

## **A STUDY ON INVESTORS PERCEPTION AND ATTITUDE OF POST OFFICE SAVINGS SCHEMES WITH REFERENCE TO PALAPPALLAM POST OFFICE**

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### **Abstract:**

Post office savings schemes are a set of investment options offered by India Post, the postal department of India. These schemes provide a safe and secure investment option to individuals and promote financial inclusion by catering to the savings needs of the rural population. The post office savings schemes have been a popular investment option for many investors in India. This study aims to investigate the perception and attitude of investors towards these schemes. Savings is common to all human societies, even if saving practices differ from one another. Motivations vary, but caution, social pressures and ambitions for future consumption are the key drivers encouraging people to save. Postal savings funds play a significant role in financing public debt in a number of countries the funds are intermediated through a variety of policy based financial institutions with developmental objectives, returning the funds to the direct benefits of the community savers. For this study total 80 respondents were selected, all of the respondents are current depositors in Palappallam post office. This paper highlights mainly report on the investor preference, awareness, perception of various investment schemes available in Palappallam post office in Kanyakumari District.

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***Key words: Post office savings scheme, awareness level, Customer perception, purpose of investment.***

## **Introduction**

In India post office saving scheme provide safe, no risk, good looking investment option and offer the saving instruments across its many post office. India Post, which controls the postal chain of the country, also provides several deposit avenues for investors, commonly known as post office saving schemes. These schemes were introduced to provide investment avenues and inculcate savings discipline among Indians from across economic classes. Every post office provides these savings schemes to enable individuals from across India to apply and enroll easily. Savings and investment are key requirements for the growth and development of an economy. However, a lack of savings and investments is common in developing countries. The issue of low levels of domestic savings is a major problem in developing economies because of high unemployment, low wages, engagement of a large proportion of the population in the informal sector and poor performance of the economy. The interaction between savings and investment has become a subject of great interest and debate among macroeconomists. Saving has generally been held to be one of the major determinants of economic development. According to Adam Smith, “Whenever a person saves from his revenue, he adds to his capital and since the capital of an individual can be increased only by what he saves from his annual revenue, so also the capital of a society can be increased only in the same manner”.

In India, during the pre-independence period, people spent most of their income on consumption and only a small amount of income was left as savings. Therefore, the saving rate was very low, especially in the rural sector. After independence in 1947, the major objective of government policy has been the promotion of savings and capital formation as they are the primary instruments of economic growth. The Indian Postal system is a vast infrastructure providing the ultimate access for poor people to basic services, the last mile connectivity, both literally and along the development path, to a billion people.

## **Review of Literature**

**Bhagyashree Teli (2017)** Conducted a study of 50 respondents in Rajsamand district and stated that most of the respondents were aware of post office deposit schemes through their friends and relatives. The level of awareness of various post office schemes is very low except for recurring deposits and post office savings bank accounts. He also pointed out that the post office

is a small savings scheme for rural areas is good enough but if they want to increase deposits officials increase awareness through advertising and agents.

**Dr N. Rameshkumar (2018)** It is one of the best investment schemes for rural working women when compared to other investment schemes. Rural working women investors have a great faith and positive attitude towards post office saving schemes because of there is no complicated procedure in making an investment, Easy accessibility, security and Safety investment, premature closure etc.

**Himanshu Shekhar Singh (2021)** analyzed the various impacts of development of information and communication technology in India Post Services. It conducted a SWOT analysis of India Post. It is found that the customers of India Post expect services equal to the standards of banks, and insurance industry.

**Shafee .Y. (2022)** discussed the introduction of ATM service in India Post. IP ATM services require change in technology, social economic and cultural factors. It shall create monopoly in the market when some effective changes are made.

**Anuradha and Hema (2023)** study findings, women who are financially not only have the information but also have the ability to make wiser financial judgement. It motivates people to support their families, take care of their own finances, etc. There are many measures being conducted by different organizations to increase financial literacy, but awareness campaigns through seminars commercial, etc. are still needed.

