Questionnaire

Respected Madam / Sir / Investor,

I am a Research Scholar from the P. G. Department of Economics, Karnataka University, Dharwad. Presently I am doing a research on Mutual Funds. I will be more obliged if you could respond to the below mentioned questionnaire. Your response can put more light on my research work and I can come out with realistic findings.

Yours sincerely

( Prof. S.M. Salimath )

1. You belong to which one of the following category:
   - Govt. Employee
   - Professional
   - Pvt. Firm Employee
   - Self Employed
   - Business Person
   - Agriculturist
   - Others

2. Your annual income is in the range of:
   - Below Rs. 1 Lakh
   - Between 1 Lakh to 2 Lakh
   - Between 2 Lakh to 3 Lakh
   - Between 3 Lakh to 4 Lakh
   - Between 4 Lakh to 5 Lakh
   - Above Rs. 5 Lakh.

3. Where do you invest your savings?
   - Savings Bank
   - Fixed Deposit
   - Shares/Debentures
   - Gold/Silver
   - Postal savings
   - Real Estate
   - Mutual Funds
   - Insurance
   - Others (Please Mention)

4. What is the percentage of savings from your total income?
   - <=25%
   - <= 50%
   - <= 75%
   - others ______

5. What are the factors to which you give priority when you invest
   - Safety
   - High Return
   - Liquidity
   - Less Risk
   - Marketability

6. You invest in the financial instruments / securities which give:
   - High Risk / High Return
   - Low Risk /Low return
   - Low Risk/ High Return
7. Do you know about Mutual Funds?
   Yes ☐ No ☐
   If yes, then a few words about mutual funds__________________________________________________________
   ____________________________________________________________________________________________

8. Are you an investor in Mutual Funds?
   Yes ☐ No. ☐ (If No, then directly go to question No. 26)

9. If yes, then you have invested in the Mutual Fund Which Company?
   Please Mention____________________________Scheme: ________________________________

10. How is your invest pattern:
    Monthly (SIP) ☐ Once in Six Months ☐ Once in a year ☐ Very Rare ☐

11. You have invested in which type of Mutual Fund Scheme
    Equity fund ☐ Debt funds ☐ Hybrid Funds ☐

12. If Equity Funds then, in which category
    Diversified Equity Funds ☐ Mid-Cap Funds ☐ Sector Specific Funds ☐
    Tax Savings Funds ☐

13. If Debt Funds then, in which category
    Gilt Funds ☐ Income Funds ☐ MIPs ☐ Short Term Plans (STPs) ☐
    Liquid Funds ☐

14. Do you have knowledge about the share market & its functioning
    Yes ☐ No ☐

15. Are you aware of the fact that Mutual Fund Companies (AMC’s) will invest your money in Share Market
    Yes ☐ No. ☐
16. What advantages do you find when you invest in Mutual Funds? Give Priority

- Professional Management
- Diversification
- Return Potential
- Low cost
- Liquidity
- Transparency
- Flexibility
- Choice of schemes
- Tax benefits
- Well regulated
- Economies of scale
- Simplicity

17. What do you look before investing in a particular mutual fund scheme?

- Past Performance (NAV)
- Ratings (by CRISIL, ICRA, Etc.)
- Asset Management Companies (AMC)
- Expert Advise

18. Where do you gather information about the performance of different mutual fund schemes?

- Financial Institutions
- Brokers
- Financial Consultants
- TV Channels
- Magazines
- Internet

19. Since how many years you are investing in Mutual Fund Schemes

- One year
- Two Years
- Three Years
- Four Years
- Five Years
- More than five years

20. You invest in Mutual Fund Schemes because:

- It is a good investment instrument
- Its better to invest in Mutual funds rather than investing directly in shares
- They give assured and consistent return
- They provide high return with low risk.
- Less calculation is required before investing when compared to share market.
- Very simple to invest & monitor fund performance on a regular basis
- Mutual Funds provide the benefit of cheap access to expensive stocks
- Mutual funds diversify the risk of the investor by investing in a basket of assets
- Professional fund managers manage them with in-depth research inputs from investment analysts.
21. Can Mutual Funds be viewed as Risk Free Investments

Yes ☐ No. ☐

Why? _________________________________________________________________

22. Is there a need for creating awareness among the public of Hubli-Dharwad about the benefits of investing in Mutual Funds

Yes ☐ No ☐

23. Are there sufficient Mutual Fund investor education and service centers in Hubli-Dharwad

Yes ☐ No. ☐

24. Do you accept the fact that Investing in Mutual Funds will lead to the economic development

Yes ☐ No. ☐

If no, then why? _______________________________________________________________

25. Have you ever redeemed your Mutual Funds because of the below mentioned reasons

☐ Non Performance of Funds
☐ Non Availability of good service from Mutual Fund company
☐ Non availability of investment support / service in Hubli – Dharwad
☐ Lack of information about fund performance
☐ Difficulty in monitoring fund performance
☐ Other Reason_____________________________________________________________
26. You have not invested in mutual funds because:

- [ ] Its not a lucrative investment instrument
- [ ] No satisfactory return on investment when compared to other investment instruments.
- [ ] No safety for funds invested
- [ ] Risky investment instrument
- [ ] No / Less Liquidity
- [ ] No knowledge about how to invest
- [ ] No knowledge about where to invest / investment centers
- [ ] No Mutual Fund investors’ education & service center in Hubli-Dharwad.
- [ ] It is related to share market, so it is very risky and the returns are not guaranteed.

27. According to you, which one do you rate as the best investment instrument?

- Savings Bank
- Fixed Deposit
- Shares/Debentures
- Gold/Silver
- Postal savings
- Real Estate
- Insurance
- Others ______________

Why? ______________________________________________________________________________
____________________________________________________________________________________
____________________________________________________________________________________

28. Do you have any suggestion to improve the popularity of mutual funds among the investors of Hubli-Dharwad?

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____________________________________________________________________________________
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**********************************************************************************Thank You Very Much **********************************************************************************