Appendices

1. BIBLIOGRAPHY

Books


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48. Indian Central Banking Committee, ‘Monitoring Report 1931’
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**Journals and Magazines**


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5. Dhumika committee report was published in RBI report on currency and finance 1996-97.


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- Outlook Money
- Investor Guide
- India Today
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- Intelligent Investor
- Dalal Street
- Business Today
- Treasury management
- Indian Journal of Commerce
- Certified Financial Analyst
- Annual Report of Various Mutual Fund
- RBI Reports
• www.valueresearchonhine.com
• www.financo.indiamart.com
• www.businesstandard.com
• www.sebi.gov.in
• www.mutualfundindia.corn
• www.moneycontrol.corn
• www.rediff.corn
• www.bse.com
• www.AMFIindia.com
• www.nseindia.com
2. Questionnaire

QUESTIONNAIRE ON INVESTORS ATTITUDE TOWARDS MUTUAL FUNDS

PERSONAL PROFILE

Name of the Investor: 
Age: 
Gender: O Male O Female 
Address: 
Qualification: O Under Graduate O Graduate 
O Post Graduate O Professional Degree 
Designation: 
Office Address: 
Mobile Residence
Contact Number(s): 

INVESTMENT DETAILS

1) Have you invested in Mutual Funds? O Yes O No 
2) Do you have an insurance policy? O Yes O No 
3) Amount Invested in Mutual Funds 
   O Below Rs.100,000 O Above Rs.100,000 
4) Why do you prefer a Mutual Fund?
   □ Savings □ Returns □ Diversification □ Risk Tolerance 
5) What do you think is the basic difference in investing in Mutual funds rather than Stocks?
6) In which of the following have you invested?
   ☐ UTI Mutual Funds  ☐ SBI Mutual Funds  ☐ Others
   Mention Others ……………………………

7) How many plans have you invested in?
   ☐ Only one  ☐ Two  ☐ Three  ☐ More than three

8) How did you come to know about the Mutual Fund you have invested in?
   ☐ Friends  ☐ Relatives  ☐ Media  ☐ Newspapers
   ☐ Others, please mention …………………

9) What is the reason for you to select this mutual fund company?
   ☐ Reputation  ☐ Provides good returns  ☐ Experts Advice
   ☐ Others, please mention _______________________

10) Your investment is for a period of
    ☐ < 1 year  ☐ 1-2 years  ☐ 3 years  ☐ >3 years

11) Do you have complete knowledge of the Mutual Fund Industry?
    ☐ Yes  ☐ Not fully  ☐ Not at all

12) What type of funds have you invested in?
    ☐ Equity Fund  ☐ Debt Fund  ☐ Liquid Fund
    ☐ Index Fund  ☐ Asset Fund  ☐ Balanced Fund
    ☐ Income Fund
13) What scheme have you taken?
   - [ ] Open ended
   - [ ] Close Ended
   - [ ] Interval

14) What is the reason for selecting this Scheme?
   - [ ] Returns
   - [ ] Portfolio
   - [ ] Risk Management
   - [ ] Dividend

15) Have you made any investment analysis on the investment?
   - [ ] Yes
   - [ ] No

16) Have you made any portfolio analysis on the investment?
   - [ ] Yes
   - [ ] No

17) Are you sure about the risks related to the schemes?
   - [ ] Yes
   - [ ] To an Extent
   - [ ] Not Sure

18) How do you prefer your Returns to be?
   - [ ] Positive
   - [ ] Negative
   - [ ] Doubled
   - [ ] No Returns

19) Which option do you prefer for your investment?
   - [ ] Dividend
   - [ ] Growth

20) How often do you monitor the following? (Please tick appropriate column)

<table>
<thead>
<tr>
<th></th>
<th>Monthly</th>
<th>Quarterly</th>
<th>Half</th>
<th>Yearly</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance of your investments (NAV)</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Profile of Fund Manager</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Portfolio of securities</td>
<td>[ ]</td>
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<td>[ ]</td>
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<td>[ ]</td>
</tr>
</tbody>
</table>

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21) Do you prefer a SIP (Systematic Investment Plan), why?

22) “High Returns involve high Risks.” Do you agree?
□ Agree □ Partially Agree □ Disagree

23) Which of the following risks do you think are attached to your investment?
□ Volatility □ Interest rate risk □ Credit risk □ Inflation Risk

24) Which of the options are provided for you for making payments?
□ Direct Payment □ ECS □ Internet □ Executives at your door

25) Rank the Objectives of the investment. Rank them From 1—4 (1 for the most preferred to 4 the least preferred)

_____ Savings
_____ Tax Benefits
_____ Portfolio Management
_____ Balanced Risk
_____ Potential Returns

26) Do you seriously go through the Annual report of your scheme to evaluate the performance of your scheme?

