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Financial Literacy, Investment Awareness, and Wealth Creation among Women Employees in Karnataka: An Empirical Study.

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Abstract
Financial literacy plays a significant role in ensures the person in making informed financial decisions and attain the long-term wealth. The study shows the effect of financial literacy, financial behaviour, and investment awareness on wealth creation among women employees in Karnataka. The data was collected from 210 women employees papering a structured questionnaire through convenience sampling. The data was analyzed using Jamovi, statistical software. Reliability analysis used and the results showed good internal consistency of the measurement scales, with Cronbach's alpha resulted between 0.846-0.886. Descriptive statistics, Pearson's correlation, and multiple regression analyses were used to test the projected relationships. The findings revealed that all variables were positively and significantly correlated. Multiple regression analysis results showed that Financial Literacy and Investment Awareness have a significant positive influence on Wealth Creation, on the other hand Financial Behaviour have no statistically significant influence. The regression model explained 51.3% of the variation in wealth creation ($R^2 = 0.513$). The overall study concludes that improving financial literacy and investment awareness among women employees can increase financial decision-making and promote long-term wealth creation. The findings shows that valuable comprehensions for policymakers, financial institutions, employers, and academicians in improve the financial education and investment awareness inventiveness to enhance women's financial well-being.
Keywords: *Financial Literacy, Financial Behaviour, Investment Awareness, Wealth Creation, Women Employees, Karnataka.*

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I. Introduction

Financial literacy is referred as essential life skill that empowers people to make well-informed financial decisions around investing, saving, budgeting, and risk management. It improves to long-term financial security and surges a person's ability to practice financial resources cleverly. Financial literacy has advance progressively vital in today's rapidly changing financial background in order to create eternal wealth through prudent investment and financial planning.

Women nowadays have more financial responsibilities and chances to shape wealth due to their increasing commitment in the workforce. In Karnataka, women work in a miscellany of fields, including government, private, healthcare, banking, education, and information technology. Nonetheless, disparities in financial behavior, investment awareness, and financial understanding still touch their capacity to make wise financial choices and accumulate long-term wealth. It is crucial to comprehend these elements in order to support women's economic well-being and financial independence.

According to research by Bharathi and Rodrigues (2019), Solanki and Prasad (2020), and Khan and Surisetti (2020), women who possess financial literacy are more capable of handling their money and making wise investment choices. More recent research by Lavanya and Mamilla (2024) and Bindu and Sr. Cathelina (2025) further emphasized the significance of financial literacy in enhancing women's investment and financial behavior.

Promoting long-term financial well-being and making educated financial decisions requires an understanding of how these elements contribute to wealth creation. Thus, the current study attempts to investigate the impact of investment awareness, financial behavior, and financial literacy on wealth creation among Karnataka's female employes. Policymakers, employers, financial institutions, and educators are anticipated to gain important insights from the study's findings when creating programs that improve women's financial capacity and promote long-term wealth creation. To encourage wise financial decision-making and long-term financial well-being, it is crucial to comprehend how these elements contribute to wealth accumulation. Thus, the current study is to investigate the impact of investment awareness, financial behavior, and financial literacy on wealth generation among Karnataka's female employes. It is anticipated that the study's conclusions will offer governments, employers, financial institutions, and educators' useful information for creating programs that improve women's financial capacity and promote long-term wealth building.

II. Review of literature:

Bharathi and Rodrigues (2019) studied the significance of financial literacy among women, working in Mangalore City and its impact on their financial well-being. In their study, they emphasized that financial literacy extends beyond the learning of financial concepts and consists of skill to effective management of personal finances, assess financial products, and knowledge about investment decisions. The authors said that financially literate women are more eligible to plan their finances, manage the risks, and use banking and investment services professionally. The study also emphasized that financial literacy contributes considerably to responsive well-being, career success, and economic stability by empowering women to make responsible financial decisions. Furthermore, the research proposed that increasing financial cognizance through education and training programs can increase women's self-confidence in managing financial resources and achieving long-standing financial security. The findings underline the prominence of promoting financial education as a tool for enabling women and improving their overall quality of life.

