A STUDY ON
THE SAVINGS AND INVESTMENT PATTERN OF SALARIED CLASS IN
COIMBATORE DISTRICT.

QUESTIONNAIRE

1. PERSONAL DATA

1.1 Name (Optional) : 

1.2 Age : 

1.3 Sex : Male □ Female □

1.4 Educational Qualification :  
   - Upto Higher Secondary □
   - Diploma / Certificate □
   - Graduate □
   - Post-Graduate □
   - Professional □

1.5 Working in :  
   - Government Organisation □
   - Private Sector Organisation □

1.6 Nature of work :  
   - Clerical □
   - Technical □
   - Managerial □
   - Professional □
   - Teaching □
1.7 Residing in
- Own house
- Rental house
- Quarter provided by employer

1.8 Place of residence
- Village
- Town
- City

1.9 Number of family members
- Son(s)
- Daughter(s)
- Parents
- Dependents
- Total

1.10 Number of earning members in your family:

1.11 Is your husband / wife an earning / employed person
- Yes
- No

1.12 Mention the expenses of your family against each item below

<table>
<thead>
<tr>
<th>Item</th>
<th>Rs. per month</th>
<th>Rs. per annum</th>
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</thead>
<tbody>
<tr>
<td>Food</td>
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<td>Clothe</td>
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<td>Transport</td>
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<td>Medical expenses</td>
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<td>Entertainment</td>
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<td>Rent</td>
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<td>Educational Expenses</td>
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<tr>
<td>Savings</td>
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</tbody>
</table>
2. **AWARENESS**

2.1. Please tick (v) the item(s) below, which you know their merits and demerits of holding (financial investments).

- Chit Funds
- Provident Fund Schemes
- Bank Deposits
- Finance Company Deposits
- Post office savings schemes
- Company shares & Debentures
- LIC Schemes
- UTI Schemes

2.2. Please tick (v) the item(s) below, which you know their merits and demerits of holding (non-financial investments).

- Agricultural land
- Gold & Silver
- Urban Land
- Teak growing & Animal breeding schemes.
- House property

2.3. If you watch / seek investment information regularly, point out the sources

- Advertisements
- Share brokers
- Friends & Relatives
- Investors' Association
- Investment Consultants
- Parents

2.4. How are the advertisements of Government and Private sector institutions regarding investments

- Advertisements of government
  - Good
  - Bad
Advertisements of private sector institutions

2.5 If you are a subscriber of any newspaper/journal for investment information, how long have you been subscribing ______ years.

2.6 How much do you spend a month for such investment information Rs. ______

2.7 Do you get sufficient information regarding investments
   Yes
   No

2.8 Is there any Investors' Association or Club in Coimbatore District
   Yes
   No
   Don't Know

2.9 If yes, are you a member of it
   Yes
   No

2.10 If yes, does it serve your purpose / fulfil your expectations.
   Yes
   No
3. ATTITUDE – TOWARDS SAVINGS & INVESTMENTS

[SA-Strongly Agree, A-Agree, N-Neutral, D-Disagree, SD-Strongly Disagree]

1. Saving of money ensures secured life
2. Saving is an inborn habit to many people
3. Now-a-days habit of saving is not properly taught to the children in families
4. Present days increase in wants considerably reduce the savings.
5. Savings is certainly a tough task but it is a must.
6. Save today - smile tomorrow-a manthra of salaried class.
7. I have always an inner urge to make additional income to save for a better future.
8. I am even prepared to cut my expenses for saving.
9. It is my best belief that if there is will, any one can save.
10. Investment practice certainly requires experience.
11. Many people are wrong in making investment decisions.
12. Safety of investment has no compromise.
13. It is really difficult to the salaried class to invest in landed property.
14. My investments give satisfactory returns.
15. I have invested in government securities only for tax benefits.
16. I will never invest my hard earned money with private parties/companies.
17. I also had bad times in my investment practices.
18. Genuine investors are often cheated by unscrupulous persons in the field.
19. Non-banking finance companies were not adequately monitored even by credit rating agencies.

