Model Program Book

COMMUNITY SERVICE PROJECT

Designed & Developed by

ANDHRA PRADESH
STATE COUNCIL OF HIGHER EDUCATION

[A STATUTORY BODY OF GOVERNMENT OF ANDHRA PRADESH]

PROGRAM BOOK
FOR
COMMUNITY SERVICE PROJECT

Name of the Student: P. Pullamma.

Name of the College: S. V. B (Govt) Degree college

Registration Number: 2223104\1023

Period of CSP: 2023 From: 21-8-2023 To: 20-10-2023

Name & Address of the Community / Habitation : Koilkuntla

Rayalaseema University

YEAR 2023

INDEX

S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

(Affiliated to Rayalaseema University, Kurnool, A.P.)

Accreditation by NAAC By with "B++" Grade

COMMUNITY SERVICE PROJECT 2023-24

Saving and Investment Plan Koilkuntla

Submitted in partial fulfillment of requirements for the award of degree of

BACHELOR OF COMPUTER APPLICATIONS

By

P. Pullamma

Register Number: 92231041023

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COMMUNITY SERVICE PROJECT

On

Saving and Investment Plan

Submitted to Department of Computer Applications

S.V.B. Government Degree College, Koilkuntla, Nandyal District.,A.P.

In partial fulfillment of the community service project during II Semester forthe award of the Degree of Bachelor of Computer Applications

By

S. Bhaskar Naik

Under the Mentorship of

S.BhaskarNaik, Lecturer in Computer Applications,

S.V.B,Government Degree College,

Koilkuntla-518134

Nandyal District.

S.V.B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

(Affiliated to Rayalaseema University, Kurnool, A.P.)

Accreditation by NAAC By with "B++" Grade

CERTIFICATE

This to certify that this Community Service Project is bonafide work done by P.Pullamma Regd.No: 222310041023

of B.Com Computer Applications Semester II towards partial fulfillment for the requirement of the degree of Bachelor of Computer Applications and submitted to the Department of Computer Applications , S.V.B.Government Degree College, Koilkuntla, Nandyal District During the year 2023 to 2024.

Internal Examiner

N. Ram Sekhar

~~External Examiner~~

PRINCIPAL
S.V.B. GOVT. DEGREE COLLEGE
KOILKUNTLA, NANDYAL (Dt.)

ACKNOWLEDGEMENT

- I take this opportunity thanks to Dr. **H.Rama Subba Reddy (F.A.C) Principal** of the College.

- Special thanks to **Dr.S.BHASKARNAIK** for continuous support in completing this communityservice project.

- I acknowledge my gratitude & thanks to all my friends, who helped me in all stages infinishing my project.

Name: P. Pullamma

S V B GOVERNMENT DEGREE COLLEGE, KOILKUNTLA

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Accreditation by NAAC By with "B++" Grade

Community Service Project

I B.Com Computer Applications– Students 2023-2024

Name of the Topic – Saving and Investment Plan

S.NO	HNO	Name of the Students	Mobile NO
1	22231041014	J.VENKATESWARAMMA	8374452141
2	22231041016	K.VENKATAMAHALAKS HMI	9618740012
3	22231041017	K.SHABANA	8074521150
4	22231041018	M.RESHMA	9390474628
5	22231041020	M.GOPI KRISHNA	
6	22231041021	P.JAYANTHI	979741647534
7	22231041022	P.TASLIM KHATUN	7799562556
8	22231041023	P.PULLAMMA	9440474327
9	22231041024	P.SUREKHA	6309367996
10	22231041025	P.OBULESU	7207542857
11	22231041026	V.ANJALI	9391258099

Mentor

Principal

PRINCIPAL
S.V.B. GOVT DEGREE COLLEGE
KOILKUNTLA, NANDYAL (Dt.)

ACTIVITY LOG FOR THE SECOND WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1	Inrtoraction invillage sawdalla Dinne	village Identify	
Day - 2	Survey About Problem	Survey People Identified	
Day - 3	Data Analyse	Data name Identified	
Day - 4	Awarnes Program condect	Awarnes the people	
Day - 5	Solustion Identified	suggetion the people	
Day -6	Report submit	Report submited	

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ACTIVITY LOG FOR THE THIRD WEEK

Day & Date	Brief description of the daily activity	Learning Outcome	Person In-Charge Signature
Day - 1			
Day - 2			
Day - 3			
Day - 4			
Day - 5			
Day -6			

Interoduction

Back Ground :-

The indian Enoconomy has undergone a gradual Transformation from a near stagnat Economy in The mid-sixties to a high growth Economy during the Eighties. in fact the growth rete of the Ecomony averaged around 3.5 per cent annum for the period 1950-1980. However the impressi growth performa nce of the Eighties was also associated with a steady deterioration in a number of macro Economic indicators which led to the Economic crisis of 19.90.

The Economic crisis of 1991 had cost Serious doubts about the sustanability of the growth Experience of the Eighties. After two decades of Economic reforms, India has finally Embarked on a grawth impartent for the welfare of most people around the world the current disarry in Growth Economic.

