

1. QUESTIONNAIRE

Respected Sir/Madam

I am Prakash Tulajappa Talwar Research Scholar pursuing Ph.D. on the topic entitled “Investors Perceptions Towards Mutual Funds in Hyderabad Karnataka Area: A Study With Reference To Selected Mutual Funds” under the guidance of Dr. Boothpur Vijaya Professor, Department of Commerce, Gulbarga University, Kalaburagi (Gulbarga). Therefore, I kindly request you to fill up this questionnaire with your valuable attention and co-operation, which will help me to complete my research work effectively and efficiently. This information is provided by you are kept for confidential and only for the research purpose.

1. Name: _____

2. Gender:

1) Male [] 2) Female []

3. Age :(in Years)

1) Below 30 [] 2) 31-40 []

3) 41- 50 [] 4) Above 50 []

4. Educational Qualification:

1) Primary [] 2) Secondary []

3) Graduate [] 4) Post Graduate []

5) Professional Degree []

5. Marital Status:

1) Married [] 2) Unmarried []

6. Occupation:

1) Self-employed [] 2) Business []

3) Salaried [] 4) Profession []

5) Retired []

7. Annual income:
- 1) UP to Rs.1,00,000 [] 2) Rs.1,00,001–Rs.3,00,000 []
 3) Rs.3,00,001-Rs.5,00,000 [] 4) Above Rs.5,00,00 []
8. Annual Savings:
- 1) UP to Rs.10,000 [] 2) Rs.10,001 – Rs.25,000 []
 3) Rs.25,001–Rs.50,000 [] 4) Rs.50,001 – Rs.1,00,000 []
 5) Above Rs.1,00,000 []
9. Family size:
- 1) UP to 2 [] 2) 3 to 5 []
 3) 6 to 8 [] 4) Above 8 []
10. Type of residence:
- 1) Owned [] 2) Rented []
 3) Leased []
11. Are you aware about mutual funds?
- 1) Aware [] 2) Unaware []
12. If aware please mention the name of the mutual fund company.
- 1) _____
 2) _____
 3) _____
13. How do you got the sources information about mutual funds?
- 1) Brokers [] 2) Relatives []
 3) Advertisement [] 4) Prospects []
 5) Newspapers [] 6) Annual Reports []
 7) Magazines []

14. How did you Purchase of mutual funds?
- 1) Online [] 2) Through Brokers []
 3) Through bank branches [] 4) Post Office []
15. How did you invest in mutual fund?
- 1) Direct [] 2) Brokers []
 3) Through Agents [] 4) Any other []
16. In which type of fund or scheme you have invested in mutual fund?
- 1) Equity fund [] 2) Index Fund []
 3) Balanced Fund [] 4) Income Fund []
 5) Liquid Fund [] 6) Growth Fund []
 7) Tax Saving Fund [] 8) Money Market Fund []
 9) Special Fund [] 10) Any Other []
17. How much money you have invested in mutual fund?
- 1) Less than Rs.5,000 [] 2) Rs.5,001 – Rs.10,000 []
 3) Rs.10,001–20,000 [] 4)Rs.20,001 -Rs.40,000 []
 5) Above Rs. 40,000 []
18. What is the mode of payments?
- 1) Cash [] 2) Cheque []
19. What is your Preference of savings avenues? (Give Rank 1, 2,3)

Sl. No.	Preferences of Savings avenues	Rank
1	Bank Deposit	
2	Gold	
3	Real estate	
4	Chits	
5	Pension and Provident fund	
6	Shares	
7	Mutual funds	
8	Insurance	
9	Postal savings	
10	Any other	

20. What is your current preference for investment avenues? (Please give rank 1, 2, 3...)

- | | | | |
|-------------------|-----|-------------------|-----|
| 1) Chits | [] | 2) Pension and PF | [] |
| 3) Bank Deposit | [] | 4) Mutual Funds | [] |
| 5) Life Insurance | [] | 6) Postal Savings | [] |
| 7) Shares | [] | 8) Real estate | [] |
| 9) Gold | [] | 10) Any other | [] |

21. What are objectives of savings in investment?

- | | |
|------------------------------|-----|
| 1) To provide for Retirement | [] |
| 2) For Tax Deduction | [] |
| 3) To meet Contingencies | [] |
| 4) For Children Education | [] |
| 5) For Purchase of Assets | [] |