Solanki and Prasad (2020) studied the level of financial literacy among working women in Jaipur. They examined that although women's active in the workforce has improved over the years, their financial literacy ruins relatively low-slung because of limited financial education, socio-cultural obstructions, and threatened exposure to financial planning practices. They also observed that most of the women trusted on family members while making essential financial decisions, which limited their financial freedom. The study highlighted that education, employment and income definitely influence financial literacy, while shortage of awareness about financial products borders investment participation. The authors suggested conducting financial literacy campaigns and workshop financial education programs to improve women's financial knowledge and self-assurance. Improving financial literacy was found to be crucial for inspiring women to participate actively in wealth creation and long-term financial planning.

Khan and Surisetti (2020) study the relationship between financial literacy and the financial well-being of women employees by examining the interceding roles of cashless financial transactions and digital financial self-socialization. The study examins that financial literacy has a important positive consequence on women's financial security by refining their skill to manage salary, funds, savings, and financial perils. The findings also open that monetarily literate females were more likely to accept digital payment systems and pursue financial material through online stages, thereby improving their financial assurance and decision-making skills. Digital financial meeting served as a vital pathway through which financial literacy interpreted into enhanced financial well-being. The study determined that encouraging digital financial literacy together with outpost financial education is important for developing women's financial presence, economic safekeeping, and total financial resilience.

Priya and Lal (2024) evaluated the financial literacy levels of employed women in India by investigating their information of funds, investments, insurance, accounting, and other financial concepts. The learning reported that a large quantity of working women possessed only uncomplicated financial knowledge, while very rare established progressive economic literacy. The authors initiate that educational requirement, occupation, income level, and financial familiarity meaningfully unfair financial literacy. Women with advanced education and stable service exhibited improved financial knowledge and were more possible to engage in orderly financial groundwork and investment activities. However, the study identified a substantial gap in thoughtful complex financial products such as shared funds, stock markets, and retirement preparation. The writers suggested incorporating financial education into educational institutions and workplace exercise agendas to reinforce women's economic ability and boost informed financial policy making.

Lavanya and Mamilla (2024) inspected the association between economic literacy, financial decision-making, and wealth making among women experts working in Bengaluru's IT sector. The training found that fiscal knowledge meaningfully improves women's ability to make lucid financial choices concerning investments, savings, and long-term financial preparation. Financial decision-making was recognized as a significant interceding factor that reinforces the association between financial knowledge and wealth creation. Women with better financial knowledge established better accounting practices, higher asset participation, and greater confidence in choosing suitable financial products. The authors highlighted that financial literacy alone is inadequate unless escorted by effective executive skills. The study optional emerging targeted monetary literacy agendas focusing on applied financial organization and investment plans to improve wealth formation among employed women and improve their monetary independence.

Gnaneswari et al. (2024) studied monetary knowledge amid women going to dissimilar age collections by examining the effect of teaching, profession, and admission to financial services. Using a sample of 300 women, the study experimental important variances in financial literacy crossways age groups. Women with progressive enlightening experiences and steady jobs verified greater information of monetary ideas and tougher monetary organization practices. The investigation also originate that admission to investment services and economic facilities definitely unfair financial consciousness and contribution in asset activities. The study decided that financial literacy is unfair by demographic and socioeconomic factors, emphasizing the need for customized financial education programs that address the specific needs of women at different stages of life.

Parveen and Maqbool (2024) study the role of financial literacy in the achievement of women entrepreneurs in India. They found that financial literacy is a precarious intangible asset that supports business sustainability, profitability, and long-term growth. Women entrepreneurs possessing greater financial knowledge were better able to prepare budgets, manage business finances, evaluate investment opportunities, and access formal financial institutions. The authors also highlighted that inadequate financial literacy restricts business expansion and reduces entrepreneurial competitiveness. The study recommended strengthening entrepreneurship development programs by integrating financial management and investment education to improve women's business performance and encourage sustainable economic development.

Sarma and Prasannan (2024) examined the contribution of financial literacy to women's economic empowerment by fusing evidence from several national and international studies. The review emphasized that financial literacy empowers women to make knowledgeable financial decisions, develop household financial management, and passively participate in entrepreneurial activities. They also highlighted that financially educated women are more possible to invest, save frequently, and contribute to economic development. They also discussed numerous barriers, including inadequate access to financial education, social norms, and gender inequality, that control women's financial inclusion. The authors suggested comprehensive policy interventions, financial education initiatives, and digital financial annexation strategies to promote women's financial empowerment and gender equality.