Sectors :-

i. House hold sector :-

The house hold sect comprise apart from individual all non Government and non-Corporate Enterprise like sole proprictarship and non-profit institutions which provide educational cultural health, reccreational and other social and community service to house.

The residual method is also Employed to derive house hold saving in physical Assets from the nation-wide Estimate derived Based one the commodity flow method combined with som. Expendature method.

ii. Private Sector :-

The private corporate sector includes Joint stock companics, non-financial and fincial compainies, Co-oparative Bank.

iii. Public Sector :-

The public sector include public authorities, Government administration and quasi Government bodies, departmental, Enterpraise, non department commercial enterprise.

Reasons To Invest :-

Though people tend to invest for numerous, resons, national comercial of Applaid Economic reasurch.

(i) Securing post retirement life :-

Retirement must for every working professional at some point of their life its period that can be filled with lost of Expected and unexpected situation or risk such as medical Emergencies, death.

(ii) Education of children and marriage :-

Due to the love and Affection on the children most people in this world feel that it is their moral Duty to create better future for ther loved ones as the needs of their children.

(iii) Creation of weath :-

As some said "yesterday is history and tomorrow is mystery" it is true that no one knows what is will Happen in future Hence it's allways advisable to invest today

Differnce between savings and investmet

The remaning Earning after meeting Basic require ment are called Saving But the money deposited in profitable Days is investment. A difference is worth noting. saving natmaly does not require much skill it is Enogh to be Economical But investing Envisges Good skill and Experience Becouse the money that has been, is invested.

Significance of the study :-

(1) this study will help us to know he saving and invest ment behaviours goverment Employes as well as risk Bearing capacity of the government.

(2) It will also state the awareness level of the government Emplyoes regarding various investment opportunities which are available in the market such as mutual

(3) The study will help us to find out the preferen of Govenment sels Emplopyess.

Tittle of the Project

Saving and Investment Behaviour of Government Employees. Self Employees & farmer in Soudgor dine nandyal District.

Reference Area :-
Self Employees & formak in saudoy dinne nandyal Distic.

Name of the Guide :-

S. Baskar Naik.

Objectives :-

1. To find out savings and investment Behaviour of Government Employees, Self Employees, farmers,
2. To Examine the awarenes of the government Employess, farmers regarding various opportinities for investment
3. To study the decision marking criteria for different age group

Objectives of the study :-

For conducting the study more effectively three objectives are taken into consideration they are :-

1. To analyze the risk bearing capacity of Government self Employees & farmer regarding their investments and savings

2. To Examine the awareness of the Government self Employees & farmer regarding various oppurtinities for- Investment and factor considered by them before investing.

(3). To study the decision making criteria for different age group of Government self Employees & farmers regarding their investm and saving.

Methodology of the study :-

Research methodology is a way to Systematicaly solve the research problem. It may be understood as a science of studing how resarch is done scientifically. in it we study the various step that are genraly adopted by the researcher in studing his reaserch problem along with logic.

-: Sources of data Collection :-

The study is based on primary and secondary information relating to the saving and investment behavior of the government self Employee and farmers.

Primary data :- the primary data are those which are called fresh and for the first time. and thus happen to be original in character. Primary data.

Secondary data :-

The secondary data are those which have already been collected by someone and which have passed through the statistical process.

Sample size :-

The refers to the number of unit in the simple drawn from the population the sample size is of 100 respondent

Scope of the Study :-

Sampling Technique

For selecting the two Departments namely health and Education convinience Sampling Technique has been adapted by the researcher and for selecting the Government.

Technique of data Analysis :-

The respones of the Sample of respondent taken are calclated in percentage.

$$\text{formula} = \frac{\text{Number of respondent}}{\text{Total No. of respondent}} \times 100$$

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Limitations of the Study :-

While Conducting the study certain limitions were faced. Such as :-

1. The study is done taking into considuration the Government, SelfEmployees & farmers as only two department in Boitamari. therefore the end result may not be considered as representive end of the government Enployees deferent office.

(2) Time was the main constraint in the preparation of the project, i.e., the time allotted to collected the information was for a large scale study, thus a madest sample size has been selected.

(3) Some of the respodent may be reluctant to respond to the question and provide certain Information

(4) Correctness of this report and limited by the degree of authonitity of information collected.

(D) Marketability :-

Marketability refers to buing and selling of Securities in market. Marketability Means transferability or saleability than which are not listed. public limited Company shares are more easily transferable.

(E) Capital Growth :-

Capital growth refers to appreciation of investment. capital growth has today beeme an important character of investment. it is Recognizeney in Connection between Carporation and industry

(F) Stability of income :-

It refers to a constant retuen from an investment. Another major charactorstric feature of the investment is the stability of in Come stability of income must look for different Path just as security of the principal Amount.

Every investor Consider always the stability of monetary income and stability of Purchasing power of income.

Necessity And importance of investment :-

(A) longer life Expectancy or planning for retirement
(B) Increasing rates of taxation
(C) High rate of inflation
(D) High rate of inflation
(E) larger incomes.