22. What is your duration of investments in mutual funds schemes?

- | | | | |
|----------------------|-----|-------------------|-----|
| 1) Less than 3 years | [] | 2) 3-5 years | [] |
| 3) 5-10 years | [] | 4) Above 10 years | [] |

23. What is your current attitude towards financial instruments?

Financial Instruments	Highly Favourable	Favourable	Somewhat Favourable	Not very Favourable	Not at all Favourable
Shares					
Debentures					
Bonds					
Mutual funds					
Others Specify					

24. What is your level of confidence upon the financial instruments?

Financial Instruments	Very Confident	Confident	Somewhat Confident	Not Very Confident	Not at all Confident
Real estate					
Bank Deposit					
Mutual Funds					
Gold					
Life Insurance					
Provident Fund					
Chit Fund					
NSC, Post Office Deposit					

29. What are your most preferred schemes by investment objectives?
- | | | | |
|---------------------------|-----|----------------------|-----|
| 1) Growth Scheme | [] | 2) Income Scheme | [] |
| 3) Balance Scheme | [] | 4) Index Scheme | [] |
| 5) Money Market Scheme | [] | 6) Tax Saving Scheme | [] |
| 7) Sector Specific Scheme | [] | 8) Others | [] |
30. What extent of risk you feel that investing mutual funds?
- | | | | |
|-------------------|-----|--------------|-----|
| 1) No risk | [] | 2) Low risk | [] |
| 3) Balanced risk | [] | 4) High risk | [] |
| 5) Very High risk | [] | | |
31. How much returns you have expected while investing in mutual funds?
- | | | | |
|----------------|-----|---------------------|-----|
| 1) Low return | [] | 2) Moderate return | [] |
| 3) High Return | [] | 4) Very high return | [] |
32. How much safety you need while investing in mutual funds?
- | | | | |
|---------------------|-----|----------------|-----|
| 1) No Safety | [] | 2) Low safety | [] |
| 3) Medium safety | [] | 4) High safety | [] |
| 5) Very high safety | [] | | |
33. Do you face any problems while investing in mutual funds?
- | | |
|--|-----|
| 1) Lack of information in advertisements | [] |
| 2) Lack of initiatives by the industry | [] |
| 3) No clear idea about public issue | [] |
| 4) Insufficient agent and brokers | [] |
| 5) Others | [] |
34. Why do you prefer mutual fund?
- | | | | |
|------------------|-----|--------------------|-----|
| 1) More return | [] | 2) Liquidity | [] |
| 3) Tax benefits | [] | 4) Safety | [] |
| 5) Profitability | [] | 6) Diversification | [] |

35. What is your opinion on the degree of safety on the given financial asset?

Sl. No.	Financial Assets	Absolutely Safe	Reasonable Safe	Somewhat Safe	Not Safe	Don't Know
1	Fixed Deposit / Recurring Deposit					
2	Land / Other Physical Assets					
3	Equity / Debenture					
4	Gold and Silver					
5	Mutual Funds					
6	Miscellaneous					

36. What is your level of satisfaction towards investment in mutual funds?

- 1) Low []
- 2) Medium []
- 3) High []

37. Give your preference below mentions statements for perceptions towards mutual funds

Sl. No.	Statements	SA	A	NANDA	DA	SDA
1.	Mutual funds are useful for small investors.					
2.	MFs give higher return than other investments.					
3.	MFs with large corpus of fund perform better.					
4.	Public sector MFs are more secured than private sector MFs.					
5.	Public sector MFs perform better.					

Sl. No.	Statements	SA	A	NANDA	DA	SDA
6.	MFs have better professional expertise than individual investor.					
7.	There is total transparency in MFs operations.					
8.	Investment in equity market through MFs reduces risk level.					
9.	Returns from MFs are more than expected.					
10.	MFs provide easy withdrawal facilities.					
11.	MFs provide better tax benefits.					
12.	Management costs charged to the funds are reasonable.					
13.	NAV of MFs is disclosed on a day-to-day basis.					
14.	MFs provide innovative schemes with different objectives.					
15.	Regulatory bodies like SEBI and others are able to control funds properly.					
16.	Grievance redresses are effective					
17.	MFs are healthy for Indian environment					
18.	MFs have deeper discount network					
19.	Information on MFs is easily available.					

38. Any suggestions for betterment of mutual funds industries

1. _____
2. _____
3. _____

Signature of the investor