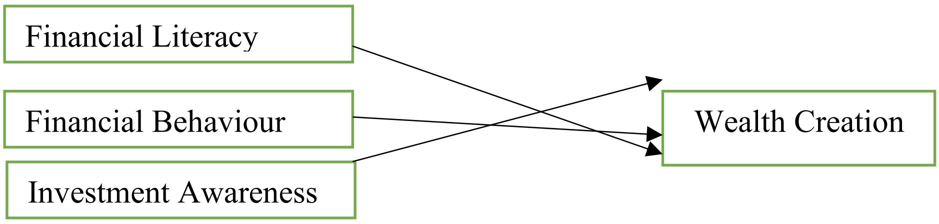
Bindu and Sr. Cathelina (2025) studied the financial literacy of women employees in Karnataka using a structured questionnaire. The study highlighted women's financial knowledge, financial approaches, and financial behaviors to understand their influence on overall financial literacy. The findings exposed that although many women possessed basic financial awareness, a considerable number required adequate knowledge regarding investment planning, retirement planning, and innovative financial products. Financial behavior and positive financial attitudes ominously contributed to advanced levels of financial literacy. The authors underlined that continuous financial education and awareness programs are essential to strengthen women's financial capabilities and increase their participation in wealth creation activities. The study provides valuable evidence for policymakers pointing to improve women's financial inclusion in Karnataka.

III. Research Gap

Even though earlier studies have established that financial literacy positively influences financial well-being, financial decision-making, investment behaviour, and women's economic empowerment, limited research has unambiguously examined its direct impact on wealth creation among women employees. Most prevailing studies have focused on financial knowledge, financial well-being, or entrepreneurial success rather than long-term wealth creation. Furthermore, there is a lack of comprehensive empirical studies that integrate financial literacy, financial behaviour, investment awareness, and wealth creation within a single structure. Research converging specifically on women employees in Karnataka is also scarce, despite the state's increasing women employees' participation and expanding access to financial products and digital financial services. Therefore, the present study aims to bridge this gap by exploratory the influence of financial literacy on wealth creation among women employees in Karnataka while considering the roles of financial behaviour and investment consciousness, thereby providing suggestion to support financial education edges and policy interventions aimed at augmenting women's long-term financial security and wealth creation.

Conceptual Framework:

The conceptual framework illustrates the proposed relationships among the variables considered in the study. Based on the review of existing literature, Financial Literacy, Financial Behaviour, and Investment Awareness are identified as the independent variables that are expected to impact on Wealth Creation, which serves as the dependent variable. The context provides the source for examining these relationships empirically and guides the formulation of the research objectives and hypotheses.



Wealth Creation among women employees is influenced by three key factors: Financial Literacy, Financial Behaviour, and Investment Awareness. Financial Literacy denotes to the knowledge and understanding of financial concepts that enable individuals to make well-versed financial decisions.
Financial Behaviour signifies the financial practices adopted by individuals, such as saving, budgeting, and managing finances responsibly. Investment Awareness replicates the level of awareness and understanding of various investment avenues and financial products. These three variables are projected to contribute to Wealth Creation by empowering women employees to make sound financial and investment decisions.

Research Questions

1. What is the level of financial literacy amongst women employees in Karnataka?
2. How are financial literacy, financial behaviour, and investment awareness effect wealth creation among women employees?
3. Is there a major relationship between financial literacy, financial behaviour, investment awareness, and wealth creation?
4. Do demographic factors impact the wealth creation practices of women employees in Karnataka?

Objectives of the Study

1. To measure the level of financial literacy among women employees in Karnataka.
2. To scrutinize the relationship between financial literacy, financial behaviour, investment awareness, and wealth creation.
3. To assess the influence of financial literacy, financial behaviour, and investment awareness on wealth creation among women employees.
4. To examine whether selected demographic factors influence wealth creation among women employees in Karnataka.

Scope of the Study

The present study emphases on examining the relationship between financial literacy and wealth creation among women employees in Karnataka. It studies women employees in both the public and private sectors diagonally different professions. The study assesses four key constructs: financial literacy, financial behaviour, investment awareness, and wealth creation. Data are collected by a structured questionnaire and analyzed using suitable statistical techniques to find the factors influencing wealth creation. The results are expected to provide insights for policymakers, employers, financial institutions, and educators in developing financial literacy initiatives that stimulate well-versed financial decision-making and long-term wealth creation among women employees.