20. Governmental agencies should create awareness among the investors.

21. Government securities are not attractive because of their low yielding nature.

4. SAVINGS PATTERN

4.1 How much satisfied are you with your savings.

Very much Satisfied
Satisfied
Not satisfied

4.2 If satisfied, indicate the factors influenced you to save
(Please rank any five by giving 1,2,3...)

Well being of my children
Advice of parents right from my childhood
Status fear/disrespect to moneyless
My aspiration for comfortable living
Influence of neighbor's / friend's habit
To meet emergency situation

4.3 If not satisfied, point out the reasons

Cost of living is too much
My income is inadequate
My/my family expenses are too much
4.4 If your parents are one of the reasons of your saving habit, tick the item below you choose:
- They are good savers which influenced me
- They often educated me the importance of savings
- They acquired all household articles, which led me to save

4.5 If your spouse is one of the reasons of your saving habit, tick the item below, you choose:
- He/She is often stressing me to control expenses and save
- He/She has the habit of saving which influences me.
- He/She will plan our financial commitments which help me to save

4.6 If your savings is for your children, rank the following (give 1, 2, 3, 4):
- For the education of children
- For securing a job/establishing a business
- For the marriage of our wards.
- For constructing a house.

4.7 Which one of the followings, will you prefer:
- First saving and then only purchase of necessary household items
- First purchasing necessary household items and then only saving

4.8 What is average percentage of saving out of your monthly income _____%?

4.9 Do you have any additional income apart from your salary and returns from investments:
- Yes
- No
4.10 If yes, is it created by you or from ancestral property
   My own
   Ancestral property

4.11 If you get any financial support from abroad, indicate the source
   From one of my family members
   Close relative
   Friend

4.12 If you are a regular saver, indicate the mode of saving
   Depositing in the bank
   Lending to friends/relatives
   Contribution to chit funds
   Others (Please specify)

4.13 Do you have any committed saving habit? If yes, tick the item(s) you have
   Contribution to chit funds / recurring deposit
   Payment to loan installments for a house
   Payment to loan installments for the land acquired
   Payment to jewel savings scheme
   Payment to loan installments for household items
   Extra-contribution to Provident fund, LIC etc.
   Payment of installment of loan for car and other vehicles

4.14 Are you able to increase your savings
   Yes
   No
5. INVESTMENT PATTERN

5.1 Mention the percentage of savings, you are able to invest _______%  

5.2 If you are not able to convert your savings fully into investment, point out the reason.

- Unexpected expenses often reduce the saving
- Non-availability of suitable investment avenue
- Good investments cost more
- Cost living is drastically increasing

5.3 How often do you make investments

- Every month
- At the end of financial year
- Whenever surplus fund is available

5.4 Indicate the item(s) you have invested

- Chit funds
- Bank deposits
- Post office savings schemes
- LIC Schemes
- UTI Schemes
- Mutual funds
- Agricultural land
- Provident fund schemes
- Finance company deposits
- Company Shares & Debentures
- Teak growing & animal breeding schemes
- House Property
- Gold & Silver
- Urban Land

5.5 If you make group investments, how many of you participate _______
5.6 If you are a private money lender, how do you lend
   By taking promissory note
   Getting legal documents / gold as security
   Based upon personal security

5.7. Are you a proprietor / partner in any establishment
   Yes
   No

5.8. Whether your spouse, son/daughter (dependent) runs any business
   Yes
   No

5.9. Point out the sources of fund for your investments
   Savings
   Borrowings
   Disposal of assets
   Disposal of Securities
   Gifts

5.10. When you get lump sum money (bonus etc.), how do you spend
   Purchasing household items
   Lending to friends/relatives
   Purchase of gold and silver
   Paying off loan borrowed
   Investing in financial assets
5.11. Rank the following factors in the order of your preference, (give 1, 2, 3, ....)

while investing.

Safety of money  
Regular return  
Higher return  
Long term benefits  
Capital appreciation  
Tax benefits  
Low initial outlay

5.12. Are you a good investment decision-maker

Yes
No

5.13. If you have succeeded in your investment programme at any time earlier, point out the reason

I take quick decisions  
I consult experts / friends / investment consultants  
I have my own techniques to analyse  
My past experiences help.

5.14. If you have failed in your investment programme at any time, reason out

I was hasty in arriving at a decision  
I was badly influenced by others  
I took wrong decisions  
After my investment decision, I had adverse situation

5.15. Have you ever regretted for having invested (or) missing an opportunity

Yes
No
5.16. Does your investment help you to meet your specific purpose
   Yes
   No
5.17. Which will influence you to invest more in Government securities
   Increased rate of interest
   More tax benefits
   More incentives
5.18. Point out the rate of return you expect on your investments ________ %
5.19. Indicate the item(s) below where you had faced a bad experience, if any
   Real estate
   Chit funds
   Share market
   Government securities
   Private finance companies
   Private lending
   Others (please specify)
5.20. In which of the following will you make (or) won't make investments in future
   Will Invest  Won't
   Real estate
   Share market
   Private finance companies
   Chit funds
   Government securities
   Others (please specify)
5.21. If you have any expectations/problems with regard to your investment practices, please point out