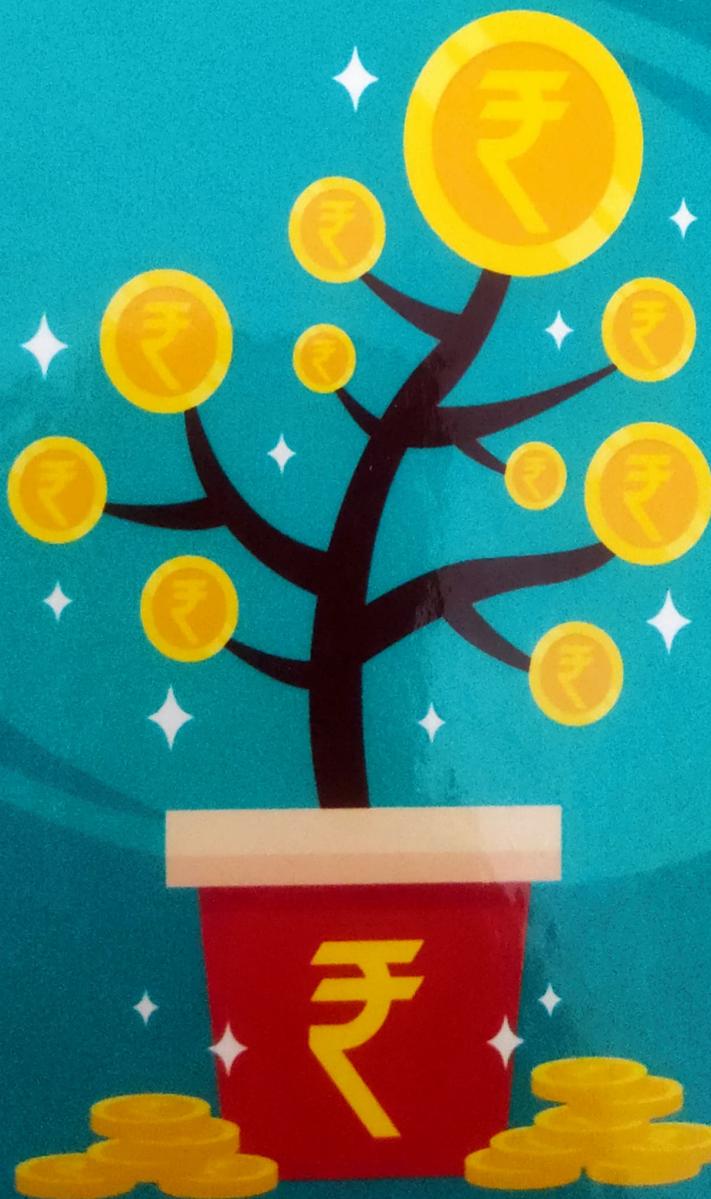


Indian Economy Development & Challenges

Pardeep Kumar

Dinesh Kumar Sharma



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**Editors
Pardeep Kumar
Dinesh Kumar Sharma**



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Saving-Investment Gap & Rationale of Foreign Direct Investment (FDI) in India

Suraj Walia and Ritu Kang Walia

Levels of savings and investments are key to sustain a robust long-term growth of any economy, and Indian economy is not an exception. Raising the level of savings and investment is critical for financing the growing requirement of any economy including India. FDI plays a pivotal role in a country and boosts the working of the economy. Requirement of FDI relies on saving and investment rate of a country and in order to fulfil the gap between investment and saving.

Keeping the above backdrop in mind, the present paper is a humble attempt to analyse the importance of FDI in Indian economy. The paper attempts to bridge the gap between saving and investment of the economy as well as to analyse the growth trend of FDI in Indian economy. The study concludes that India is facing Saving-Investment gap and to fulfil this gap, there is rationale of finance. As domestic financial resources are limited for investment, there is logic and rational to move forward to FDI.

Keywords: *Saving, Investment, FDI, Indian Economy.*

Introduction

Finance is one of the important factor on which the sustainable growth of any economy depends. Raising the level of savings and investment is critical for financing the growing requirement of any economy including India. Levels of savings and investments are key to sustain a robust long-term growth of any economy, and Indian economy is not an exception. FDI plays a pivotal role in