Appendix – A
List of Schemes in the Population

I. Close Ended Schemes

a. Growth Oriented Schemes

1. Apple Gold Share
2. Arihant Mangal
3. BOB Growth 95
4. BOI Double Square Plus ‘90
5. Can Pep 95
6. Canpep 94
7. ELSS ‘92
8. Festival Bonanza Growth Scheme
9. Grand Master 1993
10. Growth Plus
11. ICICI Premier
12. IDBI I’ Nit’ 95 Growth
13. Ind Prakash
14. Ind Ratna
15. Magnum Express Scheme ‘91
16. Magnum Global Fund Scheme ‘94
17. Magnum Multiplier Plus Scheme ‘93
18. Master Growth 1993
20. Morgan Stanley Growth Fund
21. PNB EGF ‘93
22. SBI MELS 95
23. Taurus Best 93 Plan A
24. UGS 2000
25. UGS 5000
26. UTI Master Share

b. Income Oriented Schemes

1. Centurion Prudent Fund
2. Dhanvarsha
3. GCGIP – 94
4. GIC Safe ‘91
5. Ind Jyoti Plan A
6. Magnum Rising Income Scheme ‘93
7. Magnum Triple Plus
8. MIP 1994
9. Regular Income Plus ‘95
10. Rising Monthly Income Scheme-60 ‘90
c. Balanced Schemes

1. Canstar
2. ICICI Power

d. Tax Oriented Schemes

1. BOB ELSS 95
2. BOI 80 CCB ‘92
3. Dhan Tax Saver – 95
4. GIC Tax Saver – 95
5. Ind 88 A
6. Libra Tax Shield
7. MIP 1993
8. Pioneer ITI Tax Shield ‘95

II. Open Ended Schemes

a. Growth Oriented Schemes

1. Alliance Equity Fund D
2. Alliance Equity Fund G
3. Alliance Tax Relief - 96
4. Apple Platinum
5. Birla Advantage Fund – D
6. Birla Advantage Fund – G
7. Birla IT Fund D
8. Birla IT Fund G
9. Boinanza Exclusive
10. Canbonus
11. Canexpo
12. Canganga
13. Canglobal
14. Cangrowth
15. Chola Freedom D
16. Chola Freedom G
17. DSP ML Equity Fund
18. GIC D Mat
19. GIC Fortune 94
20. GIC Growth Plus II
21. HP Bluechip (G)
22. IDBI Principal Equity Fund
23. ING Growth Portfolio D
24. ING Growth Portfolio G
25. JM Equity Fund - D
26. JM Equity Fund – G
27. Kothari Blue Chip D
28. Kothari Blue Chip G
29. Kothari Pioneer FMCG Fund D
30. Kothari Pioneer FMCG Fund G
31. Kothari Prima Plus
32. KP Prima (G)
33. LIC Dhanasaminddhi
34. LIC Dhansahayog B (D)
35. LIC Dhanvidya
36. LIC Dhanvikas (1)
37. Reliance Growth – D
38. Reliance Vision
39. SBI Magnum Equity
40. SBI Magnum Global
41. SBI Magnum IT Fund
42. SBI Magnum Multiplier Plus
43. SBI Magnum Multiplier Plus 93
44. SBI Magnum Multiplier Scheme ‘90
45. SBI Magnum Taxgain
46. Tata Equity Growth Fund
47. Tata Twin Options (Equity)
48. Taurus Bonanza Exclusive
49. Taurus Discovery Stock
50. Taurus New Shares
51. Taurus Star Shares
52. Templeton India Growth Fund D
53. UTI Brand Value Fund
54. UTI Grand Master 93
55. UTI Housing Unit Scheme 92
56. UTI Master Gain 92
57. UTI Master Growth 93
58. UTI Master Index Fund
59. UTI Master Plus ‘91
60. UTI NGS 10,000
61. UTI Petro Fund
62. UTI Pharma and Health Care
63. UTI Primary Equity Fund 95
64. UTI Service Sector Fund
65. UTI Software Fund
66. UTI Unit Scheme 95
67. Zurich India Cap Builder
68. Zurich India Equity – D
69. Zurich India Equity – G

b. Income Oriented Schemes

1. Alliance 95 (Income)
2. AM Liquid Growth
3. Birla Income Plan A
4. Birla Income Plan B
5. Canpremium
6. ILFS Bond Fund (D)
7. ILFS Bond Fund (G)
8. KP Income Builder
9. LIC Dhan Sahayog
10. Magnum Bond Fund Scheme ‘94
11. MIP 1995
12. PNB Premium + 1991
13. PNB Regular Income Plus 1994
14. PNB Rising Income Scheme 1993
15. Rajalakshmi Unit scheme – 1992
16. Retirement Benefit Plan 94
17. Tata Young Citizens
18. Templeton India Income Fund D
19. US 1964
20. US 1994

c) Balanced Scheme

1. BOI RMP – 60
2. Can Cigo 88
3. Can Triple Plus
4. Canstock
5. CGGF 1986
6. CRTS 1981
7. DIUS 93
8. GIC Rise II
9. GIUS 95
10. JM Balanced Fund D
11. LIC Dhanvarsa 1990
12. SBI Magnum Bond Fund Scheme 94
13. US 1992

d) Liquid Scheme

1. Alliance Liquid Fund

e) Money Market Scheme

1. IDBI Principal Money Market Fund
Appendix - B

OPEN ENDED SCHEMES

Growth
1. Birla Advantage Fund – D
2. GIC Fortune 94
3. IDBI Principal Equity Fund
4. JM Equity
5. Pioneer ITI Blue Chip
6. Pioneer ITI Prime Fund
7. Reliance Growth – D
8. SBI Magnum Multiplier Plans 93
9. Taurus Bonanza Executive
10. Taurus Star Shares
11. UTI Grand Master 93
12. UTI Master Gain 92
13. Zurich India Equity – G