1. Longer Life Expectancy :-

Investment decision have become more significant as most people in india retire from the ages 56 to 60. So that they plan to save their Money. Saving by themselves does not increase weath saving most be invested in such a way that the principal and income will be adequate.

2. Increasing Rates of Taxation :-

When tax rate is increased, it will focus for generating saving by tax payer when the tax Payers invest their in come in provident fund, pension fund, Unit trust of india, Life insurance, unit Linked insurance plan national saving certificates Development Bonds post office certificates. income

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(C) Interest Rates :-

Interest rate is one of the most important aspect of a sounds investment plan. the interest rate differs from one investment to Another there may be change betweendegree. of risk.

(D) Inflation :-

Inflation has been become a continious problem. It affect in terms of rising prices several Problems are Associated and Coupled. with a falling standard of living.

(E) Income :-

Income is anther inportent element of the investment when goverment provieds job. to the unemplyoed person in the country.

(F) To :- Satisfy pure miserliness.

(G) To Acumulate deposits to buy care, houseand other durabless :-

Are Some of the motives which influence the individual to save a part from income. A number of factor have a bearing on the value of saving in the Economy. the level of current and Expectedincome.

Department of Health Service - An overview

A Brief history:-

In the year 1912, the erswhile British Government brought the heath the service in the health in the state of Assam to an organized state for its proper functioning with a view to extend helth service to the people.

(1) Curative Side

(2) Preventive Side

As the department was placed under the head of the department, the curative side of the health service was placed under a head of the Department, the nomenclature of the post was Inspecto Genaral of Civil hospetal and prisons.

Since inspection of the post of inspection Genaral of Civil Hospital, the prison administration was under the Control of the IGCH.

The preventive side of the heath sevice was put under another head of the Department public health.

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Investment Avenues : An over view:-

All investments are risky, as the investor parts with his money. an efficient investor with proper training can reduce the risk and maximize returns.

(A) Return :-

Return refers to expected rate of return from an investment. return is an importent charactor stric of investment.

(B) Safety :-

Safety refers to the protection principal Amount and expected rate of return safety in also one of the essetail.

(C) Liquidity :-

Liquidity refers to an investment redy to be converted into cash position. in other words it is available immediately in cash form.

Liquidity mens that investment is easily realizable saleable or marketable when the liquidity is high, then the return maybe low

For Example in UTI units an investor generally prefers liquidity from his.

Findings of the Study :-

The findings of the study are as follows:-

(1). It was found that Majority of the total respondent ' ages were more than 41. and only few of the respondent were within the age range of 21 to 30. Second highest is 31 to 40 years of age.

(2) Through the study. it was found that out of the total respondents, Majority of the respondent have family member within 3 to 4. it was also found that with the in crease in the no.

(3). Maximum no. of respondent draws salary more than 11000/- Par month. it was found that those are Invest more.

(4) It was found that 94 percent of the respondent Have 1 to 2 bank Account and 6%. of them have 3-4 Account but none have 5 or more than 5 A/C It was also found that majority of the responde prefer to have an Account.

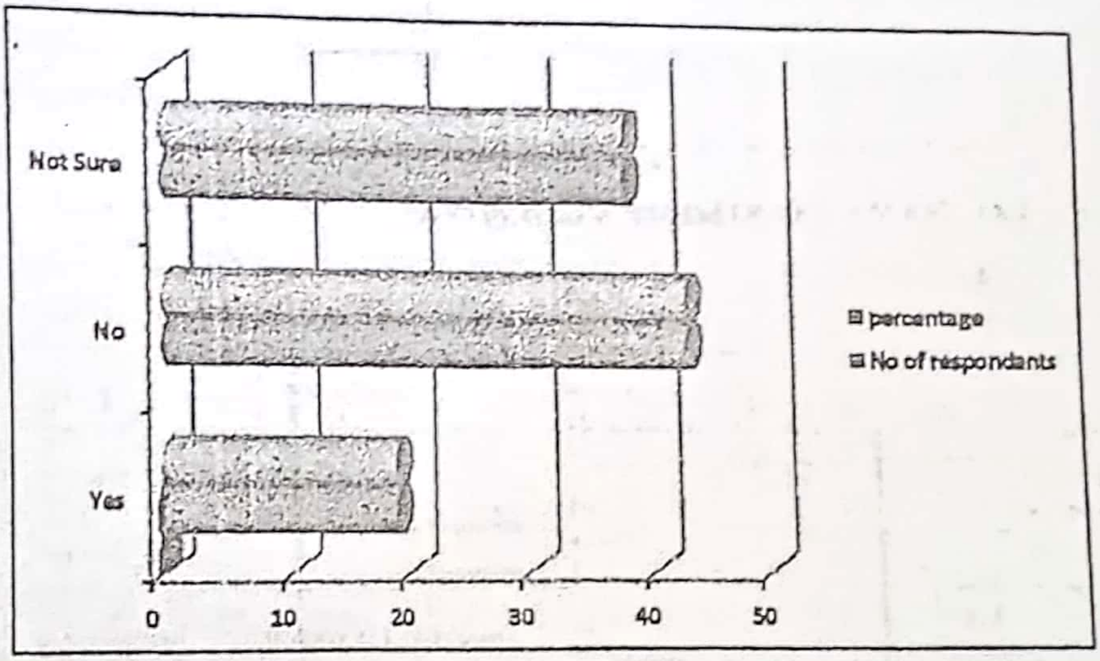
(5). it was found that majori of the respondent Monthly Saving is within the range 11000/- to 15000 rupees with 60 percent and 6000 - 10,000 rsp being Second highest i.e 25%.

