

ANNEXURE I

A Questionnaire on the Investment Decision Making among French NRIs (with Special Reference to U.T. of Puducherry)

Demographic Profile

1. General Information

Age (in completed years)	18-25	25-35	35-45	45-55

Sex	Male	Female

Marital Status	Single	Married

Religions	Hindu	Muslim	Christian

Educational Qualification	S.S.L.C. - HSC	Graduate	Post Graduate	Professional Degree

Native District	Puducherry	Karaikal	Mahe	Yanam
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Country of employed	France	Other

How long you are an NRI?	Less than five years	Five to ten years	Ten to fifteen years	Above fifteen years

Nature of Job	Professionals	Skilled workers	Semi-skilled workers	Office/Field Staff

Monthly Income	50,000-1,00,000	1,00,000-1,50,000	1,50,000-2,00,000	2,00,000-2,50,000

2. Impact of NRI Investment

2.1 Standard of living

1.	What is the impact of migration on your standard of living?				
	Poor	Very poor	Moderate	Good	Very good

2.2 Employment generation

1.	Have you generated employment with foreign remittances?	Generated	Not generated

2.	Why you have invested foreign remittances? Rank the factors.		
	Have sufficient funds		
	Ensuring regular income		
	Good infrastructure of the state		
	Entrepreneurship skills		
	Affinity to home state/place		
	Uncertainty in foreign countries		
	Plan to return in future		
	Generation of employment for family members		

3.	How is it managed?		
	Managed through relatives		
	Managed through friends		
	Partnership business		
	Joint family business		
	Manage through employees		

4.	Have you invested in building with foreign remittances?	Invested in building	Not invested in building

3. Investment Portfolio

1.	How you gather information on various investment avenues? Rank the sources of information.		
	From family members		
	From friends and relatives		
	Investment Magazines		
	Govt. Publications and Propaganda		
	Brokers		
	Investment companies		
	Govt. Agencies		

2.	Are you availing the modern facilities like internet for getting information on investment avenues	Using	Not using

3.	Rank the following factors influencing your investment decisions.	
	Regular returns	
	Safety	
	Liquidity	
	Hedging against inflation	
	Uncertainties about future	
	Capital appreciation	

4.	What is rank your investment portfolio?	
a.	Investment Avenues	
b.	Bank deposits	
c.	Land	

d.	Building	
e.	Business	
f.	Mutual Funds	
g.	Insurance Policies	
h.	Post office savings	
i.	Public Provident funds	
j.	Govt. Bonds	
k.	Bonds of companies	
l.	Gold	
m.	Chit funds	
n.	Others (specify)	

4. Effectiveness of saving schemes

1.	Give your opinion about the following saving schemes.					
		Very good	Good	No opinion	Poor	Very poor
a.	LIC					
b.	Post office savings					
c.	Bank deposits					
d.	Mutual funds					

5. Investment problems

1.	What is your opinion about the infrastructure of U.T. of Puducherry?				
	Very poor	Poor	No opinion	Good	Very good

2.	What is your opinion about the services of U.T. of Puducherry Govt. Offices?				
	Very poor	Poor	No opinion	Good	Very good

3.	To what extent the negative influence of trade unionism and work culture of U.T. of Puducherry affects investment?				
	Very little	Little	Moderate	High	Very high

4.	What is your opinion about the role of Govt. agencies and institution in promoting NRI investment?				
	Very little	Little	Moderate	High	Very high

5.	What is the role of NRI associations in promoting investment?				
	Very little	Little	Moderate	High	Very high

6.	Rank the major factors discouraging investment in U.T. of Puducherry?	
	Factors	Rank
a.	Practical difficulty in managing the projects	
b.	Attitude of the Govt. employees	
c.	Excessive trade unionism	
d.	High wage rate	
e.	High cost of land	
f.	Depreciation of Indian currency	
g.	Low return	
h.	High tax rates	
i.	Lack of information regarding business opportunities	
j.	Poor infrastructure	
k.	Attitude of the political parties	

6. Concrete Suggestions

1.	Rank the major opinions for enhancing NRI investment in U.T. of Puducherry?	
	Opinions	Rank
a.	Develop infrastructure facilities	
b.	Create an investment atmosphere	
c.	Change the attitude of political parties	
d.	Avoid hartals and strikes	
e.	Control excessive trade unionism	