Income
1. Alliance 95
2. Birla Income Plan
3. Tata Young Citizens Fund
4. US –64

Balanced
1. Can Triple +
2. JM Balanced Fund
3. US-95
CLOSE ENDED SCHEMES

Growth

1. Can Pep 95
2. ICICI Premier
3. Morgan Stanley Growth Fund
4. SBI MELS – 95
5. Taurus Best 93 – Plan A
6. UTI Master Shares

Income

1. GCGIP – 94 Cumulative
2. MIP – 94

Tax Oriented

1. GIC Tax Saver 95
2. Pioneer ITI Tax Shield 95
APPENDIX – C

QUESTIONNAIRE

1. Kindly indicate which of the following investment option you have used in the past? (Please Tick)
   a. Shares
   b. Debentures
   c. Mutual Funds
   d. Any Other Specify

2. With Regard to Mutual Funds which one did you invest recently?
   a. UTI
   b. Public Sector Mutual Funds
   c. Private Sector Mutual Funds

3. With Regard to schemes which one did you invest recently?
   a. Income Oriented Schemes
   b. Growth Oriented Schemes
   c. Balanced Schemes
   d. Tax Oriented Schemes
   e. Any Other specify

4. Please indicate whether your recent purchases was made from
   a. Primary Source
   b. Secondary Source

5. With Reference to your recent investments in Mutual Funds, Please rank the importance of the following factors in making your choice?
   a. Risk
   b. Return
   c. Tax Benefits
   d. liquidity
6. Kindly indicate your level of satisfactions with regard to your investments on the following factors using a five point scale

(5 = Very Good; 4 = Good; 3 = Fair; 2 = Poor; 1 = Very Poor)

<table>
<thead>
<tr>
<th>Factor</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividend earned is more than that from other investments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital Appreciation of Mutual Funds is adequate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mutual Funds provides enough tax protection</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments in Mutual Funds are risky as investments in a portfolio</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of information about Mutual Funds is adequate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asset Management Companies provides investor service</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investor interest are well protected by SEBI</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment consultant services to clients are satisfactory</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Reports about the Mutual Funds contain enough information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investors know the portfolio holdings of the schemes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transparency of Holdings are provided by the MF Organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. What other Mutual Funds you have invested in the past? Please Specify

   a. UTI__________________________
   b. Public Sector_______________
   c. Private Sector______________

8. What is the average holding period of your Mutual Fund units?

   a. 0 – 1 Year
   b. 1 – 2 Years
   c. 2 – 3 Years
   d. 3 – 4 Years
   e. above 4 Years
9. Have you sold any of your Mutual Funds units in the past? If Yes State the reason?

10. Please rate your knowledge on regulations of Mutual Funds. Please Tick
    a. High
    b. Moderate
    c. Low

11. Are you aware about portfolio investments by Mutual Fund Organizations? Please Tick
    a. Fully Aware
    b. Some What Aware
    c. Do not Know

12. Who initiated you to make investments in Mutual Funds?
    a. By Own
    b. Friends
    c. Any other Specify________________________

13. Please indicate your total annual income approximately?

14. Please indicate your total savings approximately?

15. Please indicate your total investments in Mutual Funds approximately?

16. If you have a savings of Rs.1,00,000, what will be the portfolio of your investments?

<table>
<thead>
<tr>
<th>S.No</th>
<th>Investments Avenues</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>Shares</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Debentures</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Mutual Funds</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Gold</td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>Real Estate</td>
<td></td>
</tr>
<tr>
<td>f.</td>
<td>Any other (Specify)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total 1,00,000</td>
</tr>
</tbody>
</table>
17. Please indicate any problem you face while making investments in Mutual Funds?

a. Lack of Choices
b. Liquidity Problems
c. Lack of Transparency
d. Poor Return
e. Any Other Specify

Classification Data:

a. Name
b. Age
c. Sex
d. Marital Status
e. Status in the Family
f. No. of Departments
g. Ownership of Residents
h. Ownership of Vehicle

Occupation:

a. Public Sector
b. Private Sector
c. Employed in Financial Institutions
d. Professional
e. Agriculturist
f. Business
g. Retired
Education:

a. No Formal Education
b. Primary
c. School Leaving
d. Graduation
e. Technical
f. Professional
Appendix – D

Treasury Bills Cut off Yield

<table>
<thead>
<tr>
<th>Year</th>
<th>Cut off Yield (364 days Treasury bills)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>12.87 Per cent</td>
</tr>
<tr>
<td>1997</td>
<td>11.67 Per cent</td>
</tr>
<tr>
<td>1998</td>
<td>7.51 Per cent</td>
</tr>
<tr>
<td>1999</td>
<td>9.51 Per cent</td>
</tr>
<tr>
<td>2000</td>
<td>10.16 Per cent</td>
</tr>
</tbody>
</table>

(Source : RBI Annual Report)