TABLE-3.17- REPRESENTATION OF VIEWS ON DIVERSIFICATION

Parameter	No. of Respondents	Percentage %
YES	19	19
NO	43	43
NOT SURE	38	38
Total	100	100

Source: Field survey conducted in January, 2021

CHART-3.17- REPRESENTATION OF VIEWS ON DIVERSIFICATION



Source: Table 3.17

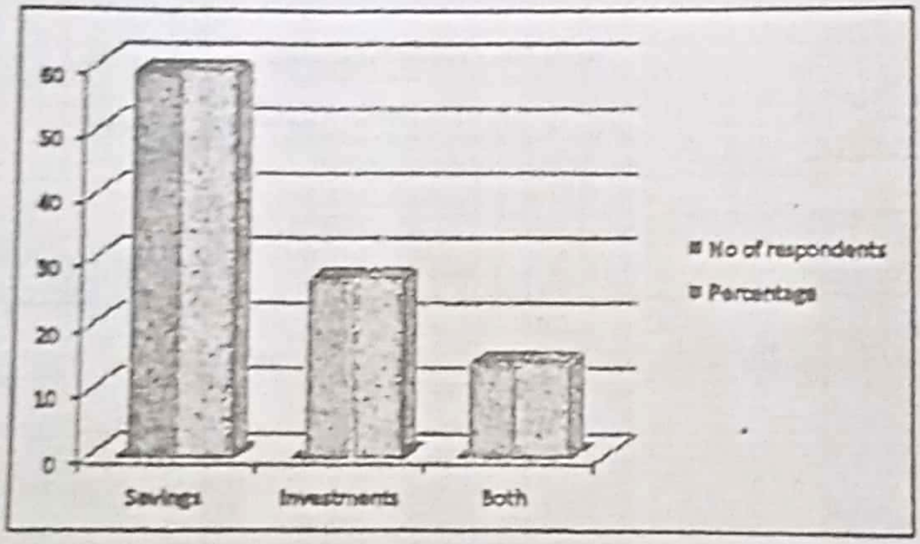
INTERPRETATION: As per the observation 19% of the respondents are ready to diversify their investments & 43% of them have no interest in diversification and 38% of them is not sure.

TABLE – 3.16- REPRESENTATION OF SAVING OR INVESTMENT PREFERENCE

Parameter	No. of Respondents	Percentage %
Savings	59	59
Investment	27	27
Both	14	14
Total	100	100

Source: Field survey conducted in January, 2021

CHART – 3.16- REPRESENTATION OF SAVING OR INVESTMENT PREFERENCE



Source: Table 3.16

INTERPRETATION: It was found that 59% of the respondents prefers savings over investments, 27% prefers investments and 14% of them prefers balance between savings and investments.

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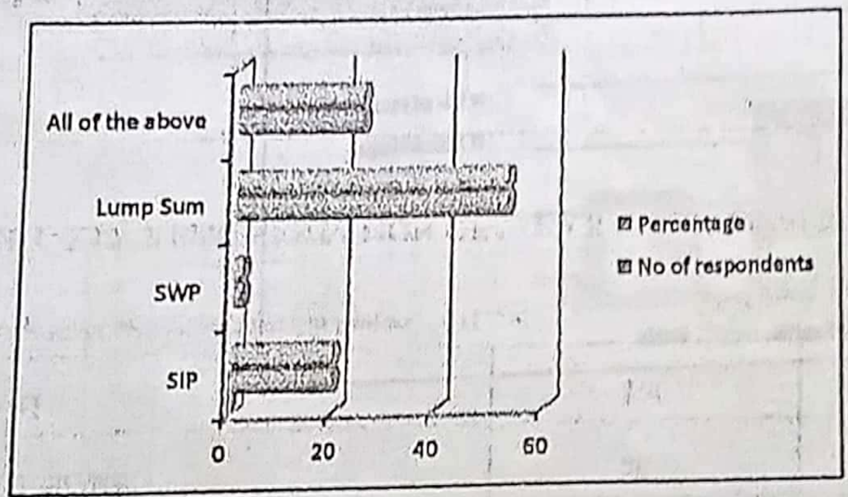
TABLE - 3.15 - REPRESENTATION OF THE FACILITIES OF MUTUAL FUND THAT THE RESPONDENTS ARE AWARE OF

Parameter	No. of Respondents	Percentage %
Systematic Investment plan (SIP)	20	20
Systematic Withdrawal Plan (SWP)	2	2
Lump Sum	53	53
All the Above	25	25
Total	100	100

