

Appendix – I Questionnaire

Investment Avenues by Selected Citizens In Kolhapur

I General Information

Name -

Male / Female -

Age -

Status - Married Unmarried

Education -

Occupational Status - In Service Retired

Place of Service / Business -

1. Government

2. Bank

3. Co-operative Society

4. Private

5. School / College

6. Others

Date Of Appointment -

Salary / Pension Per Month - Rs.

Information about Family Members -

Household Members	Age			Education		No. of Earning Members		
	0-20	20-60	60+	Literate	Illiterate	Members	Occupation	Income
Male								
Female								
Total								

II Sources Of Income

SN.	Sources Of Income	Income In Rs.		% of Income
		Monthly	Annually	
A.	Income From Salary			
	i Salary / Wages			
	ii Bonus			
	iii Pension			
	Total Salary Income			
B.	Income From House Property			
	i Rent			
	ii Less - Expenditure Incurred			
	Net House Property Income			
C.	Income From Business / Profession			
	i Receipts / Sales / Fees			
	ii Others			
	iii Total Receipts			
	iv Less - Operating Expenditure			
	Net Profit From Business / Profession			
D.	Income From Other Sources			
	i Agriculture Income			
	ii Horticulture Income			
	iii Casual Income			
	iv Dividend			
	v Others			
	Net Income From Other Sources			
E.	Total Income (A to D)			

III Pattern Of Expenditure

SN.	Items	Expenses in Rs.		% of Expenses
		Monthly	Annually	
1.	Consumption Expenses			
a	Cereals and Pulses			
b	Fruits and Vegetables			
c	Milk and Milk Products			
d	Oils			
e	Fuels			
f	Soaps and Detergents			
g	Non Veg as Meat/ Chicken/ Eggs			
	Total			
2.	Household Expenses			
a	Electricity Bill			
b	Water Bill			
c	Telephone Bill			
d	Corporate Taxes			
	Total			
3.	Educational Expenses			
4.	Expenses on Health Care			
5.	Travelling and Entertainment Expenses			
6.	Socio - Religious Expenses			
a	Expenses of Festivals			
b	Occasional Gifts			
c	Contribution to Social Functions			
	Total			
7.	Interest / Premium / Installment Paid			
8.	Marriage Expenses (During Year 2006-07)			
9.	Repairs and Maintainance			
10.	Agircultural Expenses			
11.	Other Expenses			
a	Cloth			
b	Bed , Others			
	Total			
	Total Household Expenditure (1 to 11)			

IV Investment Avenues

SN.	Avenues	Investment				Interest		Premium Dividend
		Opening Balance	Purchase	Sale	Closing Balance	Rate	Amount	
I	Financial Securities							
	Equity Shares							
	Preference Shares							
	Debentures							
	Bonds							
	Money Market Instrument							
	Treasury Bill							
	Commercial Paper							
	Certificate of Deposits							
II	Non Marketable Financial Assets							
	Bank Deposits							
	Post - Office							
	Others (Co. Deposits , Pro- -vident Fund,Etc)							
III	Mutual Fund							
IV	Life Insurance Policies							
V	Precious Objects							
	Gold and Silver							
	Precious Stone							
	Art Objects							
VI	Real Estate							
	Agricultural Land							
	Non-Agricultural Land as, Open Plots							
	Resident Property							
	Commercial Property							
VII	Movable Property							
	Household Machinery and Furniture							
	Kitchenware							
	Vehicles							
	Consumer Durables							

■III	Business Assets or Commercial Investment							
■IX	Financial Derivatives Future Option							
✕	Grand Total (I to IX)							

V Information about Investment

1. Why do you feel the need of investment , give reasons ?

A

B

C

2. Have you ever done financial planning for your family ?

Yes

No

3. Where do you like to invest your savings further?

Financial Securities

Non Marketable Financial Assets

Mutual Fund

LIC

Precious Objects

Real Estate

Movable Property

Business Assets

Financial Derivatives

4. Why do you select this option ?

Reason -

5. Do you have any insurance policy ?

Yes

No

6. You look towards insurance as instrument of ,

Investment

Health Care

Saving Tax

Protection for Family

7. Do you know about sharemarket ?

Yes

No

8. Do you have D-Mat account ?

Yes

No

If Yes , Since _____

9. What is your opinion about investment in sharemarket ?

Good

Not Good

Can't Say

10. Do you like to get knowledge of investment in sharemarket ?

Yes No

11. How will you get the knowledge of share market ?

Brokers Demating Internet

Newspaper Others

12. When did you start investing ,for last _____ years .

13. What are the major changes in your investment portfolio ?

14. What reasons made you to change your portfolio ?

15. What are your future plans of investment ?

16. What is your opinion about ideal investment and why ?

Give Ranks

SN.	Investment Avenues	Rank	Reasons
I	Financial Securities		
II	Non Marketable Financial Assets		
III	Mutual Fund		
	Life Insurance Policies		
	Precious Objects		
	Real Estate		
VII	Movable Property		
VIII	Business Assets		
IX	Financial Derivatives		

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