

ANNEXURE

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INTERVIEW SCHEDULE

INCOME, SAVING AND INVESTMENT BEHAVIOUR OF AGRICULTURISTS IN PUNJAB

NOTES:

1. Information supplied will be used for research purposes only and treated as strictly confidential.
2. "Household" for this study refers to "nuclear" family including husband, wife and dependent children.
3. "Joint Holders" are counted as single holder.
4. Information is requested from "Household Head" who is defined as an "earning audit" or a "retired audit" making investment decisions for his/her immediate family or household.
5. If any question is not applicable to the respondent, mark a cross (x) against the question number in the left margin.

A. Identification of the Respondent :

(1) Name Sh./Smt. _____
Age _____ Sex M / F _____
Village _____ Tehsil _____
District _____
Category: SC /OBC/BC/General

(2) Education:
Illiterate
Up to Matric
Up to Graduation
Up to Post graduation and above
Professional

(3) Family's Occupation Primary Secondary

(a) Agriculture _____ _____

- | | | |
|----------------------------|-------|-------|
| (b) Horticulture | _____ | _____ |
| (c) Service | _____ | _____ |
| (d) Business | _____ | _____ |
| (e) Agriculture Labourer | _____ | _____ |
| (f) Rural Artisan | _____ | _____ |
| (g) Dairy (Live stock) | _____ | _____ |
| (g) Any Other (Pl.Specify) | _____ | _____ |

(4) Type of Family: Nuclear / Joint

(4A.) Total No. of Family Members: _____

(5) Number of dependents in the family: _____

B. Living Conditions:

- | | |
|---------------------------------|-------------------------|
| 1) Ownership of House : | Yes/No |
| 2) Type of House:- | Kuccha/Pucca/Semi Pucca |
| 3) Investment in house property | _____ |
| 4) Investment in Live Stock | _____ |
| 5) Investment in land | _____ |
| 6) Household Durables | |
| a) Cooking Gas | Yes / No |
| b) T.V. | Yes / No |
| c) Washing Machine | Yes / No |
| d) Refrigerator | Yes / No |
| e) Two Wheeler | Yes / No |
| f) Car/ Truck | Yes / No |
| g) Air Condition/Coolar | Yes / No |
| h) Computer | Yes / No |
| i) Tracter | Yes / No |
| j) Any other (Please specify | Yes / No |

7) Facilities

- | | |
|----------------|----------|
| a) Water | Yes / No |
| b) Electricity | Yes / No |
| c) Sewerage | Yes / No |
| d) Tube wells | Yes / No |

vii) Live Stock Rs. _____

viii) Repair & Maintenance Rs _____

1. What is your average yearly investment/expenditure on agricultural activities;-

a) Tube Wells Rs. _____

b) Agricultural Implements Rs. _____

c) Seeds Rs. _____

d) Pesticides Rs. _____

e) Fertilizer Rs. _____

f) Agricultural Labour Rs. _____

x) Electricity charge Rs. _____

xi) Tax charges Rs. _____

xii) Any other
(please specify) Rs. _____

c) Total Saving (a-b) (per annum) Rs. _____
If dissaving Rs _____
How do you meet out your expenditure

D. Investment Pattern:

1) What are the various investment avenues known to you?

2) In your opinion, what are the three best investment avenues? Give options in descending order.

Options Reasons

1 _____

2 _____

3 _____

3) Various investment avenues are known to you through,

a) Self b) Relatives c) Media

d) Friends e) Agents/Brokers f) Any other

4) Who influence you most in investment decision?

5) Where did you utilize your saving in the past ? Give reason.

6) What is your investment in the following avenues during last one year? Please give reason(s).

Sr. No	Investment Avenues	Amount	Reason
1	Banks Deposits Fixed Deposit Recurring Deposit Saving Account P.P.F. Account		
2	Provident Funds		
3	Company Deposits		
4	Pension Funds		
5	Units of U.T.I U.T.I. 64 U.T.I. Mutual Fund		
6	Mutual Funds Income Schemes Growth Schemes Income cum Growth Tax Saving Schemes		
7	Life Insurance Funds Money Back Policy Endowment Policy Pension Schemes		
8	Post Office N.S.C. N.S.S. R.D. K.V.P. I.V.P Postal Insurance		
9	Industrial Securities Equity Debentures		
10	Land		
11	Building		
12	Gold / Jewellery		
13	Live Stock		
14	Any other, please specify		

7) While making investment, what are your priorities? (please assign rank one to first choice)

Preferences	Rank
i) Safety	_____
ii) Liquidity and marketability	_____
iii) Stability	_____
iv) Tax benefit	_____
v) Capital appreciation	_____
vi) Any other (please specify)	_____

8) In which category would you place the following on the basis of safety ? (Please tick)