Yes ☐ No ☐

27) Reveal your Level of Satisfaction on the following:

<table>
<thead>
<tr>
<th>Factors</th>
<th>Extremely</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Unsatisfied</th>
<th>Extremely</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>satisfied</td>
<td></td>
<td>unsatisfied</td>
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<td>------------------------</td>
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<td>-----------------</td>
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<tr>
<td>Return earned</td>
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<tr>
<td>Timeliness in getting annual reports</td>
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<tr>
<td>Timeliness in dealings</td>
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<tr>
<td>Rights of unitholders</td>
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<tr>
<td>Grievance handling</td>
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<tr>
<td>Information availability</td>
<td></td>
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<tr>
<td>Options available</td>
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<tr>
<td>Performance of the Fund</td>
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<tr>
<td>Choice Of Schemes</td>
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<td></td>
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<tr>
<td>Payment Options</td>
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<tr>
<td>Tax Benefits</td>
<td></td>
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<td></td>
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<tr>
<td>Risks</td>
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<tr>
<td>Diversification</td>
<td></td>
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<tr>
<td>Returns Potential</td>
<td></td>
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<tr>
<td>Liquidity</td>
<td></td>
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<tr>
<td>Expert Guidance</td>
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</tbody>
</table>

28) Do you find following source of information relevant to analyze the performance of your investment: (Please tick appropriate column)

<table>
<thead>
<tr>
<th></th>
<th>Extremely relevant</th>
<th>Relevant</th>
<th>Neutral</th>
<th>Irrelevant</th>
<th>Extremely Irrelevant</th>
</tr>
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<tbody>
<tr>
<td>Monthly updates</td>
<td>□</td>
<td>□</td>
<td>□</td>
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<td>Quarterly Results</td>
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<td>Half yearly Reports</td>
<td>□</td>
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<td>□</td>
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<td>□</td>
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<tr>
<td>Annual Reports</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
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<tr>
<td>Newspapers</td>
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<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
</tbody>
</table>
### 29) Indicate your perception on the given scale with regard to the following. (Tick the relevant column)

<table>
<thead>
<tr>
<th></th>
<th>Fully agree</th>
<th>Agree</th>
<th>Neutral</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMFI website</td>
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<td></td>
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<tr>
<td>Websites of respective mutual</td>
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<td></td>
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<tr>
<td>funds</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Statement</th>
<th>Fully agree</th>
<th>Agree</th>
<th>Neutral</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investors receives good quality advice from distributor</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management fee charged by AMC is reasonable</td>
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<td></td>
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<tr>
<td>Entry/Exit load is reasonable in comparison to the return earned</td>
<td></td>
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<tr>
<td>Advertising and performance portrayal is often misleading</td>
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<tr>
<td>There is need to simplify the information provided to unitholders</td>
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<tr>
<td>Scheme’s performance is linked with governance of mutual fund</td>
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<tr>
<td>Investment in mutual fund units should be for a longer period</td>
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<tr>
<td>Like in a company, mutual fund investors should have say in the management of mutual fund</td>
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<tr>
<td>Attending investor educational programme is beneficial</td>
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<tr>
<td>There is no direct regulatory control on distributors</td>
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</tr>
</tbody>
</table>
30) Any other opinion about your Investment:

______________________________________________________________

______________________________________________________________

______________________________________________________________

______________________________________________________________

____________________ (Respondent name & Sign) ____________________ (Research student)

( ) Mr. B.P. Kambale
ABBREVIATIONS USED

AMC: Asset Management Company

AMFI: Association of Mutual Funds in India

CLB: Company Law Board

DCA: Department of Company Affairs

EPS: Earnings Per Share

FI: Financial Institution

FII: Foreign Institutional Investor

FIPB: Foreign Investment Promotion Board

HDFC: Housing Development and Finance Corporation Ltd.

LIC: Life Insurance Corporation

KIM: Key Information Memorandum

M&A: Mergers & Acquisitions

MF: Mutual Fund/s

MMMF: Money Market Mutual Fund

FOF: Fund of Funds

MOF: Ministry of Finance

NAV: Net Asset Value
NBFC: Non-Banking Finance Company

NPA: Non-Performing Asset

NFO: New Fund Offer

NRI: Non-Resident Indian

NSE: National Stock Exchange

RBI: Reserve Bank of India

ROC: Registrar of Companies

SBI: State Bank of India

SEBI: Securities & Exchange Board of India

SRO: Self Regulatory organisation

TDS: Tax Deduction at Source

UTI: Unit Trust of India