

## *APPENDIXES*

Questionnaire for Customers Availing Factoring Services. Please tick  the appropriate alternative.

1. Name of the Organisation

2. Form of Organisation

- a) Sole Trading Concern
- b) Partnership firm
- c) Company organisation
- d) Co-operative organisation
- e) Any other (please specify)

3. Year of Establishment

- a) Before 1980
- b) Between 1980-90
- c) Between 1991-2000
- d) After 2001

4. Turnover of the Organisation

- a) Less than 50 Lakhs
- b) More than 50 Lakhs Less than 1 Crore
- c) More than 1 Crore- Less than 5 Crore
- d) Above 5 Crores

5. Name of your Banker

- a) State Bank of India
- b) Canara Bank
- c) Any other (please specify)

6. Which type of Industry do you belong?

- a) Auto Ancillaries
- b) Trade & Services
- c) Chemical & Pharma
- d) Metal, Containers, Fire-extinguishers, Pump & Cylinders
- e) Packaging industry
- f) Consumer products
- g) Electrical Components
- h) Leather
- i) Printing industries
- j) Plastic industries

- k) Textiles
- l) Distilleries
- m) others (please specify)

7. Capital of the Organisation

- a) Less than 50 Lakhs
- b) More than 50 Lakhs Less than 1 Crore
- c) More than 1 Crore Less than 5 Crore
- d) Above 5 Crores

8. When have you started Availing Factoring Services?

- a) From 1990 onwards
- b) From 1995- onwards
- c) After 2000

9. How do you aware that factoring services are Available?

- a) through factor
- b) through Banker
- c) through friends
- d) through media i.e Newspaper

10. Why don't you discount your Bills from Banker?

- a) Delay in Payment
- b) Actual limit is less
- c) Discounting charges are more
- d) More legal formalities
- e) Any other (please specify)

11. Why do you prefer 'Factor' in collection of Debts?

- a) Early requirement of Funds
- b) Customer settle bill promptly due to factor
- c) Concentrate fully on Business expansion
- d) Any other (please specify)

12. What type of document normally does 'Factor' demands from you before transaction?

- a) Written Undertaking or Authorisation letter
- b) Letter of disclaimer from bank

- c) Audited Annual Accounts Copy
- d) Any other(please specify)

13. Which type of services are provided by 'Factor' besides prepayment Amount?

- a) Maintaining Sales ledger Account of Customer
- b) Letter of Reminder sent to Customers for settlement of Bills
- c) Consultancy and Advisory
- d) Any other (please specify)

14. From the following please tick your experience on the services provided by the Factor

1	2	3	4	5
Not satisfied At all	Unsatisfied	Neutral	Satisfied	Highly satisfied

- |  |                          |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| a) Release of Prepayment amount          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Courtesy with Client and Customer     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Interest Charged on Prepayment amount | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Legal formalities demanded            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e) Services provided by factor           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f) Cost of Discounting of Bills          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

15. What type of factoring are you following?

- a) Recourse factoring
- b) Non-Recourse
- c) Disclosed factoring
- d) Undisclosed factoring
- e) Any other (Please specify)

16. What is the total size of your Current Asssets?

- a) Less than 50 Lakhs
- b) More than 50 Lakhs Less than 1 Crore
- c) More than 1 Crore Less than 5 Crores
- d) Above 5 Crores

17. How many Customers do you allow to transact on Credit basis?

- a) Less than 10
- b) More than 10 Less than 50

- c) More than 50 Less than 100
- d) Above 100

18. How many Customers are involved in Export business.

- a) Less than 5
- b) More than 5 Less than 10
- c) More than 10 Less than 20
- e) Above 25

19. How many Customers Generally are defaulters?

- a) Less than 5
- b) Less than 5 More than 10
- c) More than 10 Less than 20
- d) Above 20

20. What types of benefits do you get from 'Factoring' Services.

- a) Easy in collection of debts
- b) Helps to increase working capital.
- c) Helps to expand business
- d) Time saved in collection of debts from customers
- e) Any other (please specify)

21. What types of problems do you face in availing factoring services?

- a) Interest charged on repayment amount is very high
- b) Delay in remitting money from factor
- c) More legal formalities
- d) Factor is not co-operating
- e) Lack of knowledge about factoring services
- f) High services cost
- g) Cheques are drawn on 'Banker'
- h) Factor demands collateral security

22) What suggestion do you want to make for growing of factoring business in India?

- a) factor should take responsibility of collection of debts from customers.
- b) legal formalities should be minimised
- c) interest charged on repayment should be minimised

## Questionnaire for investors opinion about Mutual Fund

1. Name

2. Age

- a under 25 yrs
- b] Between 26yrs to 35 yrs
- c] Between 36 yrs to 50 yrs
- d] Above 50 yrs

3. Sex                      Male                            Female     

4. Education

- a] Graduate or Higher
- b] Below Graduate but above Matriculate
- c] Non-Matric
- d] Uneducated

5. Occupation

- a] Student
- b] Housewife
- c] professional
- d] Service
- e] Business
- f] Any other (please specify)

5 a] In case of service in which sector are you?

- a) Govt.
- b) Semi Govt
- c) Private Sector

B] In case of business in which Sector are you ?

