

ANNEXURE – I**A STUDY ON INVESTORS BEHAVIOUR TOWARDS POST
OFFICE SAVINGS SCHEMES (WITH SPECIAL REFERENCE
TO COIMBATORE CITY)****QUESTIONNAIRE****I GENERAL**

- | | | | |
|-----|---------------------------|----------------------------------|--------------------------|
| 1.1 | Age | a) 21-30 Years | <input type="checkbox"/> |
| | | b) 31-40 Years | <input type="checkbox"/> |
| | | c) 41-50 Years | <input type="checkbox"/> |
| | | d) More than 50 years | <input type="checkbox"/> |
| 1.2 | Gender | a) Male | <input type="checkbox"/> |
| | | b) Female | <input type="checkbox"/> |
| 1.3 | Educational Qualification | a) Illiterate | <input type="checkbox"/> |
| | | b) H.Sc | <input type="checkbox"/> |
| | | c) Diploma | <input type="checkbox"/> |
| | | d) Degree | <input type="checkbox"/> |
| | | e) PG | <input type="checkbox"/> |
| | | f) Professional | <input type="checkbox"/> |
| | | g) Others (Please Specify) _____ | |
| 1.4 | Marital Status | a) Married | <input type="checkbox"/> |
| | | b) Unmarried | <input type="checkbox"/> |
| 1.5 | Size of the household | a) 1-2 | <input type="checkbox"/> |
| | | b) 3-5 | <input type="checkbox"/> |
| | | c) More than 5 | <input type="checkbox"/> |

- 1.6 Occupation
- a) Agriculture ☐
- b) Business ☐
- c) Housewife ☐
- d) Govt Employee ☐
- e) Retired ☐
- f) Others Specify _____
- 1.7 Annual Income
- a) upto ₹ 50,000 ☐
- b) ₹50,000- ₹1,00,000 ☐
- c) More than ₹1lakh ☐
- 1.8 Family Monthly Income
- a) upto ₹1 Lakh ☐
- b) ₹1 lakh – ₹1,50,000 ☐
- c) ₹1,50,000- ₹2,00,000 ☐
- 1.9 Source of Information
- a) Advertisement ☐
- b) Spouse ☐
- c) Friends & Relatives ☐
- d) Agents ☐
- e) Post Office Employees ☐
- f) Any others (Specify) _____

II. INVESTMENT BEHAVIOUR

2.1 State the Reading habits of Investment avenues

S.NO	Schemes	Regularly	Occasionally	Not at All
1	Post Office Savings Deposits			
2	Post Office Time Deposits			
3	Post Office Recurring Deposit			
4	Post Office Monthly Income			
5	Kisan Vikas Patra			
6	National Savings Certificate			
7	Deposit Scheme For Senior Citizen			
8	Public Provident Fund			
9	Others(Please Specify)			

2.2 State the level of awareness regarding post office savings schemes

S.No	SCHEMES	Level of Awareness				
		HIGHLY AWARE	PARTLY AWARE	NETURAL	NOT AWARE	HIGHLY NOT AWARE
1	Post Office Savings Deposit					
2	Post Office Time Deposits					
3	Post Office Recurring Deposit					
4	Post Office Monthly Income					
5	Kisan Vikas Patra					
6	National Savings Certificate					
7	Deposit Scheme For Senior Citizen					
8	Public Provident Fund					
9	Others(Please Specify)					

2.3. State the level of Awareness towards post office schemes

S.No	Aspects	Level of Awareness		
		High	Medium	Low
1	Documents Required			
2	Contribution Period			
3	Automatic Renewal			
4	Guaranteed Rate of Interest			
5	Tax Exemption			
6	Amount repayable after maturity			
7	Withdrawals before completion of the contribution period			
8	Transferability			
9	Extension of installment savings schemes			
10	Other Facilities (Please Specify)			

2.4 State the amount of investment made by you every month

- a) Upto ₹200 ☐ b) ₹201- ₹400 ☐
 c) ₹400- ₹600 ☐ d) Upto ₹1000 ☐

2.5 What is the total amount of investment made by you at the end of financial year?

- a) Upto ₹4,000 ☐ b) ₹4,001- ₹6,000 ☐
 c) ₹6001- ₹8,000 ☐ d) ₹8,001 – ₹10,000 ☐

2.6 State the Lump-sum amount invested by you at the end of the financial year

- a) Upto ₹20,000 ☐ b) ₹20,001- ₹50,000 ☐
 c) ₹50,001- ₹1,00,000 ☐ d) More than ₹1,00,000 ☐

