**Abstract**

Saving is the mechanism that allows people to defer part of their consumption today in favour of consumption tomorrow. ‘Saving’ encompasses an individual’s decision to put money in a pension, to make out insurance against unemployment or ill health, to put money into savings account for a holiday or washing machine as well as to speculate on stock market. Savings behavior differs between people to people and country to country. Indian families are usually following the habit of savings for the future when compared to other developing and developed countries. This paper analyses the savings behavior of households in selected families of Coimbatore city, which is situated in the state of Tamilnadu, India. The study aims to find out the common motives among the households for savings and to identify the factors influenced for savings; besides these the study analyzed which person makes savings decision in a family and their satisfaction level of savings. The study gives idea about saving pattern of the households.

Keywords: Savings behaviour, Saving pattern, motives, households.