## **Objectives**

The objectives of this study are:

1. To know the level of awareness of various schemes of Post office among the public.
2. To know the various postal saving scheme available to customers.
3. To examine the purpose of investments in various schemes of post office.

## **Research Methodology**

This research study is an analytical study of search study. The present study is based on the primary and secondary data. The secondary data were collected from journals, magazines and websites. The primary data were collected from the investors Palallallam area. Saving schemes play an essential role in people's lives to save money for their needs. Based on the convenience

sampling method, this study focused on the Palappallam post office, and the sample of 80 respondents was taken from the Palappallam area.

### **Hypotheses**

- There is no significant relationship between monthly income and investment preference of respondents.
- There is a significant relationship between age and investment preference of respondents.

### **An overview of the Palappallam Post Office**

Palappallam Post Office is located from *Palappallam town in Kalkulam taluk at Kanyakumari* of Tamil Nadu state. It is a sub-office (S.O.). A Post Office (PO) is a facility in charge of sorting, processing, and delivering mail to recipients. Post offices are usually regulated and funded by the Government of India (GOI). Pin code of *Palappallam PO* is 629159. This post office falls under the Kanyakumari postal division of the Tamil Nadu postal circle. The related head P.O. for this sub-office is Nagercoil head post office. Palappallam post office offers all the postal services like delivery of mail & parcels, money transfer, banking, insurance and retail services. It also provides other services including passport applications, P.O. Box distribution, and other delivery services in Palappallam.

### **Post Office Saving Schemes**

The customers of Palappallam can enjoy the various savings schemes available in this post office that prove to be highly beneficial for the people living in the Palappallam area. The Financial service offered by the PO includes Savings and Postal Life Insurance (PLI). There are various options available to save and invest with post offices. Types of Savings Schemes Presently, the government provides following postal saving schemes for investment by the general masses. They are enumerated below.

1) **Public Provident Fund (PPF):** PPF is one of the preferable schemes and is available with a lock-in period of 15 years. Nonetheless, investors can avail partial withdrawal after 5 years. A minimum deposit of Rs. 500 per year is required to keep the account active.

2) **National Savings Certificate (NSC):** Invest in NSC with a small deposit amount of Rs. 100 as a single individual, jointly or as a guardian of a minor. The lock-in period for this scheme is 5

years. Also, the annual interest on NSCs is re-invested and paid out as an accumulated amount at the time of maturity.

3) **Post Office Monthly Income Scheme:** This post office monthly savings scheme is another reliable savings instrument that allows you to invest a maximum of Rs. 4.5 Lakh individually and Rs. 9 Lakh jointly. As an MIS plan, it allows investors to generate a steady monthly income.

4) **Sukanya Samriddhi Account SSY Scheme:** Under this Indian post office saving scheme, parents or legal guardians of any girl child up to 10 years of age are eligible to open this account in the child's name. A maximum of 2 accounts is allowed for a household for two daughters individually. Once the child reaches 21 years of age, she is eligible to claim the maturity amount. Maturity of the account also differs as per the girl child's age on the date of enrolment. Thus, with a limit of up to 10 years of age, the maturity term will be accordingly extended from 21 years of age. Like, if the child was 5 years old on the date of enrolment, the year of maturity will be 21 years + 5 years, i.e., 26 years.

5) **Senior Citizen Savings Scheme:** Investors who are 60 years old, or 55 years old in case of voluntary retirement, can deposit up to Rs. 15 lakh over their lifetime in a Senior Citizen Savings Scheme to earn regular interest income. The plan also comes with a lock-in period of 5 years.

6) **Post Office Savings Account:** Also open a savings account with the post office, which is similar to savings accounts opened with banks, by depositing a minimum of Rs.20. Also, you must maintain the account with a minimum of Rs.50. India Post also allows you to transfer money in your post office savings account online.

7) **5-Year Post Office Recurring Deposit Account** With small monthly investments, you can opt for as many RD accounts as you want with a post office. These investment options allow you to make periodic deposits while enabling substantial corpus creation over the tenure of investment.

