

## **INVESTORS PERCEPTION AND INVESTMENT PATTERN**

(A study with reference to stock market investors in  
Godavari Districts of Andhra Pradesh)

### **QUESTIONNAIRE**

**Researcher: E. APPA RAO**

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#### **SOCIO ECONOMIC PROFILE OF INVESTORS**

Name:

Address:

1. Age:

a) Below 20 years    b) 21-30 years    c) 31-40 years    d) 41-50 years    e) 51-60    f) Above 60

2. Gender:

a) Male    b) Female

3. Marital Status:

a) Married    b) Unmarried

4. Educational Qualification:

a) X<sup>th</sup> or below    b) Inter    c) Graduation    d) Post Graduation    e) Professional Degree

5. Technical/Professional Education:

a) Commerce/CA/CS/ICWA    b) Medical    c) Engineering    d) Law

e) Management    f) Any other (Please specify)

6. Occupation:

- a) Agriculture b) Govt. employee c) Private employee d) Business & profession e) House Wife

7. Annual Income (Rupees in lakhs):

- a) Below 3 b) 3-6 c) 6-12 d) 12-24 e) Above 24

8. Annual savings (Rupees in lakhs):

- a) Below 2 b) 2-5 c) 5-10 d) 10-20 e) 20 Above

9. Residence:

- a) Rural b) Urban c) Semi- Urban

10. Total number of family members

- a) Below 2 b) 3 c) 4 d) 5 e) Above 5

11. Total number of earning members

- a) 1 b) 2 c) 3 d) 4 e) 5

12. Tax Status:

- a) Tax payer b) Non Tax payer

### INVESTORS PERCEPTION

1. Please give your “Awareness & Adoption “of Various Savings Schemes.

<b>Savings Schemes</b>	<b>Do You Know</b>	<b>Have You invested?</b>
1.National savings certificate	Yes/no	Yes/no
2.Indira Vikas Patra/ Kisan Vikas Patra	Yes/no	Yes/no
3.Provident fund	Yes/no	Yes/no
4.Mutual fund schemes	Yes/no	Yes/no
5.Insurance Schemes	Yes/no	Yes/no
6.Chits	Yes/no	Yes/no
7.Bank fixed deposits	Yes/no	Yes/No
8.Company fixed deposits	Yes/no	Yes/no
9.Company shares	Yes/no	Yes/no
10.Bonds/debentures	Yes/no	Yes/no
11.Govt. Securities	Yes/no	Yes/no
12. Postal saving schemes	Yes/no	Yes/no
13.Purchase of real estate/ fixed Assets	Yes/no	Yes/no
14.Any other (please specify)	Yes/no	Yes/no

2. Please rank the following sources of information for your investment.

Information source	Rank	Information source	Rank
1.Magazines		7.Local News Papers	
2.National news papers		8.Brokers/ Agents	
3.Friends & Relatives		9.Internet	
4.TV& Radio Advertisements		10.Advertisements by MF Org.	
5.My official Source		11.Road Shows / Exhibitions	
6.Cinema Slides		12.Any other ( Please specify)	

3. Give preference to your present savings ( 1 to 10)

Savings particulars	Rank
a) National savings certificates	
b) Fixed Deposits	
c) Insurance Schemes	
d) Shares/Debentures	
e) Postal Savings Schemes	
f) Chits	
g) Mutual Funds	
h) Provident Fund, Pension and Retirement Plans	
i) Real estate/ Fixed assets	
j) Any other (Please specify)	

4. What is your main purpose for saving? Give answers on a 5 point scale where 5 stand for high preference and 1 stand for low Preference.

a) Safety for Future	5	4	3	2	1
b) Capital Appreciation	5	4	3	2	1
c) Regular returns	5	4	3	2	1
d) Speculative Gains	5	4	3	2	1
e) Tax Benefits	5	4	3	2	1

5. In your Opinion which investment is Safe? Rate them on the following scale.( Give 5 -absolutely safe, 4- reasonably safe, 3- moderately safe, 2- safe, 1- don't know.)

1.Bank deposits	5	4	3	2	1
2.Insurance	5	4	3	2	1
3.Shares&Debentures	5	4	3	2	1
4. Mutual Funds	5	4	3	2	1

5. Post Office schemes	5	4	3	2	1
6. Derivatives	5	4	3	2	1

6. In your opinion which investment gives more benefits? Please give ranks

Investment particulars	Rank
a) Cash/Savings Deposits at Bank	
b) Fixed Deposits in Bank	
c) Insurance Schemes	
d) Shares/Debentures	
e) Postal Savings Schemes	
f) Chits	
g) Mutual Funds	
h) Provident Fund, Pension and Retirement Plans	

7. How frequently do you expect returns?

a) Less than 1 year b) 1 year to 5 years c) Greater than 5 years

8. Please "Rank" the following Motives of your Investment.

(Write no. 1 to 13 for best to worst as per your personal preference)

S.No	Motives	Rank	S.No	Motives	Rank
1	Regular income		8	Life insurance Benefits	
2	Tax savings		9	Availing loan facility	
3	More income/ profit		10	Easy to sale/ Transfer	
4	Capital appreciation		11	Convenient to Operate /	
5	Safe return of capital &		12	Purchase Real estate	
6	Savings for old age		13	Any other (please specify)	
7	Emergency need of funds				

9. What is your preference for probable future savings plan?  
 (Please rank the following schemes from no. 1 to 11 in order of your preferences)

