

Appendix - 1

Questionnaire

Sir/ Madam

I am a research scholar of Department of Business Administration, Jawaharlal Nehru School of Management Studies, Assam University, Silchar pursuing Ph.D. on the topic “DETERMINANTS OF INVESTMENT IN MUTUAL FUND: A STUDY ON BANK EMPLOYEES IN TRIPURA”.

In this respect, the information provided by you will be very important. Therefore, I request you to spare a few minutes from your busy schedule and fill up the questionnaire. I assure you that the information provided by you will be kept confidential and used only for the academic purpose

1. Name (Optional) & contact number:
2. Name of the Bank and Branch:
3. Designation:
4. Age: Please (√) the appropriate option

Less than 25	
25 years to 35 years	
35 years to 45 years	
45 years to 55 years	
More than 55 years	

5. Gender: Please (√) the appropriate option

Male	
Female	

6. Marital Status: Please (√) the appropriate option

Married	
Unmarried	
Widow/Widower	
Divorce	
Others(Specify)	

7. Family Income (yearly): Please (√) the appropriate option

Less than 3 lakhs	
3 lakhs – 5 lakhs	
5 lakhs - 10 lakhs	
10 lakhs – 15 lakhs	
More than 15 lakhs	

8. Education: Please (√) the appropriate option

Undergraduate	
Graduate	
Post Graduate	
Others	

9. Experience (length of the service): Please (√) the appropriate option

Less than 1year	
1 year-3years	
3 years-5 years	
5years-10 years	
10 years and above	

10. Investment in Mutual Fund: Please (√) the appropriate option

	Did you invest in past?		Are you still holding now?		Do you wish to invest in future?	
	Yes	No	Yes	No	Yes	No
Mutual fund sponsored by your own Bank						
Mutual fund sponsored by Other Banks						

11. What proportion of yours total investment is invested in Mutual Fund: Please (√) the appropriate option

	Investment in Mutual fund at past					Investment in Mutual fund at present					Investment in Mutual fund at Future				
	Not invested	Less than 25%	25%-50%	50%-75%	More than 75%	Not invested	Less than 25%	25%-50%	50%-75%	More than 75%	Not invested	Less than 25%	25%-50%	50%-75%	More than 75%
Mutual fund sponsored by your own Bank															
Mutual fund sponsored by Other Bank															

12. Frequency of investment in mutual fund: Please (√) the appropriate option

Frequency of investment in Mutual Fund at the past					Frequency of investment in Mutual Fund at Present					Frequency of investment in Mutual Fund at Future				
Yearly	Half yearly	Quarterly	Monthly	AS and when	Yearly	Half yearly	Quarterly	Monthly	AS and when	Yearly	Half yearly	Quarterly	Monthly	AS and when

13. Mode of investment in Mutual Fund: Please (√) the appropriate option

Mode of investment in Mutual Fund at the past			Mode of investment in Mutual Fund at present			Mode of investment in Mutual Fund at Future		
Certificate	Demat	SIP	Certificate	Demat	SIP	Certificate	Demat	SIP

14. In respect of the following statements Mark a tick on appropriate box

SA: Strongly Agree, A: Agree, N: Neutral, D: Disagree, SD: Strongly Disagree.

Sl. No.	Questions	SA	A	N	D	SD
1.	Investment in MF is easy than any other mode of invested					
2.	Return from MF is adequate					
3.	Risk involved with mutual fund is manageable					
4	The Mutual fund schemes are adequate to cater to the need of every investor in stock market					
5	Redemption from mutual fund is easy					
6	Mutual fund is good investment avenues for tax saving					
7	Investing in MF is not a gambling					
8	I recommend others to invest in the Mutual fund.					
9	Mutual fund is better investment option than Bank FD					
10	Mutual fund investing is the best way to invest in equity shares.					
11	I regularly gather information on Mutual fund					
12	I give some time to monitor mutual fund performance					
13	I am eager to listen if some agent explains regarding mutual fund.					

15. In respect of the following questions: Mark a tick on right option

1. A mutual fund is not

- a. A portfolio of stocks, bonds, and other securities
- b. A company that manages only equity share
- c. A pool of funds used to purchase securities on behalf of investors
- d. A collective investment vehicle

2. Which is mandatory Document for investing in Mutual Fund?
 - a. Ration card
 - b. Pan card
 - c. Aadhar Card
 - d. Driving license
3. In Mutual fund, a transaction can be made through
 - a. Cash
 - b. Cheque
 - c. Credit
 - d. Both cash and cheque
4. The mutual fund, the allocation is made in
 - a. equity, debt and other asset
 - b. only equity
 - c. only debt
 - d. None of the above
5. Mode of communication of mutual fund is
 - a. Only online
 - b. Only offline
 - c. Both online and offline
 - d. None of the above mode.
6. Minimum locking period of tax savings mutual fund in India is
 - a. one year
 - b. Two years
 - c. Three years
 - d. Ten years
7. Return earned from mutual fund is subjected to tax if the investment period is less than
 - a. less than one year
 - b. Two years
 - c. Three years
 - d. Ten years
8. In Systematic Investment Plan (SIP), investment process is
 - a. One time
 - b. Two times
 - c. Recurring
 - d. Both one time and recurring.

9. Of the following fund types, the highest risk is associated with

- a. Balanced Funds
- b. Gilt Funds
- c. Equity Growth Funds
- d. Debt Funds

10. Bank owned Mutual Funds are supervised by

- a. SEBI
- b. RBI
- c. Jointly by SEBI & RBI
- d. AMFI

16. In respect of the following statements tick in the appropriate alternatives,

SA: Strongly Agree, A: Agree, N: Neutral, D: Disagree, SD: Strongly Disagree

Sl. No.	Statements	SA	A	N	D	SD
1.	I have very little idea about the investment in Mutual Fund.					
2	There is no certainty of income					
3	There is no steady income					
4	It is difficult to calculate income from investment from Mutual Fund					
5	I do not understand the complex rules and regulations of mutual fund investments					
6	Investment in Mutual fund is very complex					
7	It is very much likely to become a victim of fraud committed by Others.					
8	It is difficult to select type of mutual fund for investment.					
9	It is difficult to understand the NAV fixation mechanism related to Mutual fund					
10	I feel less confident regarding time and NAV at which Mutual Fund are to be bought and sold for the best bargain.					
11	Pattern of change in the NAV of Mutual fund de-motivates me in regard to the investment in Mutual Fund.					
12	It is very difficult to track the daily NAV movement of Mutual fund of the companies					
13	I do not have sufficient education required for investment in Mutual fund					
14	Others told me that investment in Mutual fund is risky					
15	Very often Mutual fund related scandals are reported in papers and I am afraid of investing in Mutual fund					
16	I have seen others suffer loss in Mutual fund investment rather than amassing huge money.					
17	I doubt the integrity of the local agents.					
18	In case of grievances, I am not sure where I should register my protest and get my grievances redressed					

17. In respect of the following statements tick in the appropriate alternatives,

Scheme	Bank	Very highly preference	Highly preference	Moderate preference	Least preference	Not at all preference
Growth schemes	Mutual Fund of own bank					
	Other than own bank					
Tax saving schemes	Mutual Fund of own bank					
	Other than own bank					
Income schemes	Mutual Fund of own bank					
	Other than own bank					
Money market schemes	Mutual Fund of own bank					
	Other than own bank					
Index schemes	Mutual Fund of own bank					
	Other than own bank					
Balanced Schemes	Mutual Fund of own bank					
	Other than own bank					