Investment Management With Special Reference To Life Insurance Scheme: A Customer Point Of View

N.B. 1. The information will be used only for research.

2. The information will not be used in real names but in coded form to maintain the confidentiality

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**QUESTIONNAIRE**

Name of the organization: __________________________________________________________

1. Name of the respondent: ______________________________________________________

2. Age of the respondent: ________________________________________________________

   a) 25 to 30 ☐  b) 31 to 35 ☐  c) 36 to 40 ☐  d) 41 and above. ☐

3. Address:
   ________________________________
   ________________________________
   ________________________________

4. Educational qualification:

   a) S.S.C. ☐  b) H.S.C. ☐  c) Graduate ☐  d) Post Graduate. ☐  e) any other ☐
5. Occupation:

a) Service  □  b) Business  □  c) Professional  □  d) Farming  □  
  f) Maid servant/ Labour  □

6. Annual income (Rs.) up to

a) 0 - 50,000  □  b) 50,001 – 1,00,000  □  
  c) 1,00,001 – 2,00,000  □  d) above 2,00,001  □

7. Do you save from your salary.

a) Yes  □  b) No.  □

if yes, please specify the nature of Investment

i) Real Estate  □  ii) Bank Deposits  □  iii) Gold/ Silver  □  
   iv) Government Securities  □  v) Insurance  □

8. How you get the information about the investment in insurance?

a) Media: Radio/ T.V.  □  b) Insurance Agents  □  c) Friends and relatives  □  
   e) News Papers  □  f) Pamphlets and Broachers  □  g) Staff members.  □

9. Have you discussed fully with your insurance agent about various schemes of investment in insurance?

5) Discussed fully  □  4) Discussed Partly  □  
  3) Discussed to Certain Extent  □  2) Discussed some times  □  
  1) Did not discussed at all  □
10. How often?

5) Very Often ☐  4) frequently ☐  3) sometimes ☐
2) Occasion ☐  1) Least ☐

11. Have you understood the various schemes of investment in insurance?

5) Fully understood ☐  4) Partly understood ☐
3) Understood to some extent ☐  2) Understood some times ☐
1) Not understood ☐

12. Are you informed about the Amendments in the rules and regulations of insurance regularly ?

5) Very regularly ☐  4) Frequently ☐  3) Some times ☐
2) Occasion ☐  1) Not at all.

13. Are you aware about the controlling authority of insurance?

a) Yes ☐  b) No ☐

14. If yes Please name the authority

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15. Why have you invested in Insurance?

a) Tax Benefit ☐  b) Security of investment ☐  c) Future savings ☐
 d) Returns ☐  e) Risk coverage ☐
16. Period of Investment:

**A) Short Term:** a) One Year  □  b) Two Years  □  c) Three Years  □

**B) Long Term:** a) Five Years  □  b) Ten years  □  c) Fifteen years

d) Twenty or More years

**A) If short term period- Why?**

a) Less risk  □  b) Early Maturity  □  c) Better return.  □

d) Change in schemes  □  e) Any other (Specify)  □

**B) If Long term – Why?**

a) Old age savings  □  b) Get more amount  □  c) Family protection  □

17. Reasons of Investment on

**A) LIC  □  B) Private Insurance  □**

**A) If LIC—**

Reasons:

a) Better risk coverage  □

b) More security than private insurance. □

c) More reliable □

d) Because LIC is Government Institution. □

e) Guarantee to get money back. □

f) More tax benefits. □

g) facility to get loan on security of policies. □
B) If private insurance:

Reason:

a) Quick service ☐
b) More return than LIC. ☐
c) Less premium and high return after maturity. ☐
d) Agents/employees are more active and respectable. ☐

18. In which scheme have you invested?

a) Life insurance ☐
b) Health insurance ☐
c) Liability Insurance. ☐

A) Scheme of life insurance & Premium Amount

a)

b)

c)

d)

e)

19. Return on investment

a) High ☐ b) medium ☐ c) Low. ☐

20. Are you satisfied with the services provided by the company?

5) Fully satisfied ☐ 4) Satisfied to some extent ☐

3) Neither satisfied nor dissatisfied ☐ 2) Dissatisfied ☐

1) Fully dissatisfied ☐
21. What is your perception about the returns on investment from LIC?

   5) High  □     4) Medium  □     3) Average  □
   2) Low    □     1) Least     □

22. What is your perception about the returns on investment from Private Insurance Co.?

   5) High  □     4) Medium  □     3) Average  □
   2) Low    □     1) Least     □

23. How will you rate the following.

LIC

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24. What Improvement would you suggest for LIC.

__________________________________________________________________________________

25. How private companies will attract more customers.

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