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This file is a sample synopsis prepared by the editorial desk of ignoumbaprojectmmpp1.com (Shri Chakradhar Publication Pvt. Ltd.) with AI assistance, laid out on the synopsis parts and the six research methodology items of IGNOU's MMPP-001 Project Course guidelines (School of Management Studies), read in November 2026. It is published under BK Sahni's editorial responsibility.

It is a study reference for a finance field study, not a synopsis you can submit. The words in [square brackets] are for your own facts: your city, your population and your sample. Your topic, your objectives and your writing must be your own, and IGNOU's evaluator decides approval.

What is real in this file: the RBI Retail Direct Scheme and the features stated in the Reserve Bank of India's press release of 12 November 2021, and the references at the end. What is not in this file: any finding, figure or result. Findings can only come from your own data.

The MMPP-001 synopsis goes to the Regional Director of your own Regional Centre with the proforma (page 11 of the guidelines), on which a finance topic sits under the subject area "Accounting and Finance".

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Project Proposal (Synopsis) for MMPP-001

AWARENESS AND USE OF THE RBI RETAIL DIRECT SCHEME AMONG SALARIED INDIVIDUAL INVESTORS IN [CITY]: A FIELD STUDY

Submitted by: [Name of the student]

Enrolment No.: [Enrolment number]

Programme: Master of Business Administration (Financial Management)

Subject area on the proforma: Accounting and Finance

Guide: [Name, designation and organisation of the guide]

Regional Centre: [Regional Centre]

Month and year: [Month, year]

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1. Introduction

For most individual investors in India, government securities were long reached only indirectly, through mutual funds or intermediaries. On 12 November 2021 the Reserve Bank of India activated the RBI Retail Direct Scheme. In its press release of that day (Press Release 2021-2022/1183), the Bank described the scheme as a way to bring government securities within easy reach of the common man: an individual investor can open a Retail Direct Gilt (RDG) account with the Reserve Bank through an online portal, bid in primary auctions under the non-competitive scheme, buy and sell in the secondary market on NDS-OM through its odd lot and request-for-quotes segments, and pay through internet banking or UPI, with no fees charged for the facilities under the scheme.

Salaried individuals are a natural audience for such a product: regular income, a habit of saving, and interest in low-risk returns. Whether they know of the scheme, how they came to know of it, and whether they use it are open questions for [city]. This study takes them up.

2. Rationale of the Study

Studies of salaried investors' choices usually cover bank deposits, mutual funds, insurance, gold and shares. Direct holding of government securities by individuals is newer, and its uptake depends first on awareness. For financial advisers, banks and the regulator's investor-education work, a map of awareness and use by age, income and experience shows where information is not reaching. The study is feasible for the researcher: [state your access, for example: the researcher can reach salaried employees of [number] organisations in [city] through [route], with their consent].

3. Objectives of the Study

Following the MMPP-001 guidelines, the objectives are worded neutrally, with no assumption about what the study will find:

(i) To study the level of awareness of salaried individual investors in [city] about the RBI Retail Direct Scheme and its main features.

(ii) To explore the sources through which these investors come to know of the scheme.

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(iii) To analyse whether awareness and use of the scheme differ by age, income group and years of investment experience.

(iv) To investigate the reasons investors give for using or not using the scheme.

Hypotheses (for objective iii):

H01: There is no significant association between income group and use of the RBI Retail Direct Scheme.

H02: There is no significant difference in the awareness score of investors across age groups.

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4. Research Methodology

4.1 Research design

A descriptive field study, the third project type the MMPP-001 guidelines permit (a field study, that is, an empirical study), using a structured questionnaire administered to salaried individual investors.

4.2 Nature and source of data

Primary data from the questionnaire. Secondary data: the Reserve Bank of India's press release on the scheme and the scheme's own portal pages, used only to describe the scheme and to frame the awareness items, not as findings.

4.3 Population, sample and sampling technique, with rationale

Population: salaried employees in [city] who hold at least one savings or investment product. Because no list of this population exists, the study uses quota sampling across [three] age groups and [three] income groups, so that each group the hypotheses compare is represented. Sample: [n] respondents, a size chosen with Cochran's (1977) formula for a large population at [confidence level] and [margin of error], adjusted for expected non-response. The rationale for the organisations reached and the quotas must be your own and specific to your access.

4.4 Tools and questionnaire, and their relevance to the objectives

Part of the questionnaire	What it asks	Objective served
A. Profile	Age, income group, years of investing, products held	(iii)

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B. Awareness	[number] statements on the scheme's features (account with RBI,	(i), (ii)
C. Sources	Where the respondent first heard of the scheme (bank, adviser, news, social media, colleagues	(ii)
D. Use and reasons	Whether an RDG account is held and used; reasons for using or not using, ranked	(iii), (iv)

The reliability of scale B will be checked with Cronbach's alpha (Cronbach, 1951) after a pilot with [number] respondents outside the sample. Content validity: the awareness items will be checked by the guide against the Reserve Bank's own description of the scheme.

4.5 Method of data collection

The questionnaire will be given in person [and/or online] in [language(s)] during [months], with each respondent's informed consent. No name, account number or holding value will be recorded.

4.6 Statistical tools, and their relevance to the objectives

Objectives (i), (ii) and (iv): frequencies, percentages, mean and standard deviation of the awareness score, and mean ranks of reasons. Objective (iii): the chi-square test of association for H01 (income group and use), and one-way ANOVA, or the Kruskal-Wallis test if scores are not normally distributed, for H02 (awareness by age group). Analysis in [software].

5. Limitations of the Study

The study covers salaried investors in one city and uses quota rather than random sampling, so its findings describe the respondents only. Awareness and use are self-reported. The scheme's features may change during the study; the questionnaire follows the features as described at the time of data collection [state the date]. Time limits the sample to [n] respondents.

Chapter plan for the report

Following the report structure in the MMPP-001 guidelines: Introduction (with the review of literature and an account of the scheme); Research Methodology (with reliability and validity of the tools); Results and Discussion; Summary and Conclusion; Recommendations; Limitations and scope for further research; References; Annexures (questionnaire).

Review of literature to be built

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[Write your own review from studies you read: on salaried investors' investment preferences, financial literacy, and retail participation in government securities. List every study you cite in the references, and only those.]

References

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