

Determinants of Consumption and Investment of households in NCR

MEENU BALIYAN*

Abstract

India is with of the globe's extremely modern monetary markets in terms of technology, regulation and systems. While economic financial savings are more in India, wherein economic financial savings are invested is an issue for concern. Investments with the resource of the use of households were more into moreover economic organization consistent deposits, risk-unfastened government-backed securities and coffee acquiescent instruments, or in non-financial assets. In this observe researcher examines the spending or consumption pattern of households and awesome pattern of saving and funding. This paper examines the determinants of intake and funding of families of decided on districts of NCR. Researcher used linear regression method, Chi rectangular take a look at and discovered that the connection amongst saving, earnings and intake are fine and associated with every other.

JEL Code : D10, D14, G11

Keywords : Investment, Saving, Households, Consumption, Income, NCR

I. Introduction

THIS PAPER HAS analyzed the behavior of household towards the consumption and their investment behavior. In the today's scenario all the people are occupied in diverse economic sports relying at the accessibility of cash and opportunity to generate earnings to satisfy the primary necessities then if there's any quantity is left than unused quantity is taken into consideration because the saving which may be applied for the daily necessities. If the financial savings of the families are saved at the house or in protection lockers then there'll now no longer be any returns due to the fact each the locations don't generate anything and cash might be idle. If it's far invested into marketplace through any medium or by choosing any investment avenues, in that case earnings can be generated from the financial

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Submitted May 2016 ; Accepted April 2019

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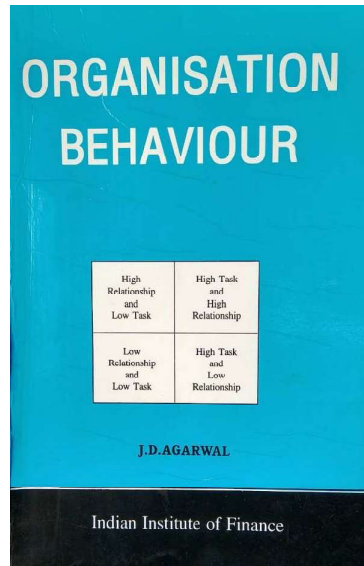
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ISBN : 81-85225-04-4 Pages : 227 Price : ` 300/- + Postage Discount 40%