Source: Field survey conducted in January, 2021

CHART - 3.15 - REPRESENTATION OF THE FACILITIES OF MUTUAL FUND THAT THE RESPONDENTS ARE AWARE OF



Source: Table 3.15

INTERPRETATION:

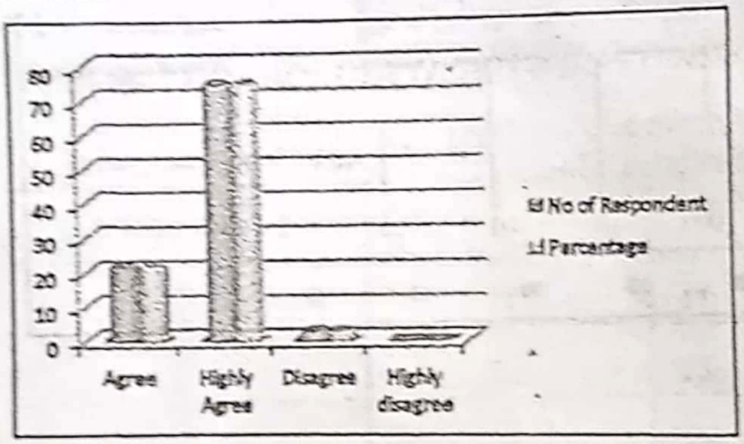
From the above data we can interpret that 53% of the respondents are aware of the lump sum facility of investing in mutual funds and it is followed by 25% of the respondents who are aware of all the three main facilities. Only 20% knows about the SIP and 2% knows about SWP.

TABLE - 3.14 - REPRESENTATION OF THE IMPORTANCE OF LIQUIDITY FACTOR OF INVESTMENT AMONG THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Agree	22	22
Highly Agree	75	75
Disagree	3	3
Highly Disagree	0	0
Total	100	100

Source: Field survey conducted in January, 2021

CHART - 3.14 - REPRESENTATION OF THE IMPORTANCE OF LIQUIDITY FACTOROF INVESTMENT AMONG THE RESPONDENTS



Source: Table 3.14

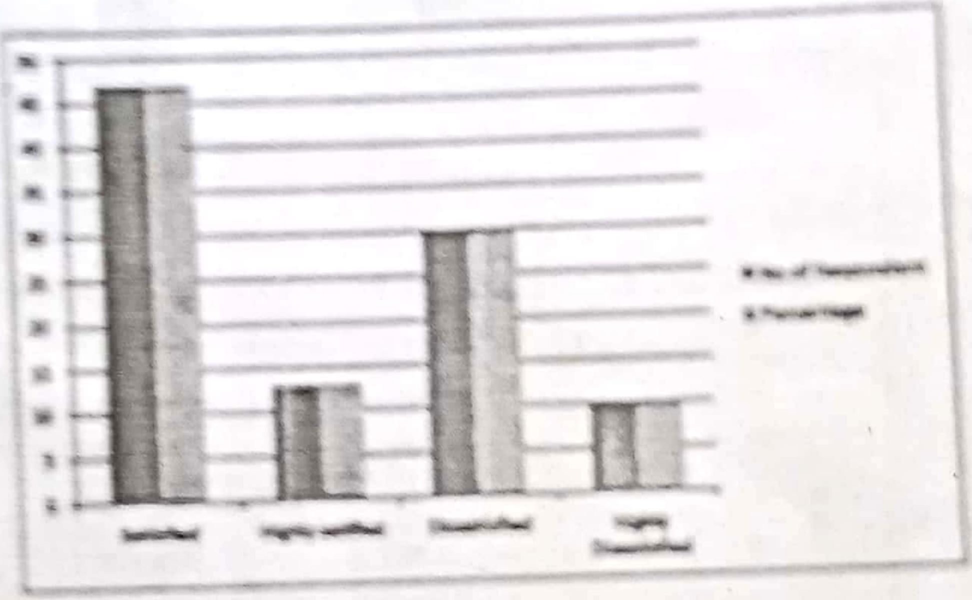
INTERPRETATION: From the above data we can interpret that 75% of the respondents highly agree to have liquidity in their investment and 22% of the respondents agree on the liquidity and 3% of the respondents disagree on the liquidity of their investment.

TABLE - 3.11 - REPRESENTATION OF SATISFACTION FROM THE CURRENT RETURN FROM INVESTMENT OF THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Satisfied	47	47
Highly Satisfied	13	13
Dissatisfied	30	30
Highly Dissatisfied	10	10
Total	100	100

Source: Field survey conducted in January, 2023

CHART -3.11 - REPRESENTATION OF SATISFACTION FROM THE CURRENT RETURN FROM INVESTMENT OF THE RESPONDENTS



Source: Table 3.11

INTERPRETATION:

