

# **ANNEXURE**

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**Schedule**

**Part A**

Please Tick (✓) Relevant Answer for each question given below.

Q1. Knowing about Personal Financial Planning and its different aspects can help me in

- a. Buys the right kind of insurance to protect from catastrophic risk.
- b. Learn the right approach to invest for future needs.
- c. Lead a financially secure life through forming healthy spending habits.
- d. Do all of the above.

Q2. According to me Personal financial planning involves

- a. Establishing an adequate financial record keeping system.
- b. Developing a sound yearly budget of expenses and income.
- c. Examining investment portfolios to maximize returns.
- d. All of Above

Q3. Your net worth is

- a. The difference between your expenditures and income.
- b. The difference between your liabilities and assets.
- c. The difference between your cash inflow and outflow.
- d. The difference between your bank borrowings and savings.

Q4. The most liquid asset is

- a. Money in a savings/current Account.
- b. Fixed Deposit in Bank.
- c. A car.
- d. A house.

Q5. Which of the following statements is correct?

- a. Once one invests in a mutual fund, one cannot withdraw the money in the first year;
- b. Mutual funds can invest in several assets, for example invest in both stocks and bonds
- c. Mutual funds pay a guaranteed rate of return which depends on their past performance;
- d. None of the above.

Q6. If someone buys the shares of a company B in the stock market, which of the following statement is correct?

- a. He owns a part of company B
- b. He has lent money to company B
- c. He is liable for company B debt
- d. None of the above

Q7. Which of the following statements describes the main function of the stock market?

- a. The stock market helps to predict stock earnings;
- b. The stock market results in an increase in the price of stocks;
- c. The stock market brings people who want to buy stocks together with those who want to sell stocks
- d. None of the above

Q8. Stock market works for:

- a. All of the days in a week
- b. 5 Days Monday to Friday
- c. 3 Days in a week
- d. None of the Above

Q9. Stock market working hours are:

- a. 9.25 am to 3.30 pm
- b. 9.15 am to 3.30 pm
- c. 9.05 am to 3.30 pm
- d. None of the Above.

Q10. Considering a long time period (for example 10 or 20 years), which Investment normally gives the highest return?

- a. Savings accounts
- b. Bonds
- c. Shares
- d. Real Estate

Q11. Normally, which asset displays the highest fluctuations over time?

- a. Savings accounts,
- b. Bonds,
- c. Shares;
- d. Any Other Specify\_\_\_\_\_

Q12. When an investor spreads his money among different assets, does the risk of losing money:

- a. Increase,
- b. Decrease
- c. Remains same;
- d. Cannot say

Q 13. Please Tick (✓) relevant answer for each question given below.

Sr.	Particulars	Yes	No
a	SIP is available for investment in Shares.		
b	If you buy/sell securities through stock exchange, it is called as online trading.		
c	Lock in period prevents insiders from selling their shares for a certain period of time.		
d	NAV is considered as measure of performance for Mutual Funds.		

Q14. Using the scale given below please tick (✓) the importance of items

Sr.	Parameters	Very Important	Somewhat Important	Not Important
a.	Maintaining adequate financial records.			
b.	Spending less than your income.			
c.	Maintaining adequate insurance coverage.			
d.	Planning and implementing a regular Investment program.			

Q15. Indicate your degree of agreement by ticking (✓) the relevant column

Sr.	Particulars	Strongly Agree	Somewhat Agree	Disagree
a.	Buying company shares usually provides a higher return than a mutual Fund investing in shares			
b.	Shares are normally riskier than bonds.			
c.	Investment in real estate may lock up money for long periods.			
d.	Higher the risk associated with investment, higher is the return.			
e.	Past Experience about investment should be considered for future decisions.			

**Part B**

Q 1. In which of the following avenues you have currently invested?

Sr.	Investment Avenue	%	Sr.	Investment Avenue	%
1	Gold/Silver		9	Mutual Fund	
2	Bank Deposits		10	Precious stones and arts	
3	NSC		11	Shares	
4	Post office schemes		12	Real Estate	
5	PPF/PF		13	Commodities	
6	Insurance		14	Pigmy	
7	Bonds		15	Pathsantha	
8	Debentures		16	NBFC schemes	

Q 2. Please indicate your inclination for investment in an avenue in future by ticking (✓) the relevant column.

Sr.	Investment Avenue	Highly Inclined	Inclined	Somewhat Inclined	Disinclined	Strongly Disinclined
1	Gold/Silver					
2	Bank Deposits					
3	NSC					
4	Post office schemes					
5	PPF/PF					
6	Insurance					
7	Bonds					
8	Debentures					
9	Mutual Fund					
10	Precious stones and arts					
11	Shares					
12	Real Estate					
13	Commodities					
14	Pigmy					
15	Pathsantha					
16	NBFC schemes					

Q 3. From where do you collect the information about Investment?

Sr.	Particulars	yes	Sr.	Particulars	yes
1	Published Performance Rankings		5	Recommendations of Friends and Families	
2	Hoardings/Pamphlets/TV/Radio		6	Recommendations of Business Associates	
3	Financial Advisors		7	Books/ Newspaper	
4	Seminars		8	Direct Mail/ Websites	

Q 4. Please indicate the importance of following parameters in investment by assigning Rank 1 to highly preferred , Rank 2 for next preferred.( One rank can be used for one parameter only)

Sr.	Particulars	Yes	R
1	Investment Performance Track Record		
2	Management Reputation		
3	Responsiveness to Enquires		
4	Management Fees		
5	Investment Management Style		
6	Additional Features(Checking, Brokerage)		
7	Confidentiality		
8	Community Service/Charity Record		
9	Balanced Portfolio		

Q 5. Indicate your preference towards financial advisors by ticking in relevant column

Sr.	Financial Advisors	Highly Preferred	Preferred	Somewhat Preferred	Less Preferred	Not Preferred
1	Portfolio Manager					
2	Accountant					
3	Estate planner					
4	CA					
5	Insurance agent					
6	Stockbroker					
7	Tax consultant					
8	Bankers					

Q 6. Indicate your degree of agreement by ticking (✓) the relevant column.

Sr.	Statement	Strongly agree	Agree	Neither agree not disagree	Disagree	Strongly disagree.
1.	If I get sufficient time to process information regarding investment, I would prefer to invest in shares and mutual funds.					
2.	While investing in real estate one should fully satisfy oneself about clear title of property					
3.	Bank Deposits are better option as they are not much affected by changes in financial market					
4.	Good Credit rating can provide confidence towards security of investment					
5.	Services of financial advisors should be taken before investing in Shares/bonds/debentures/mutual fund.					
6.	Investing in Mutual funds require less information processing as compared to Shares					
7.	Selecting suitable insurance plan can provide good returns and adequate coverage					
8.	While allocating funds for investment Return, Liquidity and Risk are important factors to be considered.					
9.	According to risk bearing capacity, some fund must be invested in high return investment avenues.					
10.	Availing professional services for financial planning and investment yields good return.					

### Personal Information

Sr	Particulars	Sr	Particulars.
1	Name	2	Gender Male/ Female
3	Address	4	Age (Yrs)
5	Cell. No.	6	Occupation
7	Educational Qualification	8	Income (p.m.) Rs.
9	Savings (Approx %)	10	No. of Dependents in family

Suggestions:-

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