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Appendix

Survey Schedule on Saving and Investment Behaviour of Urban Households in Kerala

GENERAL INFORMATION

1. Name of the head of family:

2. Address:

3. Telephone Number:

4. District:

5. Ward:

6. Sex Male Female

7. Age 20-40 years 40-60 years above 60

8. Religion:

9. Caste:

10. Marital Status: Married Unmarried Widowed Divorced

11. Education:

12. Occupation: Self employed Regular salaried Casual labour

13. House type: Own Rented

14. Nature of the family: APL BPL

15. Family type: Nuclear Joint

16. Details of household members:

SL. NO	Name	Relation to Head of the family	Age	Sex	Marital Status	Education	Occupation	Monthly income

17. Monthly income:

18. Other sources of income: Agricultural Rent Other sources

19. Amount earned from other sources annually:

less than 50000 50000-100000 100000-150000
 150000-200000 above 200000

SAVING DETAILS:

20. Amount of annual savings:

less than 50000 50000-100000 100000-150000
 150000-200000 above 200000

21. Purpose of saving

Purpose	priority	Amount allocated (annually)
Acquisition of physical assets		
Debt repayment		
Unforeseen contingencies		
Old age security		
Education of children		
Marriage or other ceremonial expenses		
Tax benefits		

22. Mode of Saving

Mode of Saving	Amount allocated	Frequency of savings			
		Monthly	Quarterly	Half – Yearly	Annually
INFORMAL					
saving in cash at home					
saving in the form of jewellery					
Chitty (Rotation Saving)					

SEMI FORMAL					
SHG					
Chitty/Kury					
Gold Schemes					
NBFC					
FORMAL					
1)Commercial Bank Saving Account					
2)Fixed Deposit					
3)Recurring Deposit					
4)Post Office Saving					
5)National Saving Certificate					
6)Insurance					
7)Pension fund					
8)Provident Fund					
9)NBFC(KSFE,Kur)					

INVESTMENT DETAILS

23. Investment in stock market instruments

Stock market instruments	Amount allocated	Frequency of Investment			
		Monthly	Quarterly	Half – Yearly	Annually
Shares					
Bonds					
Debentures					
IPO					
Derivatives					
Mutual fund					

24. State the source of investment

Own savings
 Borrowings
 Both

25. Which type of investment is preferred more?

Physical assets
 Financial assets

26. Reasons for investment in physical assets

SL.No	Reasons	Rank
1	Value appreciation	
2	Less risky	
3	Tax benefits	
4	Mortgage facilities	
5	Long repayment period	

27. Reasons for investment in financial assets

SL.No	Reasons	Rank
1	Quick gain	
2	Higher return	
3	Tax gain	
4	Liquidity	
5	Portfolio diversification	

28. Time horizon of investment

Long term Medium term short term

29. Factors considered at the time of investment

SL.No	Factors	Rank the factors(1-10)
1	Safety	
2	Dividends	
3	Capital appreciation	
4	Quick gain	
5	Liquidity	
6	Tax benefits	
7	Size of investment	
8	Diversification of asset holdings	
9	Rights/Bonus issues and stock splits	
10	Hedge against inflation	

30. In which sector do you prefer to invest?

Public sector private sector foreign sector

31. Rank the influence of the following in your financial decision making process

SL.No	Source	Rank(1-5)
1	Family and friends	
2	Newspapers/ Magazines	
3	Media	
4	Financial advisors	
5	On line search	

32. Indicate the level of awareness regarding the financial instruments

SL.No	Investments	Awareness level				
		Very high	High	Low	Very low	Neutral
1.	Bank deposits					
2.	Post office schemes					
3.	Pension/PPF					
4.	Insurance					
5.	Mutual funds					
6.	Debentures / Bonds					
7.	Derivatives					
8.	Real Estate					
9.	Gold / Silver					

33. Perception of households relating to saving and investment.

SL.No	Statement	Response				
		Strongly agree	Agree	Disagree	Strongly disagree	Neutral
1.	Saving and investment increase income of the family					
2.	Helps to improve one's standard of living					
3.	Done with the purpose of tax exemption					
4.	Help to acquire more financial and physical assets					
5.	Enhances the ability to meet unexpected contingencies					
6.	Helps to enhance social recognition					