2.7 State the motives for investment in post offices

(Rank 1 as most important, 2 as next & so on)

S.No	MOTIVES	RANK
1.	To meet emergency needs	
2.	To meet the family needs in future	
3.	Well being of my children	
4.	Regular Income	
5	POS are more than banks	
6.	Utilizing the opportunities for investment	
7	Retirement Safety	
8	To reduce income tax burden	
9.	Getting security during old age	
10	Automatic transfer of money to other category	

2.8 What would you do when the post office savings schemes, attains it's maturity

- a) Renew the investment in the same scheme ☐
 b) Invest in Alternative POS schemes ☐
 c) Invest in Investment Alternatives ☐
 d) Retain the Investment ☐

2.9 What would you do, when investment gives a low rate of interest

a) Deposit again in post office ☐

b) Opting other investment avenues than postal schemes ☐

III. PREFERENCE TOWARDS POST OFFICE SAVINGS SCHEMES

3.1 State the level of preference that forces you to invest in post office savings schemes.

S.No	FACTORS	Rank
1	Safety	
2	Liquidity	
3	Tax Benefit	
4	Proximity	
5	Post offices are more than banks	
6	Automatic Transfer of Money	

3.2 Give your opinion when post office savings yield low interest

a) Discontinue the Scheme ☐ b) Will Continue in the Scheme ☐

3.3 Problems Faced while Investing in Post office schemes

Specify the problems that you face while investing in POS schemes.

(SA: Strongly Agree, A: Agree, N: Neither Agree Nor Disagree,

DA: Disagree, SDA: Strongly Disagree)

S.No	PROBLEMS	SA	A	NANDA	DA	SDA
1	Huge Formalities in documentation					
2	Delay in Processing					
3	Lack of Employees Support					
4	Lack of Agents Support					
5	Inadequate Information					

3.4 State your level of satisfaction on the following aspects of Post office savings schemes.

(HS: Highly Satisfied, S: Satisfied, N: Neutral, NS: Not Satisfied, NAS: Not At All Satisfied)

S.No	Aspects	HS	S	N	NS	NAS
1	Returns					
2	Procedures Followed					
3	Loan facility					
4	Terms and conditions of Scheme adopted					
5	Variety of Schemes					
6	Prompt Payments of Interest					
7	Prompt Payments on Maturity					
8	Switch over facility					
9	Safety					
10	Employees response					
11	Easy Accessibility					
12	Free transfer of accounts					
13	Withdrawal facility					
14	Interest payable					
15	Premature closure					

ATTITUDE TOWARDS POST OFFICE SAVINGS

3.5 State your Attitude on the following aspects towards Post office savings schemes.

(SA: Strongly Agree, A: Agree, N: Neither Agree Nor Disagree,
DA: Disagree, SDA: Strongly Disagree)

S.No	Attitude	SA	A	N	DA	SDA
1	Age					
2	POS give prompt repayment at the time of maturity.					
3	POS provide security for life					
4	POS encourage savings					
5	POS help reduce Tax Burden					
6	POS builds better future					
7	PO is small and safe investment					
8	POS is safe but, low earned investment					
9	POS is nearest and cheapest savings					
10	POS assured return without risk					
11	POS are more attractive					

3.6 State your agreeability towards Strength, Weakness, Opportunity and Threats of Indian postal Schemes.

(HA: Highly Agree, A: Agree, N: Neutral, DA: Disagree, HDA: Highly Disagree)

S.No	Factors	HA	A	N	DA	HDA
I	Strength Factors					
1	More schemes					
2	More branches to other schemes					
3	More employees to help in facilitating schemes					
4	Quick Services					
5	Good facilities to customers					
6	Strong Network					
7	Cost Effective					
8	Security / Safety with respect to deposits					
9	Efficient Returns					
II	Weakness Factors					
1	No Advertisements					
2	No Awareness					
3	Unchanged working culture with staff					
4	Job stress among employees					
5	Low rate of interest on deposits					
III	Opportunity Factors					
1	Offering schemes to rural and urban areas					
2	Post office savings schemes develop Indian economy					
3	Fostering other competitors					
4	More number of customers					
5	Inflationary market					
6	Technological advancement in reaching the benefits of schemes					
IV	Threats Factors					
1	Mutual fund schemes					
2	Insurance schemes					
3	Banking schemes					
4	Customer dissatisfaction					
5	Increasing share of competitors					

3.7 Mention the steps to be taken to improve the Post office savings schemes more attractive?
