**Abstract**

The process of investment is very complex to describe as investors perceptive, because it always deals with individual investment behaviors. The process of investment is always identifying with the investors‘expectations and selection of financial instruments where they want to invest their financial resources. Generally preferable investment avenues are equity shares, debentures, fixed deposits, insurance policies, mutual funds, real assets and liquid financial instruments. By investing their funds in financial instruments, they are quit from the present consumptions means it‘s quite often their expectation is very high in terms of future return as compare to present expectations. A number of factors may be affected to investment decision of individual investors. From the various risk-return opportunities, set investor can select the optimal portfolio for investing their funds in various financial assets. Perception of investors about saving schemes will have a significant impact on the saving behavior of people. Hence, it is necessary to study about the nature of perception that exists among investors about saving schemes and institutions offering such instruments. Investor’s investment in any particular investment avenues depend upon anticipated return that will accrue from that particular investment. Many investment avenues offer innovative promising solutions for varied financial requirements of investors. Using Friedman Rank Test and Chi-square test the analysis is taken by the way of data collection from 500 Government employees through questionnaire. Finally it was analysed that the investor opt for riskless ad high return oriented investment avenues.