BIBLIOGRAPHY

Books


Kothari C.R.”Research Methodology”, reprint (2009), H.S.Poplai for New Age International P(Ltd) Publisher.

Kulshereshtha C.M.-”Mastering Mutual Funds- Opportunities and Risk Management for the Individual Investor” edition1994, Vision Investment Books Publisher


Journals


Bhagaban Das Dr., Ms. SangeetaMohanty, Nikhil Chandra Shil, International journal of business and management, October 2011 vol.3, No 10,


Shantanu Mehta Dr. and Charmi Shah, Pacific Business Review International, Volume 5 Issue 3 September 2012,


Articles


Websites

www.mutualfundindia.com

www.amfiindia.com

www.bseindia.com

www.sebi.org

www.businessstandard.com

www.rbi.org.in

http://crisil.com/capital-markets/mutual-fund-rankings.html

http://crisil.com/ratings/crisil-pioneers.html

http://www.moneycontrol.com/mutual-unds/bestfunds/index.html

http://mba-lectures.com/advance-researchmethods/1438/literature-review-of-mutual-funds.html
I. PROFILE OF INVESTORS

(PLEASE TICK THE APPROPRIATE BOXES WHERE RELEVANT.)

01. Age
   - Below 30 Years
   - 31 to 40 Years
   - 41 to 50 Years
   - Above 51 Years

02. Gender
   - Male
   - Female

03. Education
   - Schools
   - College / University
   - Professionals
   - Others

04. Occupation
   - Public Sector
   - Private Sector
   - Business
   - Housewife / Retired/Others

05. Marital Status
   - Married
   - Unmarried

06. Annual Income
   - < Rs. 1 Lakh
   - Rs. 1 Lakh to Rs. 2 Lakhs
   - Rs. 2 Lakhs to Rs. 3 Lakhs
   - Above Rs. 3 Lakhs

II. MUTUAL FUND INVESTMENT DETAILS:

(PLEASE INDICATE YOUR OPINIONS ABOUT EACH OF THE FOLLOWING STATEMENTS/QUESTIONS.)

07. Are you aware of Mutual Fund Investment?
   - Yes
   - No

08. Have you ever invested in mutual fund?
   - Yes
   - No

09. Is mutual fund investment Profitable?
   - Mostly
   - All Times
   - Few Times
   - Rarely
10. **Reason for investing in mutual funds.**

- Tax Benefit
- Regular Income
- Safety
- Liquidity
- Capital Appreciation

11. **The source of information about mutual funds.**

- Internet
- Television
- Friends
- Newspaper/magazines
- Others __________________

12. **Order of preference of investment among various alternatives.**

- Long Term
- Medium Term
- Short Term

13. **Which sort of scheme do you prefer in mutual funds you prefer?**

- Open Ended
- Closed Ended
- Interval

14. **Which sector mutual funds you prefer?**

- Public Sector
- Private Sector
- Both

15. **Please indicate your investment option.**

**Public Sector:**
- UTI
- SBI
- LIC
- GIC
- CAN BANK
- Others

**Private Sector:**
- Templeton
- ICICI Prudential
- HDFC
- Sundaram
- Birla
- Others
16. Do you invest your money other than mutual funds?  
   ☐ Yes  ☐ No

17. How long you have been investing in mutual funds?  
   ☐ < 5 Years  ☐ 5 to 10 Years  ☐ 10 to 15 Years  
   ☐ > 15 Years

18. The type of mutual fund you prefer.  
   ☐ Equity  ☐ Debt  ☐ Sector  
   ☐ Balanced  ☐ Liquid  ☐ Guilt  
   ☐ Index

19. Your investment preference in sector specified mutual fund.  
   ☐ IT Sector  ☐ Automobiles  ☐ Banking Sector  
   ☐ Pharmaceuticals  ☐ Petroleum Companies  ☐ Others

20. Are you willing to invest in mutual funds in future?  
   ☐ Yes  ☐ No

21. Will you recommend mutual fund investments to your friends and relatives?  
   ☐ Yes  ☐ No

22. Do you think that mutual fund investment is good investment vehicle for small investors to participate in capital market?  
   ☐ Yes  ☐ No
III. INVESTORS PERCEPTION / ATTITUDE AND PREFERENCE

(Please indicate your level of acceptance towards statement given below)

SCALING:  
SA - Strongly Agree;  
A - Agree;  
N - Neither agree Nor Disagree;  
DA - Disagree;  
SDA - Strongly Disagree;