- a) Sole trading concern
- b) Partnership
- c) Company organisation

C] In case of Profession in which profession are you?

- a] Medical Profession
- b] Lawyer
- c] Engineer
- d] Chartered Accountant
- e] Any other please specify

6) Marital Status

- a) Married   
b) Unmarried

7) Approximate monthly household income before tax i.e combined family income (husband and wife)

- a) Below 1,00,000 P.A   
b) Between 100001 to 300000   
c) Between 300001 to 500000   
d) Above 500000

8) Do you aware of Mutual Fund as investment instrument in capital market

- a) Yes  b) Partially  c) No

9) When ,for the first time , did you become an investor of Mutual fund?

- a) Before 1990   
b) After 1990 but before 1995   
c) After 1995 but before 2000   
d) After 2000

10) In which type of Mutual Fund Scheme do you prefer to invest ?

- a) Regular income   
b) Growth scheme   
c) Balanced scheme   
d) Tax Saving scheme

11) What is your total investment in Mutual Fund as on date?

- a) Upto 5000   
b) Rs 5001 to 10000   
c) Rs 10001 to 25000   
d) Rs 25001 to 50000   
e) Rs 50001 to 100000   
f) Rs 100001 to 500000   
g) Above 500000

12)What Would be the approximate size of investment in Mutual Fund every year?

- a) Below 10000 P.A
- b) More than 10000 Less than 25000
- c) More than 25000 Less than 50000
- d) Above 50000

13)How do you select the schemes of Mutual Funds?

- a) Pamphlets
- b) Newspaper
- c) Magazines
- d) Television
- e) Friends and relatives
- f) Agents or consultants
- ] Any other (please specify)

14)How important are the following factors in your choice of a Mutual Fund Organisation( please tick)

Factors	Very impnt.	Important	Not much	Not
important				
			Important	at all
1. Capital Appreciation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Regular Dividend income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Your previous satisfactory experience as its Client	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Friends/relatives suggestions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Agent recommendation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Advertising	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. General reputation and popularity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Schemes more suiting your needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Pamphlets or prospectus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Other factor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Name of the sponsor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

15)What factors do you consider before investment in mutual fund ?Rank them in order of preference by number.

- a) Safety
- b) Income/Dividend
- c) Growth/Capital appreciation



- d) Tax Concessions
- e) Liquidity/ready encashability
- f) Loan facility
- g) Transparency in disclosures
- h) Security for investment
- i) Group Image
- j) Past performance
- k) Return
- l) Any other (please specify

16) How safe in your opinion are the following types of investments?

	Don't Know	Absolutely safe	Reasonably Safe	somewhat Safe
a) Shares in primary market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) shares in secondary market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Company deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Debentures of company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e) Mutual fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f) Fixed deposit in banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g) Fixed deposits in co-op, credit society.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h) National saving certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i) Life insurance policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j) Post office depositions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17) How certain are you of making the following types of investments during next 12 months.

	Certainly Yes	probably yes	may or may not	certainly not
a) Mutual fund regular income scheme.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b) Mutual fund growth scheme.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c) Mutual fund tax planning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d) Mutual fund pure equity.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18)How far you discouraged from investing in a mutual fund scheme if there is a lock-in-period of.

- |                   | Discourage totally       | very much                | not much                 | not at all               |
|-------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1) 1 year lock in | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) 3 year lock in | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

19)Are you satisfied with the performance of mutual fund in which you have invested.

- a) Highly satisfied
- b) Satisfied.
- c) Neutral
- d) Unsatisfied.

19)How well you can understand company balance sheet and profit loss a/c

- a) Fairly well
- b) Well
- c) To some extent
- d) Not at all

20)Are you interested in learning about new mutual fund schemes?.

- a) Very much
- b) To some extent.
- c) Not much
- d) Not at all

21)How far are you satisfied with agents services for mutual funds?

- |  | Very satisfied           | not satisfied            |                          |
|--|--------------------------|--------------------------|--------------------------|
| a) Helping you with guidance and advice          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Helping you with knowledge of tax             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Promptly bringing to your notice new schemes. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Supply and collecting application forms.      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e) Sorting out problems.                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f) Any other.                                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

22) Do you check Net Asset Value (NAV) of your mutual fund regularly?

Yes.  No.

23) What factors do you consider for selling your mutual fund?

- a) Suggestion from agents.
- b) Suggestion from friends & relatives.
- c) Own knowledge & experience.
- d) Fluctuation
- e) In need of money

24) What problems normally do you face while investing in mutual fund?

- a) Contacting broker or sub broker is difficult.
- b) Broker doesn't disclose all the schemes.
- c) Difficulty in selecting schemes.
- d) Difficult to contact company authorities.

25) What problem do you face while selling the mutual funds?

- a) Delay in getting cash
- b) Broker charges more commission.
- c) No fixed centre
- d) Relie on broker for sale.

26) Are you satisfied with the services of broker or sub-broker?

- a) fully satisfied
- b) satisfied
- c) just satisfied
- d) unsatisfied.

27) Do you think that mutual funds have prospects in Indian capital market?

- a) very much
- b) Moderate
- c) cant's say.
- d) No future