8) **Post Office Time Deposit Account** :Also open time deposits as a post office saving scheme for 1, 2, 3 and 5 years of tenure. Even minors over 10 years of age can invest in time deposits along with a guardian. The savings option is similar to fixed deposits offered by banks.

9) **Kisan Vikas Patra (KVP):** KVP certificates allow you to earn double the deposit amount in 9 years and 10 months. Also, the deposit can be encashed only after 2.5 years against the payment of a nominal penalty.

## The Analytical Framework

The concept of investor's attitudes towards post office saving schemes with special reference to the Palappallam post office can be studied as a special topic with chi-square analysis. It helps to more about investor's attitudes towards post office saving schemes.

### Age

Age plays a vital role in the attitude of the respondents towards savings. Naturally, people are more inclined towards savings. This may be probably because they fall in the earning category along with the fact that they have the responsibility to shoulder their family. Their scope for earning is also brighter due to their age and opportunities.

#### Age-wise classification of the Respondents

Age	No. of Respondents	Percentage
Below 25 years	2	03%
26 – 45 years	30	37%
46 – 60 years	33	41%
Above 60 years	15	19%
Total	80	100

Source: Primary data

Age wise analysis in above table shows, out of total 80 respondents, 2 (3%) respondents belonged the age group 'below 25 years', 30 (37%) belonged to the age group '26-45 years', 33(41%) belonged to the age group '46-60 years', and 15(19%) belonged to the age group 'above 60 years'. Thus, we infer that the age group '46-60 years' persons are very interested to save the money to post office savings scheme.

### Monthly income

Income plays a crucial factor in savings. It also influences a person's social status and standard of living. A person with a higher income has a better scope for savings due to surplus and necessity. Persons with low income are less disposed towards savings due to their lack of surplus money.

**Monthly income**

Monthly Income (Rs)	No. of Respondents	Percentage
Below 10000	36	45%
10000 - 20000	29	36%
20000 - 30000	10	13%
Above 30000	5	06%
Total	80	100

Source: Primary data

Monthly income of the respondent in Table shows, out of total 80 respondents, 36(45%) of the respondents belonged the monthly income ‘Below 10000’, 29(36%) of the respondents belonged the monthly income ‘10000-20000’, 10(13%) of the respondents belonged the monthly income ‘20000-30000’, 5(6%) of the respondents belonged the monthly income ‘Above 30000’. Thus, we infer that the monthly income of ‘Below 10000’ persons are very interested to save the money to post office saving schemes.

**Awareness of the post office saving schemes**

Currently post office offers many savings schemes, but people are aware of only limited schemes such as post-office recurring deposit, post office savings account, Sukanya Samriddhi scheme, and senior citizen saving scheme.

**Awareness of the post office saving schemes**

Awareness	No. of Respondents	Percentage
Highly aware	13	16%
Neutral	46	57%
Not aware	14	18%
Highly not aware	07	09%
Total	80	100

Source: Primary data

The above table shows the awareness of the post office saving schemes. It is seen that among the 80 respondents, 16% of the respondents are highly aware of the post office schemes, 57% of the respondents are neutral about the post office schemes, 18% of the respondents are not aware of the post office schemes, and the remaining 09% of the respondents are highly not aware of the post office schemes.

### **Purpose of saving**

Some people use the savings to purchase or construct residential buildings. Some of them invest in productive assets like land, livestock and equipment. Some of them hold savings in the form of financial assets such as deposits in banks, corporate securities, government bonds and insurance policies. Saving has generally been held to be one of the major determinants of economic development.

#### **Purpose of saving**

Purpose	No. of Respondents	Percentage
Safety	60	75%
Tax benefit	02	03%
To lead a comfortable life	03	04%
Children's education	12	15%
Proximity	03	03%
Total	80	100

Source: Primary data

The above table shows the purpose of saving. The main purpose of savings for the 75% of the respondents is safety, the second purpose of saving for the 15% of the respondents is children's education, the third purpose of saving for the 04% of the respondents is to lead a comfortable life, and the remaining purpose of saving for both 03% of the respondents is tax benefit and proximity.