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>RESEARCH VARIABLES</th>
<th>SA (5)</th>
<th>A (4)</th>
<th>N (3)</th>
<th>DA (2)</th>
<th>SDA (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Investment in mutual funds guarantees the capital.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Risk involved in mutual funds is considerably less than other investment.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Investors are comfortable with mutual fund investments due to safe approach.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Mutual fund schemes which investment in shares and convertible debentures are risky.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>The investment in non-convertible debentures is safe.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Safety is less in the case of growth scheme.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Growth schemes are suitable for long term benefits.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Safety and risk are important determinants for good returns.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Mutual funds are inter-related objects.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Risk and returns are inter-related objects.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Mutual funds may give poor returns but principal will always be safe.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Investors' interests are well protected by SEBI.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>-------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Mutual funds are risky as investment in portfolio.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**RETURNS FROM MUTUAL FUNDS**

<table>
<thead>
<tr>
<th></th>
<th>SEBI Launched guaranteed return from mutual funds increase its value.</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Flexibility in funds management increased the returns.</td>
</tr>
<tr>
<td>15</td>
<td>Retired persons, handicapped persons, widows are getting good benefits.</td>
</tr>
<tr>
<td>16</td>
<td>Mutual funds comprise between liquidity and return.</td>
</tr>
<tr>
<td>17</td>
<td>Capital adequacy guarantees good and safety returns.</td>
</tr>
<tr>
<td>18</td>
<td>Freedom of mutual funds increased returns to investors.</td>
</tr>
<tr>
<td>19</td>
<td>Because of giving good returns to investors mutual funds can compete with other financial sectors.</td>
</tr>
<tr>
<td>20</td>
<td>Emergency of a competitive market paved the way to better returns.</td>
</tr>
<tr>
<td>21</td>
<td>Modern methods are used to measure return to mutual funds.</td>
</tr>
<tr>
<td>22</td>
<td>Short term returns attracted maximum number of investors.</td>
</tr>
</tbody>
</table>

**TRANSPARENCY**

<table>
<thead>
<tr>
<th></th>
<th>Disclosures in the scheme offer documents are standardized.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Transparency is achieved through several important disclosures.</td>
</tr>
<tr>
<td>---</td>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td>26</td>
<td>Application forms of mutual funds are accompanied good transparency.</td>
</tr>
<tr>
<td>27</td>
<td>Disclosing of portfolio on risk/returns schemes achieved good transparency.</td>
</tr>
<tr>
<td>28</td>
<td>Communication with investors is a very important competitive tool for mutual fund market.</td>
</tr>
<tr>
<td>29</td>
<td>Periodic newsletter is sent to the investors.</td>
</tr>
<tr>
<td>30</td>
<td>Periodic account statements are issued.</td>
</tr>
<tr>
<td>31</td>
<td>Measures are taken to redress investor’s grievances.</td>
</tr>
<tr>
<td>32</td>
<td>Websites on schemes are updated for investors.</td>
</tr>
<tr>
<td>33</td>
<td>Weekly announcements are mandatory to bring uniformity in the industry.</td>
</tr>
<tr>
<td></td>
<td><strong>TAX BENEFITS</strong></td>
</tr>
<tr>
<td>34</td>
<td>Equity linked savings scheme are useful for tax benefits.</td>
</tr>
<tr>
<td>35</td>
<td>Reduces the burden of paying tax.</td>
</tr>
<tr>
<td>36</td>
<td>Public and private sector employees are interested to invest on mutual funds to get tax benefit and returns.</td>
</tr>
<tr>
<td>37</td>
<td>Mutual funds are designed to serve different segment of society like widows, children and senior citizens in the form of tax rebate.</td>
</tr>
<tr>
<td>38</td>
<td>Increase/decrease if standard deduction does not affect the tax benefits of mutual funds.</td>
</tr>
</tbody>
</table>
### LIQUIDITY IN MUTUAL FUNDS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>39</td>
<td>Liquidity is good in the mutual funds investment.</td>
</tr>
<tr>
<td>40</td>
<td>Liquidity holding in mutual funds is more popular than direct investments.</td>
</tr>
<tr>
<td>41</td>
<td>Liquidity is possible for the securities through mutual funds.</td>
</tr>
<tr>
<td>42</td>
<td>A particular portfolio can be liquidity in the mutual funds.</td>
</tr>
<tr>
<td>43</td>
<td>Security can be sold if the investors are not interested in mutual fund investment.</td>
</tr>
<tr>
<td>44</td>
<td>Open ended funds offer more liquidity.</td>
</tr>
</tbody>
</table>

### SERVICE TO THE INVESTORS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>45</td>
<td>Collection of subscription is regularly done.</td>
</tr>
<tr>
<td>46</td>
<td>Unit certificates are sent periodically.</td>
</tr>
<tr>
<td>47</td>
<td>Transfer mechanisms are possible in mutual funds.</td>
</tr>
<tr>
<td>48</td>
<td>Subscription can be paid through banks.</td>
</tr>
<tr>
<td>49</td>
<td>Genuine investors are identified to deliver prompt service.</td>
</tr>
</tbody>
</table>