Hypotheses

H01: Financial literacy has no significant influence on wealth creation among women employees in Karnataka.
H1: Financial literacy has a significant influence on wealth creation among women employees in Karnataka.
H02: Financial behaviour has no significant influence on wealth creation among women employees in Karnataka.
H2: Financial behaviour has a significant influence on wealth creation among women employees in Karnataka.
H03: Investment awareness has no significant influence on wealth creation among women employees in Karnataka.
H3: Investment awareness has a significant influence on wealth creation among women employees in Karnataka.

IV. Research Methodology

The study adopted a quantitative research design to examine the influence of financial literacy, financial behaviour, and investment awareness on wealth creation among women employees in Karnataka. An empirical research approach was adopted to collect and examine primary data. The target population consist of women employees working in various sectors across Karnataka. The study was conducted using a sample of 210 women employees. The respondents were selected adopting the convenience sampling technique based on their

accessibility and willingness to participate in the survey. Primary data were collected through a structured questionnaire directed using Google Forms. The questionnaire consisted of demographic questions and statements measuring Financial Literacy, Financial Behaviour, Investment Awareness, and Wealth Creation.
The questionnaire items were measured using a five-point Likert scale, where 1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree, and 5 = Strongly Disagree.

The collected data were analyzed using Jamovi statistical software. Reliability analysis (Cronbach's alpha) was performed to assess the internal consistency of the measurement scales. Descriptive statistics (mean and standard deviation) were used to summarize the data, while Pearson's correlation analysis examined the relationships among the study variables. Multiple regression analysis was employed to determine the influence of Financial Literacy, Financial Behaviour, and Investment Awareness on Wealth Creation.

The collected data were coded and analyzed using Jamovi statistical software. Reliability analysis was performed using Cronbach's alpha to assess the internal consistency of the measurement scales. Descriptive statistics were used to summarize the data, while Pearson's correlation and multiple regression analyses were employed to examine the relationships and influence of financial literacy, financial behaviour, and investment awareness on wealth creation among women employees in Karnataka. Statistical significance was assessed at the 5% level ($p < 0.05$).

Reliability test
Reliability analysis was conducted using Cronbach's alpha to assess the internal consistency of the measurement scales. A Cronbach's alpha value of **0.70 or above** is generally considered acceptable for research instruments (Cronbach, 1951; Hair et al., 2019).

1. Table showing Reliability test

Construct	**No. of Items**	**Cronbach's Alpha**
Financial Literacy	7	0.851
Financial Behaviour	6	0.886
Wealth Creation	5	0.847
Investment Awareness	6	0.846

Source: Computed from primary data.

The above table shows Cronbach's alpha to assess the internal consistency of the study constructs. The results indicate that the Cronbach's alpha values ranged from 0.846 to 0.886, exceeding the recommended threshold of 0.70. Financial Behaviour recorded the highest reliability coefficient ($\alpha = 0.886$), followed by Financial Literacy ($\alpha = 0.851$), Wealth Creation ($\alpha = 0.847$), and Investment Awareness ($\alpha = 0.846$). These findings demonstrate that all four constructs possess good internal consistency, confirming the reliability of the measurement instrument. Therefore, all items were retained for subsequent statistical analyses.
Since all Cronbach's alpha values exceeded 0.80, the instrument demonstrated good internal consistency.

Data analysis
The collected data was analyzed using **Jamovi**, a statistical software. Reliability analysis was used in which Cronbach's alpha shows the internal consistency of the measurement scales (Cronbach, 1951). Descriptive statistics was used to summarize the characteristics of the data through measures such as mean and standard deviation (Field, 2018). Pearson's correlation analysis was employed to examine the relationships among the study variables (Pallant, 2020). Multiple regression analysis was conducted to define the influence of Financial Literacy, Financial Behaviour, and Investment Awareness on Wealth Creation among women employees in Karnataka (Hair et al., 2019).

Descriptive analysis
Descriptive statistics were used to summarize the central tendency and variability of the study variables through the mean and standard deviation (Field, 2018).

2. Table showing Descriptive Statistics

	FL	**FB**	**WC**	**IA**
Mean	2.13	2.02	1.90	2.03
Standard deviation	0.713	0.811	0.691	0.683
Minimum	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	5.00	5.00

Source: Computed from primary data.