**Chi-square analysis on the relationship between income and investment preference of respondents**

Monthly income	Type of saving schemes					Total	Chi-square Value
	Post office saving account	Post office recurring deposit account	Senior citizen saving scheme	Sukanya amriddhi yojana	Post office time deposit		
Below Rs. 10000	1	20	-	-	0	21	$X^2 = 13.42$
Rs. 10000-Rs. 20000	3	26	1	3	4	37	df=4
Rs. 20000-Rs. 30000	2	8	1	-	1	13	Significance @5%
Above Rs. 30000	1	6	1	1	1	9	Table value=21.026
Total	7	60	4	3	6	80	

**Testing of Hypothesis**

The hypothesis is “**There is no significant association between the monthly income and investment preference of investors**”. The chi-square analysis it is clear that calculated value (13.42) is less than the table value (21.026) at 5% level of significance, therefore the null hypothesis is accepted. Hence, it is inferred that investment preference of investors is not significantly associated with the income.

### Testing of Hypothesis

Age	Type of saving schemes					Total	Chi-square Value
	Post office saving account	Post office recurring deposit account	Senior citizen saving scheme	Sukanya samriddhi yojana	Post office time deposit		
Below 25	1	1	-	-	-	2	$X^2 = 49.75$
26-45	7	15	-	-	8	30	df=4
46-60	10	20	-	2	1	33	Significance @5%
Above 60	2	3	8	1	1	15	Table value=21.026
Total	20	39	8	3	10	80	

The hypothesis is “**There is no significant association between the monthly age and investment preference of investors**”. The chi-square analysis it is clear that calculated value (49.75) is more than the table value (21.026) at a 5% level of significance, therefore the null hypothesis is rejected. Hence, it is inferred that investment preference of investors is significantly associated with the age.

### Findings

- Age plays a vital role in the attitude of respondents towards savings. This may be probably because they fall in the earning category along with fact that they have the responsibility to shoulder their family. The age group 46-60 years persons are very interested to save the money to post office saving schemes.
- Majority of the respondents have a monthly income of below 10000. Income plays a crucial factor in savings. It also influences a person’s social status and standard of living. A person

with a higher income has a better scope for savings due to surplus and necessity. Persons with low income less disposed towards savings due to their lack of surplus money.

- The post office offers different saving schemes which are unique to satisfy the needs of different sections of the society. The benefits and returns vary depending on the scheme selected. Individual select the schemes based on their income level and affordability and the objectives of the saving.
- Majority of the respondents are preferred to the post office recurring deposit schemes. Many post office saving schemes are satisfied the depositors. Because post office saving schemes provide a safe and secure investment option with a guaranteed return. All schemes, whether social or financial needs some medium is needed to carry out the information to reach the common man. Information regarding post office savings is less publicized when compared with other financial institutions. Majority of the respondents getting knowledge about post office saving schemes with agents.

From testing hypothesis,

- There is no significant relationship between monthly income and investment preference of respondents.
- There is a significant relationship between age and investment preference of respondents.

### **Suggestions**

- It is highly suggested that the department of post do a careful study of the market structure and offer interest rates at least on par with other financial institutions. Currently, the interest rates offered by post offices are low when compared with the interest rates offered by banks. It has become a major hindrance since many of its traditional customers have chosen other avenues for their deposits.
- The department of post may expand its financial services and introduce saving schemes. So that it meets the financial needs of the different segment of the society.

- The Department of post may consider improving and expanding its services in rural areas through information and communication technologies and adopt information and technology-oriented platforms to offer various financial product and services.
- The post office department can consider also increasing its share in parcel, logistics and also introducing E-commerce.

### **Conclusion**

Today postal department has to equip itself improving its service and saving schemes to satisfy the customers. In the light of changing environment, it has to constantly upgrade its knowledge of the internal and external environment to understand the customer relationship properly. Saving is important for human life as savings gives life and security. One of the main motives of the department of post is to uplift the savings of the people. Savings not only help the people, but also help for the economic development.

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