<b>Schemes</b>	<b>Ranks</b>	<b>Schemes</b>	<b>Ranks</b>
1.National savings certificates		7.Company shares & Debentures	
2.Indira/Kisan Vikas Patra		8.Postal savings	
3.Provident fund		9.Bank deposits	
4.Unit linked insurance plan		10.Purchase of real estate/ fixed assets	
5.MF schemes		11.Any other (please specify )	
6.Insurance policies			

10. Give your opinion regarding Behaviour & Attitude of managers & staff of your brokerage firms. (Please give tick mark in appropriate box)

<b>S.No</b>	<b>Behaviour</b>	<b>Very Satisfied</b>	<b>Satisfied</b>	<b>Not Satisfied</b>
1	Courtesy			
2	Efficiency			
3	Interest in work			
4	Attitude			
5	Helpful			
6	Presence			
7	Solving investment grievance			
8	After sale services			

## INVESTMENT PATTERN ON STOCK MARKETS

1. What is the source of advice, when you invest in stock market
  - a) On the advice of broker/ consultant
  - b) On the advice of friends and relatives
  - c) On the basis of self- assessment and knowledge
  - d) Partially brokers and partially self
  - e) Any other (Please specify)
  
2. From **how long** you are investing in stock market?
  - a) Less than 2 years b) 2 to 5 years c) 6 to 10 years d) 11 to 15 years e) Above 15 years
  
3. Why do you invest in **stock market**?
  - a) For quick short term gain
  - b) For high long term gain
  - c) Regular dividend income
  - d) Liquidity and safety
  - e) Any other (Please specify)
  
4. What **attracts** you towards stock market?
  - a) High return b) Speculation c) Dividend d) Liquidity e) Any other ( Please specify)
  
5. What percentage of your **savings** is invested in stock market?
  - a) Less than 20% b) 20-40% c) 40 -60% d) 60-80% e) 80-100%
  
6. Please rank **purpose of investment** in stock market

S.No	Purpose	Rank
1	Regular income	
2	More income/ profit	
3	Capital appreciation (growth)	
4	Purchase real estate	
5	Easy to withdraw	
6	Savings for old age	
7	Easy to sale/ transfer	

7. Are you Bullish or Bearish on present **stock market**?

- a) Bullish      b) Bearish      c) Stable

8. Is market movement affects your **investment pattern** at present?

- a) Yes      b) No

9. Are you a **trader or investor**?

- a) Trader b) Short term investor c) Long term investor

10. If you are a **Trader**, what induces you to trade in a particular stock?

- a) Tips    b) News      c) Insider Information      d) Past Experience    e) Street Talk / Rumours  
 f) Brokers Advice      g) Internet h) Any other (Please specify)

11. If you are an **Investor**, what induces you to invest in a particular stock?

- a) Tips    b) News      c) Insider Information      d) Past Experience    e) Street Talk / Rumours  
 f) Brokers Advice      g) Internet h) Any Other (Please specify)

12. If you are an **Investor**, what induces you **to stay** in a particular Stock?

- a) Dividend Paying b) Organic Growth c) Inorganic Growth d) Future Prospects  
 e) Any other (please specify)

13. According to you, what are the factors leading **Indian Stock Market to rise**?

Give

your preference on a 5 point scale where 5 stand for high influence and 1 stand for low influence.

a) FDI& FII	5	4	3	2	1
b) Retail investors	5	4	3	2	1
c) Government policies	5	4	3	2	1
d) Rise in national income	5	4	3	2	1
e) Good corporate results	5	4	3	2	1
f) Retail investors	5	4	3	2	1

14. What sources of funds do you utilize **to invest or trade in the Stock Market**?

- a) Personal Savings    b) Loans    c) Pledging    d) Any other (Please specify)

15. What kind of stocks do you trade or invest in? Give your **preference** on 3 point scale.

3 -high preference, 2 -medium preference 1 - Low preferences.

a) Large caps	3	2	1
b) Mid-caps	3	2	1
c) Small caps	3	2	1



16. In which **sectors** do you invest most? Please give ranks

Sectors	Ranks
Information technology	
Pharmacy	
Banking	
Oil and gas	
Telecom	
Power & infrastructure	
Any other ( please specify)	

17. What kind of **risk appetite** do you prefer?

- a) High      b) Medium      c) Low      d) No Risk / Safe

Investments

18. What is your **basic nature** is:

- a) Cautious   b) Objective   c) Optimistic   d) Competitive

19. Which is the **risk management technique** do you use mostly?

- a) Switching   b) Averaging   c) Locking   d) Cut loss

20. In case your share value gives **negative returns** over a period of time, you would

- a) Withdraw money from your investment  
 b) Wait till recover the loss and then withdraw money  
 c) Withdraw part and invest in alternative strategies  
 d) Invest more as the market has become cheap.

21. Please give ranking to the following **reasons for incurring losses** in case of some company's shares. (1- most preferable cause, 5- least preferable cause)

Reason	Rank
a) Due to lack of sufficient infrastructure/ knowledge	
b) Dishonest of companies in reporting results	
c) Manipulation in the stock by operators	
d) Corrupted company management	

e) Ineffective rules and regulations of securities market	
f) Any other ( Please specify)	

22. Are you a **panic buyer or seller** while investing or trading in a stock?  
a) Yes b) No c) Depends on Stocks
23. What kind of **investing or trading** do you adopt?  
a) High Risk - High Return b) Low Risk - High Return c) Low Risk - Low Return
24. Which market gives you **good returns** on your investments?  
a) Primary Market b) Secondary Market