Sr. No	Investment Avenues	Absolute safety	Moderate safety	No capital safety
1	Banks Deposits Fixed Deposit Recurring Deposit Saving Account P.P.F. Account			
2	Provident Funds			
3	Company Deposits			
4	Pension Funds			
5	Units of U.T.I U.T.I. 64 U.T.I. Mutual Fund.			
6	Mutual Funds Income Schemes Growth Schemes Income cum Growth Tax Saving Schemes			
7	Life Insurance Funds Money Back Policy Endowment Policy Pension Schemes			
8	Post Office N.S.C. N.S.S. R.D. K.V.P. I.V.P Postal Insurance			
9	Industrial Securities Equity Debentures			
10	Land			
11	Building			
12	Gold / Jewellery			
13	Live Stock			
14	Any other, please specify			

9) In which category would you place the following on the basis of liquidity and marketability ? (Please tick)

Sr. No	Investment Avenues	Absolute Liquidity & Marketability	Moderate Liquidity & Marketability	No capital Liquidity & Marketability
1	Banks Deposits Fixed Deposit Recurring Deposit Saving Account P.P.F. Account			
2	Provident Funds			
3	Company Deposits			
4	Pension Funds			
5	Units of U.T.I U.T.I. 64 U.T.I. Mutual Fund			
6	Mutual Funds Income Schemes Growth Schemes Income cum Growth Tax Saving Schemes			
7	Life Insurance Funds Money Back Policy Endowment Policy Pension Schemes			
8	Post Office N.S.C. N.S.S. R.D. K.V.P. I.V.P Postal Insurance			
9	Industrial Securities Equity Debentures			
10	Land			
11	Building			
12	Gold / Jewellery			
13	Live Stock			
14	Any other, please specify			

10) In which category would you place the following on the basis of stability of return ?

Sr. No	Investment Avenues	Absolute stability	Moderate stability	No capital stability
1	Banks Deposits Fixed Deposit Recurring Deposit Saving Account P.P.F. Account			
2	Provident Funds			
3	Company Deposits			
4	Pension Funds			
5	Units of U.T.I U.T.I. 64 U.T.I. Mutual Fund			
6	Mutual Funds Income Schemes Growth Schemes Income cum Growth Tax Saving Schemes			
7	Life Insurance Funds Money Back Policy Endowment Policy Pension Schemes			
8	Post Office N.S.C. N.S.S. R.D. K.V.P. I.V.P Postal Insurance			
9	Industrial Securities Equity Debentures			
10	Land			
11	Building			
12	Gold / Jewellery			
13	Live Stock			
14	Any other, please specify			

11) In which category would you place the following on the basis of tax benefit ? (Please tick)

Sr. No	Investment Avenues	Absolute Tax Benefit	Moderate Tax Benefit	No Tax Benefit
1	Banks Deposits Fixed Deposit Recurring Deposit Saving Account P.P.F. Account			
2	Provident Funds			
3	Company Deposits			
4	Pension Funds			
5	Units of U.T.I U.T.I. 64 U.T.I. Mutual Fund			
6	Mutual Funds Income Schemes Growth Schemes Income cum Growth Tax Saving Schemes			
7	Life Insurance Funds Money Back Policy Endowment Policy Pension Schemes			
8	Post Office N.S.C. N.S.S. R.D. K.V.P. I.V.P Postal Insurance			
9	Industrial Securities Equity Debentures			
10	Land			
11	Building			
12	Gold / Jewellery			
13	Live Stock			
14	Any other, please specify			

12) In which category would you place the following on the basis of capital appreciation? (Please tick)

Sr. No	Investment Avenues	Absolute capital appreciation	Moderate capital appreciation	No capital appreciation
1	Banks Deposits Fixed Deposit Recurring Deposit Saving Account P.P.F. Account			
2	Provident Funds			
3	Company Deposits			
4	Pension Funds			
5	Units of U.T.I U.T.I. 64 U.T.I. Mutual Fund			
6	Mutual Funds Income Schemes Growth Schemes Income cum Growth Tax Saving Schemes			
7	Life Insurance Funds Money Back Policy Endowment Policy Pension Schemes			
8	Post Office N.S.C. N.S.S. R.D. K.V.P. I.V.P Postal Insurance			
9	Industrial Securities Equity Debentures			
10	Land			
11	Building			
12	Gold / Jewellery			
13	Live Stock			
14	Any other, please specify			

12 a) Do you know about the following investment avenues?