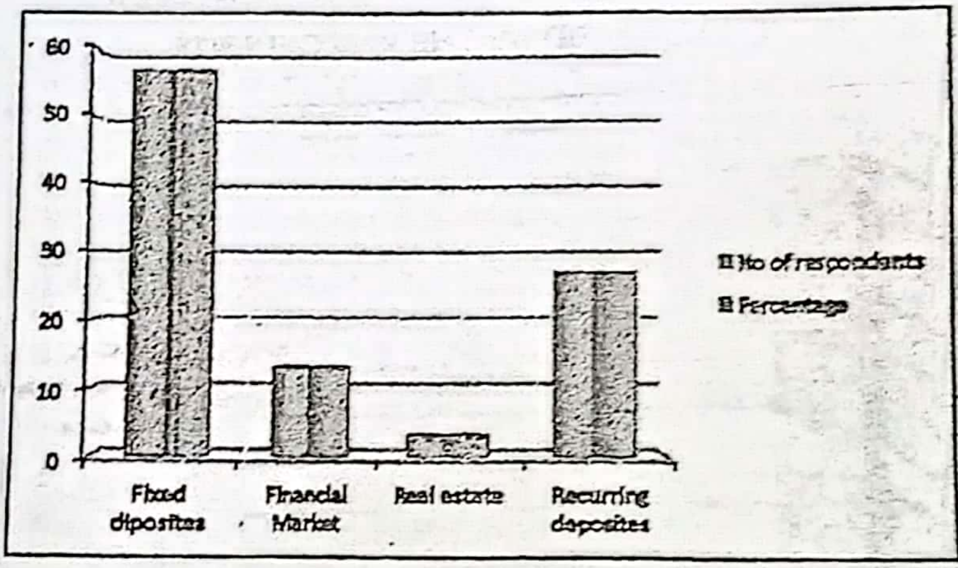
From the above data we interpret that 47% of the respondents are satisfied with the current return from their investments and 13 % of the respondents are highly satisfied. Also 30% of them are dissatisfied and 10 % of them are extremely dissatisfied with their current returns.

TABLE - 3.9 - REPRESENTATION OF THE INVESTMENTS BY THE RESPONDENTS

Parameter	No. of Respondents	Percentage %
Fixed Deposits	57	57
Financial securities	13	13
Real estate	3	3
Recurring deposits	27	27
Total	100	100

Source: Field survey conducted in January, 2021

CHART - 3.9 - REPRESENTATION OF THE INVESTMENT BY THE RESPONDENTS



Source: Table 3.9

INTERPRETATION:

From the above data we can interpret that 57% of the respondents prefer to invest in fixed deposits and it is followed by 27% of the respondents who prefer to invest in recurring deposits. Only 3% of the respondents prefer to invest in real estate property and 13% prefer to invest in financial securities.

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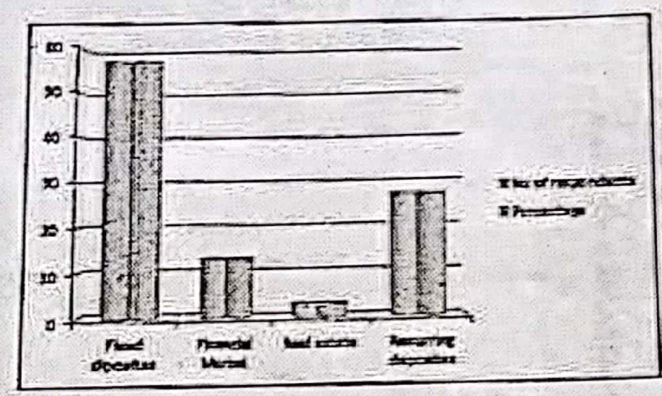

