



Original Article

A Comparative Analysis on the awareness of Bank Fixed Deposits & Company Fixed Deposits

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Abstract: Indians are conventionally known for their preference for fixed deposits. In general, they are risk averse and are interested in saving money and in making investments. The aim of this research is to analyze awareness, perception & behavior towards Bank Fixed Deposits and Company Fixed Deposits as a safe investment avenue. The study uses both primary and secondary data. Primary data are collected from 100 identified respondents in Mumbai and Lucknow cities. Convenience sampling method is used. The study is based on the data collected from the respondents. Primary data from the respondent is collected through a structured questionnaire with closed ended questions. Non-parametric tests are applied for testing the hypothesis of this study. The findings of the study indicate that fixed deposits are still a popular choice among investors. But there is a decline in the investment in Bank Fixed Deposits and Company Fixed Deposits. The study also stands the awareness and investment preferences of investors. The