- | | | |
|---|------------------------------|-----------------------------|
| (i) Equity Shares | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (ii) Fully convertible debentures | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (iii) Non convertible debentures | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (iv) Partly convertible debentures | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (v) Tax free bonds of undertakings | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (vi) Taxable bonds of government undertakings | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (vii) Fixed deposits with non government undertakings | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (viii) Fixed deposits with government undertakings | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (ix) Fixed deposits with banks | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (x) National savings schemes | <input type="checkbox"/> | <input type="checkbox"/> |
| (xi) Indira Vikas Patra | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xii) UTI Units | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xiii) Mutual Funds | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xiv) National Saving Schemes | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xv) Public provident fund | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xvi) LIC Schemes | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xvii) Land | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xviii) Live stock | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xix) Business | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (xx) Building | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

13) How certain are you to make the following types of investments during the next one year? (Tick appropriate box)

	Certainly	Probably	Probably	Certainly
	Yes	Yes	No	No
(i) Equity Shares	_____	_____	_____	_____
(ii) Fully convertible debentures	_____	_____	_____	_____
Non convertible debentures	_____	_____	_____	_____
Partly convertible debentures	_____	_____	_____	_____
(iii) Tax free bonds of undertakings	_____	_____	_____	_____
Taxable bonds of government undertakings	_____	_____	_____	_____
(iv) Fixed deposits with non government undertakings	_____	_____	_____	_____
(v) Fixed deposits with government undertakings	_____	_____	_____	_____
(vi) Fixed deposits with banks	_____	_____	_____	_____
(vii) National savings schemes	_____	_____	_____	_____
(viii) Indira Vikas Patra	_____	_____	_____	_____
(ix) UTI Units	_____	_____	_____	_____
(x) Mutual Funds	_____	_____	_____	_____
National Saving Schemes	_____	_____	_____	_____
(xi) Public provident fund	_____	_____	_____	_____
(xii) LIC Schemes	_____	_____	_____	_____
(xiii) Land	_____	_____	_____	_____
(xiv) Live stock	_____	_____	_____	_____
(xv) Business	_____	_____	_____	_____
(xvi) Building	_____	_____	_____	_____
(xvii) Jewelleries	_____	_____	_____	_____

- 14) While making investment, do you make some calculations for building the portfolio? Yes / No
- 15) Do you know the risk reduction techniques? Yes / No
- 16) Do you know the derivatives? Yes / No
- 17) Do you know about the share market? Yes / No
- If yes, have you invested in this market? Yes / No
- If no, give reasons for not investing

18) What has been your general experience of investment in shares on the whole? (Tick whichever is applicable)

- (i) Very Satisfactory and rewarding _____
- (ii) Reasonably satisfactory _____
- (iii) Unsatisfactory (over all loss) _____
- Remarks if any _____

19) What is your investment in securities till date?
Rs.

- (i) Equity shares _____
- (ii) Debentures _____
- a) Convertible _____
- b) Non-convertible _____
- (iii) Bonds _____

20) What is your strategy as to future investment in securities?

Proposed Action	Shares	Debentures	Bonds	Fixed Deposit	Mutual Fund
(i) Will continue to invest as usual	_____	_____	_____	_____	_____
(ii) Will invest with more caution	_____	_____	_____	_____	_____
(iii) Will increase Investment in	_____	_____	_____	_____	_____

(iv) Will curtail investment in _____

(v) Will discontinue Investment in _____

21) With what degree of knowledge and calculations do you undertake investment in the capital market?

(i) With full knowledge _____

(ii) With some knowledge and calculations _____

(iii) Without any knowledge and calculations _____

22) Are you likely to invest in the following types of corporate securities during the next 12 months (Tick appropriate box) on either case please specify the reason?

	Certainly	Probably	Probably	Certainly
	Yes	Yes	No	No
i) Equity Shares	_____	_____	_____	_____
ii) Convertible debentures	_____	_____	_____	_____
iii) Non Convertible debentures	_____	_____	_____	_____
iv) Any other (Please specify)	_____	_____	_____	_____

23) Suppose you receive a gift of Rs. 50000/- and you are asked to choose not more than 3 types of investment avenues from the following list. Please indicate how you would allocate this gift amount in three best investment avenues:

- (1) Equity Shares _____
- (2) Fully convertible debentures _____
- (3) Non convertible debentures _____
- (4) Partly convertible debentures _____
- (5) Tax free bonds of undertakings _____
- (6) Taxable bonds of government undertakings _____

- | | | |
|------|---|-------|
| (7) | Fixed deposits with non government undertakings | _____ |
| (8) | Fixed deposits with government undertakings | _____ |
| (9) | Fixed deposits with banks | _____ |
| (10) | National savings schemes | _____ |
| (11) | Indira Vikas Patra | _____ |
| (12) | UTI Units | _____ |
| (13) | Mutual Funds | _____ |
| (14) | National Saving Schemes | _____ |
| (15) | Public provident fund | _____ |
| (16) | LIC Schemes | _____ |
| (17) | Land | _____ |
| (18) | Live stock | _____ |
| (19) | Business | _____ |
| (20) | Building | _____ |
| (21) | Jewelleries | _____ |

24) Where would you like to invest in future and why?

Option	Reason
_____	_____
_____	_____
_____	_____