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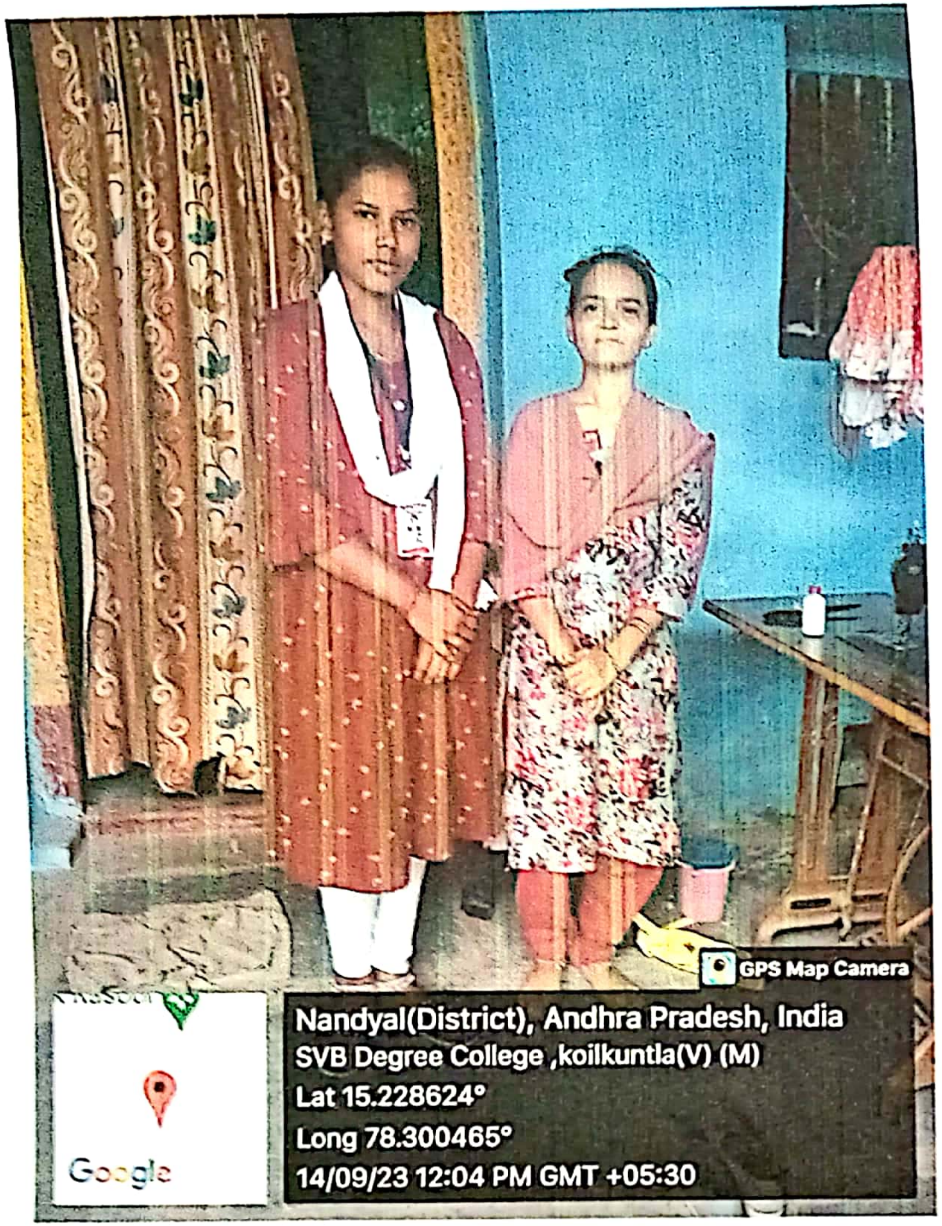
GPS Map Camera
Nandyal(District), Andhra Pradesh, India
SVB Degree College ,koilkuntla(V) (M)
Lat 15.228624°
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Google

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Name :- M. Sukama

Suggestions

- Although financial service, providers, Mutual fund houses are enforcing aggressive advertisement regarding the avilability of investment opportunites but such awakeness among the aged potential.

- Government should Encorrage their government Self Employees and farmers to invest indifferent sector by giving some incentives and also to increaseawake of the Government & farmers.

- Steps should be taken by the financial institub Reserve Bank of india (RBI) should take step for increasing the interest rates on fixed diposits and recurring deposists.

- the central government in Consulation with Reserve Bank of india (RBI) should also take Effective steps for increasing the interest rateon the saving bank deposits for the public sector Banks.

- Investor should take into account the Benfits of the private Banks as they normoly give interest more than that of the public Banks.

Conclusion

Finacial savings and investment play an important -role in the devalapment and growth of an Economy as well as personal financial growth and wealth maximization. Different investment avenue are abilable to investors.

May investor do not posses adequate expertise or knowledge to take informed investment decision. The Present study is undertaken on the basis of a field study to throw light on the Awareness and risk bearing capacity of Government

It has been found that with the increase in income, the tendency to save and invest rive up. Most of the middle-aged people prefer to open fixed deposit Accounts with public sector banks as they think that their deposit remain safe there young respoident are sector Bank due to higher interest rates

The investor should be educated more to come out of their risk averse natures and understand the benefits of other investment opportuni Mostly Among the aged potental investor are lacking behind.

(6.) It come to notice that most of the respondet were quite skepitcal regarding investing in defferent avenues but they prefer more traditional way of saving money and then investing.

(7.) It was found that most of the respondent take investment decision and manage investments By their own or with help with their family members.

(8.) It was found that more are less last of respondent ar satisffied with their investment. ret earn among those respondent there. are some highly satis fied ones as well Dissatisfyied and Extremely dissatis ones

(9). Most of the Government, Self Employes former Prefer to hold their savings as investment for 5 or 6 Year as 3 to 4 years.

(10) Most of the respondent take liquidity factor as one of the impartent factor while Investing.

(11.) Most of the respartient are aware of the various faci lites provided by the muthual fund Companies mainly lump systematic investment.

