



Perception of Individual Investors

Dear Sir / Madam

This questionnaire has been designed for a survey of “Perception of Individual Investors towards Mutual Fund Investment”. Your responses will help to understand investors perception towards various investment options. Your participation is voluntary. Data collected will be kept anonymous and the responses will be presented in an aggregate form. The study will be used for academic research purpose only and is not affiliated with any organization. This survey would take you on average 10 minutes to complete. Please answer all the questions below. Thank you for your cooperation.

* Required

A. Profile of Investors

1. Name (optional)

2. Age *

- Below 30yrs
- 31 - 45yrs
- 46 - 60yrs
- Above 60yrs

3. Gender

- Male
- Female

4. Occupation

- Self Employed
- Employed
- Professional
- Homemaker
- Retired

5. Education

- Professional Degree
- Traditional Degree
- Others



6. Marital Status

- Married
- Unmarried

7. Monthly Income *

- Below Rs.15000
- Rs.15000 – 30000
- Rs.30000 – 45000
- Rs.45000 – 60000
- Rs.60000 – 75000
- Above 75000

8. Monthly Savings *

- Below Rs.5000
- Rs.5000 – 10000
- Rs.10000 – 15000
- Rs.15000 – 20000
- Above 20000

B. Attitude towards Investment

9. What is your investment objective? *

- Capital Preservation & satisfactory Current income
- First priority for income & second priority for growth
- Balanced preference for income & growth
- Basically growth oriented but intends to play it somewhat safe
- Maximize growth, as income is not critical

10. Give your willingness to take risk? *

- Willing to take as much risk as possible
- Willing to take modest risk
- Avoid taking risk



11. Since how long you have been investing? *

- Less than 5yrs
- 6 - 10yrs
- 11 - 15yrs
- 16 - 20yrs
- Above 20yrs

12. Rank the investment held by you in the following investment avenue? *

(Please provide one rank to one option)

Rank 1 Rank 2 Rank 3 Rank 4 Rank 5 Rank 6 Rank 7 Rank 8

Bank Deposits

P.O Saving Scheme

Bonds & Debentures

Equity Shares

Mutual Funds

Insurance Policies

Gold / Silver

Real Estate

13. Please tick for each financial asset to indicate your degree of safety *

Absolutely Safe Reasonably Safe Somewhat Safe Not Safe Don't Know

Bank Deposits

Postal Savings Scheme

Bonds & Debentures

Equity Shares

Mutual Funds

Insurance Policies

Gold/Silver

Real Estate



C. Attitude towards Mutual Funds

14. How long have you been investing in Mutual Funds? *

- Less than 1yr
- 1-3yrs
- 3-5yrs
- More than 5yrs

15. What is your average time horizon for Mutual Fund Investments? *

(Normally how long you stay invested)

- Less than 1yr
- 1-3yrs
- 3-5yrs
- More than 5yrs

16. Rank your order of preference separately for each sector *

	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
Bank Sponsored MF					
Institution Sponsored MF					
Private - Indian MF					
Private Joint Venture (Predominantly) Indian					
Private Joint Venture (Predominantly) Foreign					

17. Rank your order of preference separately for fund objective *

	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
Growth					
Income					
Balanced					
ELSS (Tax Benefit)					



Money Market / Gilt

18. What factors determine the success of a Mutual Fund? *

Very Important Important Not Important Not at all Important

Quality of Service

No. of Advisors /
Distributors

Age of Asset
Management
Company(AMC)

Assets Under
Management of AMC

Advertising Campaigns

19. To what extent the following factors are important in your choice of mutual fund organisation. *

(Please provide one rank to one option)

Rank 1 Rank 2 Rank 3 Rank 4 Rank 5 Rank 6 Rank 7 Rank 8

Goodwill

Stability of Returns

Sector Represented

Investor Services

Past Performance

Background Experience

Investment Philosophy

Suggestions(Friends &
Relatives)

20. To what extent the following factors are important in the choice of a mutual fund scheme? *

Very Important Important Not Important Not at all Important

Past Performance
of fund house

Objective of the



Fund

Expective Return on Investment

Tax Benefit

Liquidity

Safety of Capital

SIP Facility

Fund Managers Background

21. Give your degree of satisfaction *

	Fully Satisfied	Moderately Satisfied	Not Satisfied
Mutual Fund industry performance			
Investment opportunities in MF industry			
Services to investors by MF			

22. Please tick your degree of agreement relating to mutual fund *

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
a. Investing in funds are less risky compared to shares					
b. MFs are more suitable to small investors who are otherwise hesitant of entering into capital market					
c. MFs have the ability to weather the market fluctuations					
d. Risk & return characteristics of Indian MFs are in tune with their stated objectives					
e. Investing in funds is much better in terms of returns than depositing money in banks.					
f. Growth schemes are highly preferred to income schemes.					