Table 2 presents the descriptive statistics of the study variables. The mean scores ranged from 1.90 to 2.13, indicating that the respondents generally agreed with the statements on Financial Literacy, Financial Behaviour, Wealth Creation, and Investment Awareness. The standard deviation values ranged from 0.683 to 0.811, suggesting moderate variation in the respondents' responses.

Correlation Analysis
Pearson's correlation analysis was employed to examine the strength and direction of the relationships among the study variables (Pallant, 2020)

3. Correlation table

Variables	FL	FB	WC	IA
Financial Literacy (FL)	1			
Financial Behaviour (FB)	0.644***	1		
Wealth Creation (WC)	0.548***	0.489***	1	
Investment Awareness (IA)	0.515***	0.618***	0.677***	1

Source: Computed from primary data.

Table 3 presents the Pearson's correlation coefficients among the study variables. The results indicate that Financial Literacy has a significant positive relationship with Financial Behaviour ($r = 0.644$, $p < 0.001$), Wealth Creation ($r = 0.548$, $p < 0.001$), and Investment Awareness ($r = 0.515$, $p < 0.001$). Financial Behaviour is positively associated with Wealth Creation ($r = 0.489$, $p < 0.001$) and Investment Awareness ($r = 0.618$, $p < 0.001$). Furthermore, Investment Awareness exhibits a strong positive relationship with Wealth Creation ($r = 0.677$, $p < 0.001$). Overall, all study variables are positively and significantly correlated, indicating that higher levels of financial literacy, financial behaviour, and investment awareness are associated with greater wealth creation among women employees in Karnataka.
All correlation coefficients were below 0.80, indicating no serious multi-collinearity concern.

Multiple Regression Analysis
Multiple regression analysis was performed to determine the influence of Financial Literacy, Financial Behaviour, and Investment Awareness on Wealth Creation (Hair et al., 2019).

4. Table showing Model Summary

Model	R	R^2	Adjusted R^2
1	0.716	0.513	0.506

Source: Computed from primary data.
The model summary indicates a strong positive relationship between the independent variables and Wealth Creation ($R = 0.716$). The coefficient of determination ($R^2 = 0.513$) shows that 51.3% of the variation in Wealth Creation is explained by Financial Literacy, Financial Behaviour, and Investment Awareness. The Adjusted R^2 value of 0.506 indicates that, after adjusting for the number of predictors, the model explains 50.6% of the variance in Wealth Creation. These results suggest that the regression model has good explanatory power.

5. Table of Regression coefficient

Predictor	B	Standardized Beta	t	p-value	Decision
Financial Literacy	0.280	0.289	4.451	<0.001	Significant
Financial Behaviour	-0.032	-0.038	-0.531	0.596	Not Significant
Investment Awareness	0.558	0.551	8.742	<0.001	Significant

Source: Computed from primary data.
The regression results in the table 5 reveal that Financial Literacy ($\beta = 0.289$, $p < 0.001$) and Investment Awareness ($\beta = 0.551$, $p < 0.001$) have a significant positive influence on Wealth Creation. However, Financial Behaviour

does not have a statistically significant influence on Wealth Creation (β = -0.038, p = 0.596). Among the predictors, Investment Awareness has the strongest positive effect on Wealth Creation.

6. Hypothesis table

Hypothesis	Result
H1: Financial Literacy has a significant positive influence on Wealth Creation.	Accepted
H2: Financial Behaviour has a significant positive influence on Wealth Creation.	Rejected
H3: Investment Awareness has a significant positive influence on Wealth Creation.	Accepted

Table 6 presents the results of hypothesis testing based on the multiple regression analysis. The findings reveal that H1 is supported, indicating that Financial Literacy has a significant positive influence on Wealth Creation (β = 0.289, $p < 0.001$). Likewise, H3 is supported, as Investment Awareness has a significant positive influence on Wealth Creation (β = 0.551, $p < 0.001$). However, H2 is not supported because Financial Behaviour does not have a statistically significant influence on Wealth Creation (β = -0.038, p = 0.596). Overall, the results suggest that Financial Literacy and Investment Awareness are significant determinants of Wealth Creation among women employees in Karnataka, while Financial Behaviour does not significantly influence Wealth Creation when the other variables are considered.