EVALUATION

Student Self Evaluation of the Short-Term Internship

Student Name: P. Pullamma

Registration No: 2223104023

Term of Internship: · From: 21-8-23 To: 20-10-23

Date of Evaluation: 2023

Organization Name & Address:

Please rate your performance in the following areas:

Rating Scale: Letter grade of CGPA calculation to be provided

1	Oral communication	1	2	3	4	5
2	Written communication	1	2	3	4	5
3	Proactiveness	1	2	3	4	5
4	Interaction ability with community	1	2	3	4	5
5	Positive Attitude	1	2	3	4	5
6	Self-confidence	1	2	3	4	5
7	Ability to learn	1	2	3	4	5
8	Work Plan and organization	1	2	3	4	5
9	Professionalism	1	2	3	4	5
10	Creativity	1	2	3	4	5
11	Quality of work done	1	2	3	4	5
12	Time Management	1	2	3	4	5
13	Understanding the Community	1	2	3	4	5
14	Achievement of Desired Outcomes	1	2	3	4	5
15	**OVERALL PERFORMANCE**	**1**	**2**	**3**	**4**	**5**

P. Pullamma

Date: Signature of the Student

Evaluation by the Supervisor of the Intern Organization

Student Name: P.Pullamma	Registration No: 22231041023
Term of Internship: From: 21-8-2023	To: 20-10-23
Date of Evaluation: 2023	
Organization Name & Address:	
Name & Address of the Supervisor with Mobile Number: P. Bhaskar Naik 8309827895	

Please rate the student's performance in the following areas:

Please note that your evaluation shall be done independent of the Student's self-evaluation

Rating Scale: 1 is lowest and 5 is highest rank

1	Oral communication	1	2	3	4	5
2	Written communication	1	2	3	4	5
3	Proactiveness	1	2	3	4	5
4	Interaction ability with community	1	2	3	4	5
5	Positive Attitude	1	2	3	4	5
6	Self-confidence	1	2	3	4	5
7	Ability to learn	1	2	3	4	5
8	Work Plan and organization	1	2	3	4	5
9	Professionalism	1	2	3	4	5
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11	Quality of work done	1	2	3	4	5
12	Time Management	1	2	3	4	5
13	Understanding the Community	1	2	3	4	5
14	Achievement of Desired Outcomes	1	2	3	4	5
15	**OVERALL PERFORMANCE**	**1**	**2**	**3**	**4**	**5**

Date:

P.Pullamma
Signature of the Supervisor

INTERNAL ASSESSMENT STATEMENT

Name Of the Student: P. Pullamma
Programme of Study: [C.S.P] saving investment
Year of Study: 2023
Group: 2nd year (CA)
Register No/H.T. No: 2223104]023
Name of the College: S.V.B. [Govt] Degree college
University: Rayalaseema

Sl.No	Evaluation Criterion	Maximum Marks	Marks Awarded
1.	Activity Log	20	19
2.	Community Service Project Implementation	30	22
3.	Mini Project Work	25	23
4.	Oral Presentation	25	24
	GRAND TOTAL	100	88

Date:

Signature of the Faculty Guide

Certified by

Date:
Seal:

Signature of the Head of the Department/Principal

PRINCIPAL
S.V.B. GOVT DEGREE COLLEGE
KOILKUNTLA, NANDYAL (Dt.)

GENERAL INFORMATION:

1 Name of the Respondent: P. Pullamma

2) Age

21-30 [✓] 31-40 [ ] 41-50 [ ] 50 & above [ ]

3) Gender:

Male [ ]

Female [✓]

4) Marital Status :

Single [✓]

Married [ ]

5) Family members

1-2 [ ] 3-4 [✓] 5-6 [ ] 7 and above [ ]

PROJECT RELATED INFORMATION:

6) Salary Range:

21000-30000 [✓] 31000-40000 [ ] 41000-50000 [ ] 51000 & above [ ]

7) No. Of Bank accounts :

1-2 [✓] 3-4 [ ] 5-6 [ ] 7& above [ ]

8) Which bank do you prefer the most to keep your money?

Private Banks [✓] Public Banks [ ] Both [ ]

9) How much do you likely to save every month?

...000 [✓] 6000-10000 [ ] 11000-15000 [ ] 6000 & above [ ]

...w do you prefer to invest the savings?

...eposits [ ] Financial market (shares, bonds etc.) [✓]

...tate property [ ] Recurring bank deposits [ ]

...w do you manage your investment?

[ ] Family members [✓]

...g houses [ ] Friends [ ]

... you satisfied with the return from your investment?

...d [✓] Highly satisfied [ ]

...fied [ ] Highly dissatisfied [ ]

13) Which among the following policy do you prefer more while investing your money?

High risk - High return [ ]

Moderate risk – Moderate return [✓]

Low risk – Low return [ ]

14) How long do you prefer to put your money on investment?

1-2 years [✓] 3-4 years [ ]

5-6 years [ ] 7 years & above [ ]

15) Do you agree that liquidity factor is one of the most important factor while taking investment decision?

Agree [✓] Highly Agree [ ]

Disagree [ ] Highly Disagree [ ]

16) What are the following investment facilities/ opportunities provided by the mutual fund companies that you are well aware of?

Systematic investment plan (SIP) [ ]

Systematic withdrawal plan (SWP) [✓]

Lump sum investment [ ]

All the above [ ]

17) what do you prefer more -

Savings [✓] investment [ ] Both [ ]

18) Do you like to diversify your investment?

Yes [✓] no [ ] Not sure [ ]

19) Any other comments or suggestion you would like to provide: Improve saving