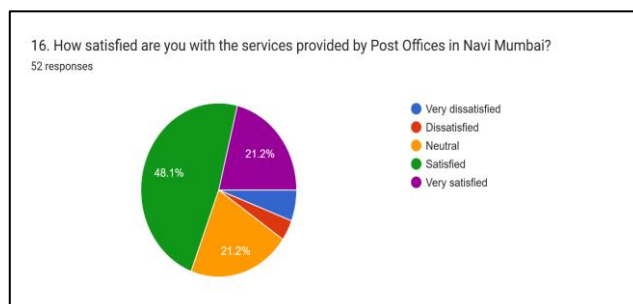
The response shows that maximum no of people are currently investing in these schemes this shows these trust and safety for future by investing in these post office savings investment schemes.



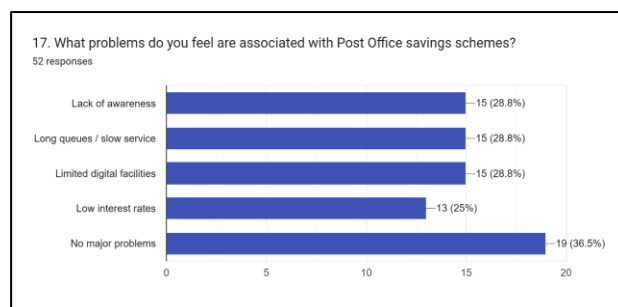
The presented chart shows that most of the people prefer Public Provident Fund (PPF) and Recurring Deposits (RD) as these suggest that investors prefer long term savings and risk-free returns.



The above data shows that the main reason for investing or planning to invest are safety of money for the future and for guaranteed returns, long term security which indicated that risk aversion plays a crucial role in investing.



The above findings shows that the majority of the respondents are satisfied with the post office savings schemes, showing their trust and a positive reaction to their service quality.



The analysis shows that some respondents face issues such as lack of information, lengthy procedures, and delays in service. However, a majority number of

respondents reported no major problems, indicating overall satisfaction with the schemes.

#### Conclusion :

The study helped to understand that the Post Office Savings Schemes are widely trusted by people in the Navi Mumbai region due to their safety and government backing. Most respondents are aware of these schemes and are actively investing in them for secure and stable returns. Public Provident Fund and Recurring Deposit schemes are the most preferred options, mainly for long-term savings and retirement planning. Safety, guaranteed returns, and low risk are the primary factors influencing investment decisions. Overall satisfaction with post office services is found to be good, though some investors face minor issues related to procedures and information. With improved awareness and service efficiency, Post Office Savings Schemes can attract more investors and strengthen financial inclusion.

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