V. Discussion

The present study examined the influence of Financial Literacy, Financial Behaviour, and Investment Awareness on Wealth Creation among women employees in Karnataka. The findings revealed that Financial Literacy has a significant positive influence on Wealth Creation. This finding is consistent with the studies of Bharathi and Rodrigues (2019), Solanki and Prasad (2020), Priya and Lal (2024), and Bindu and Sr. Cathelina (2025), which reported that financially literate women are better equipped to make informed financial decisions, manage investments, and achieve long-term financial security.

The study also found that Investment Awareness has a significant positive influence on Wealth Creation. This result is in line with the findings of Khan and Surisetti (2020) and Lavanya and Mamilla (2024), who concluded that awareness of investment opportunities and financial products enhances investment participation and supports wealth accumulation through informed financial decision-making.

However, Financial Behaviour did not have a statistically significant influence on Wealth Creation. This finding differs from some previous studies that reported a positive relationship between financial behaviour and financial outcomes. The difference may be attributed to the characteristics of the present sample, where financial literacy and investment awareness emerged as stronger determinants of wealth creation. Overall, the findings highlight that enhancing financial knowledge and investment awareness is more influential in promoting wealth creation among women employees in Karnataka than financial behaviour alone.

VI. Conclusion

The study comes to the conclusion that among Indian women entrepreneurs, financial literacy and investment awareness are important for generating wealth. Women are more likely to make wise financial decisions that support the development of long-term wealth if they have higher levels of financial literacy and are more aware of investment opportunities. Despite having a positive correlation with wealth creation, financial behavior was not statistically significant in the regression analysis. These results highlight the significance of enhancing investment awareness and financial literacy thru awareness campaigns, financial education programs, and workplace training. These actions can improve women's financial capacity, promote wise investment choices, and support long-term wealth accumulation and enhanced financial well-being.

Practical Implications:

- Employers should organize financial literacy workshops.
- Banks should design women-focused investment awareness programmes.
- Government agencies should promote financial education among working women.
- Women employees should be encouraged to undertake systematic financial planning.

Limitations:

- The study is limited to women employees in Karnataka.
- The sample size was 210 respondents.
- The study used cross-sectional data.
- Only three predictors of wealth creation were examined.

Future Research:

- Include male employees for comparison.
- Use larger samples across different states.
- Conduct longitudinal studies.
- Examine mediating variables such as financial attitude or financial self-efficacy.

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.**Questionnaire:**

Section A: Demographic Profile

1. Age

- ☐ Below 30 years
- ☐ 30–40 years
- ☐ 40–50 years
- ☐ Above 50 years

2. Marital Status

- ☐ Single
- ☐ Married
- ☐ Divorced
- ☐ Widow

3. Educational Qualification

- ☐ Undergraduate
- ☐ Postgraduate
- ☐ Professional Degree
- ☐ Ph.D.

4. Occupation
- ☐ Academician
- ☐ Government Sector
- ☐ Private Sector
- ☐ Self-employed/Business

5. Monthly Income
- ☐ Below ₹30,000
- ☐ ₹30,000–₹50,000
- ☐ ₹50,000–₹75,000
- ☐ ₹75,000–₹1,00,000
- ☐ Above ₹1,00,000

6. Work Experience
- ☐ Below 10 years
- ☐ 10-15 years
- ☐ 15–20 years
- ☐ Above 20 years

Section B: Financial Literacy

To what extent do you agree with the following statements about your financial knowledge and practices?

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A monthly budget is prepared and followed.					
Basic financial concepts, such as compound interest, are understood					
Different investment options are known.					
The risks and returns of investments are understood					
Tax-saving investment options are known					
The effect of inflation on savings and investments is understood.					
Financial information is regularly updated before making investment decisions					

Section C: Financial Behaviour

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A portion of monthly income is saved regularly.					
Investments are made regularly for future financial goals.					
Unnecessary borrowing is avoided.					
An emergency fund is maintained					
Financial goals are considered before investing					
Investments are reviewed regularly.					

Section D: Wealth Creation

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Regular investments help build wealth.					
Investment goals are focused on long-term wealth creation.					
Financial goals are achieved through investments.					
Investments contribute to financial growth over time.					

Different investment options are used to build wealth.					

Section E: Investment Awareness

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Mutual funds are familiar investment options.					
Stocks and shares are understood as investment options.					
Fixed deposits are considered a safe investment option.					
Gold and real estate are known investment options.					
Government securities and SIPs are familiar investment options.					
The risks of different investment options are understood.					