INTERVIEW SCHEDULE
FOR FLAT OWNER/PURCHASER/MEMBER

1. PERSONAL DETAILS:

A. Full Name:

B. Address:

C. a) Male
   b) Female

D. Age:

E. Occupation:

Service:
   i) Name and address of the Establishment/Office/Department/Organisation
   ii) Total Monthly/yearly emoluments

Self Employment
   i) Name & address of the Business/Firm/Concern/establishment
   ii) Estimated yearly income

F. Educational background
   a) Post Graduate
   b) Graduate
   c) School (matriculate or below)

G. No. of family members dependent
   a) Self
   b) Two to five
   c) More than five
H. No. of earning members in the family
   a) One
   b) Two to three
   c) More than three

I. Total monthly income of all earners

II. PROPERTY DETAILS:

   A) Private Property/Independent Property:
      a) City survey No./House No.
      b) Path/Road/Galli
      c) Area of the flat/plot/house (in sq. ft.)
         i) Plinth
         ii) Carpet

   B) Nature of Ownership:

   C) Legal aspect of ownership:

   D) Co-op. Housing Society:
      i) Full name & address of the society
      ii) Registration No.
      iii) Total Members.
      iv) Area (in sq. ft.s.)
         a) Plinth
         b) Carpet

   E) Whether the plot/house is fully developed: Yes/No

   F) Details of payment made to the society
      a) Membership
      b) Transfer money
      c) Others

III) FINANCE AND FINANCIAL INSTITUTIONS’ DETAILS:

   A) What is the total cost price of your plot/flat/house purchased - Rs. :
B) Out of total cost or price:
a) Your own funds - Rs.
b) Borrowed funds - Rs.
c) Inflationary rise in price
   Period _____________ Amount Rs. ____________

C) Mention the sources of owned funds
   a) Salary
   b) Business Income
   c) Sale of property
   d) Sale of gold
   e) Contributory-Loans
   f) Withdrawals

D) Mention the source of borrowed funds
   a) Relatives
   b) Friends
   c) Employer
   d) Private Money Lenders
   e) Banks
   f) Specialised Agencies-Govt.
   g) Non-govt. Agencies

E) Name the various formal sources of housing finance that you know are available to purchaser/customer?

F) Name the various informal sources of housing finance that you know are available to purchaser/customer?

G) Name the source (either formal or informal) which is good in your opinion and why?

H) State which of the following institutions have increased availability and accessibility of housing finance:
a) Co-operative Banks
b) Commercial Banks
c) Nationalised Banks
d) National Housing Bank
e) private and public Housing Companies
f) Housing finance by the employees
   (Govt./semi-govt. and public undertaking)
I) In your opinion which organisation (out of the above mentioned) is following the simplest method for lending housing finance? why?
(Your answer should be based of the following).
   a) Nature of Procedure
   b) Timely sanction
   c) Timely disbursement
   e) Moderate cost: Interest/Administrative charges Documentation/Other fees

J) Do you think that the procedure followed by these institutions for lending is complicated? If so how?
Mention in order.
   a) No.of documents to be completed
   b) Nature of consultancy
   c) Delay in decision making
   d) Negotiation procedure-duplication/overlapping
1. What role can be played in housing finance by banks and financial institutions other than Life Insurance Corporation of India
   a) Commercial banks
   b) Private companies
   c) Private money lenders
   d) Co-operative banks

2. Should secondary mortgage market be developed by introducing mortgage insurance scheme?

3. Comment the rising cost of housing finance
   a) Demand for finance
   b) Interest rate structure
   c) Methods of payment
   d) Scarcity of land
   e) Unnecessary litigation
   f) Waste of time in prolonged implementation.

4. State in what way the terms of housing finance to employees should be improved?
   a) Period
   b) Rate of interest
   c) Method of payment

5. State the terms and conditions for loan facility to the following:
   a) Retired people
   b) Middle income group
   c) Low income group
   d) Double earner household
   e) Person owning a house
   f) Slum dwellers

   State your answer as per the points mentioned below:

<table>
<thead>
<tr>
<th>Income</th>
<th>Age</th>
<th>Locality</th>
<th>Type of loan facility</th>
<th>Type of accommodation</th>
</tr>
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</table>

6. The nature of competition faced by housing finance companies in respect of the following: Mention in order
   a) Deposit Mobilisation
   b) Demands for loans
   c) Deposit Insurance
   d) Lenders using the funds
   e) Tax benefits
7. What in your opinion is the basis of financing?

8. Is it necessary to revise the loan limit? To what extent?

9. Are formal sources of housing finance adequate? What are the ways in which they can be augmented?

10. Which methods of finance is suitable for the borrower?
   a) Loans other than employers
   b) Direct lending
   c) Subscription to bonds of housing finance agencies

11. Should the upper limit of borrowing for small house be revised? To what extent?

12. State whether permissible loan limit should be tied to:
   a) Cost of housing why?
   b) Income of borrower why?
   c) Other pre-requisites why?

13. What should be the nature of security provided on the above?

14. State whether high or lower rates of interest be charged for higher slabs of loans?

15. In what way do you think would adequacy of resources with housing finance institutions be improved? and why?
   a) Open Market borrowing
   b) Financial institutions
   c) Insurance companies
   d) Institutional deposits
   e) Individual deposits
   f) Bonus issues
   g) External sources like World Bank, Non-Resident Indians

16. Are you satisfied with the role played by Housing Development Finance Corporation in Housing Finance?

17. Are you satisfied with the role played by LIC Housing Finance Ltd. in housing finance?

18. Do you feel that housing finance schemes floated by Life Insurance Corporation of India are good as compared to housing Finance by other institutions?

19. Are you satisfied with the role played by Maharashtra State Co-operative Housing Finance Corporation in solving the housing finance?
20. Are you satisfied with the role played by central government and state governments in tackling the problem of housing finance? If not, why?

21. In your opinion which financial institution is reasonable and moderate in all financial institutions?

22. Do you feel that there should be a uniform policy in lending finance by all financial institutions?

23. Do you feel that housing finance limit be assigned to each institution according to financial capacity of institutions, so that there should not be over-lapping?

24. Is it possible to have model and uniform bye-laws of flat owners' co-operative housing society?

25. Which mode of dealings of flats would you approve? (Give reasons)
   a) Ownership basis
   b) Rental Basis
   c) Mortgage Loan
   d) Leasehold

26. Would a company form of housing/company flat owners, be a suitable choice in place of co-operative society housing?

27. What are the malpractices which harassed you in the sale/purchasing dealing for flats?

28. Do you feel that formation and registration of co-operative housing societies is the best mode of organisation for flat owners and for conveyance of property by the builders to the society?

29. Is it possible for the co-operative housing society in the private sector to undertake the following schemes:
   a) Slum rehabilitation
   b) Individual housing
   c) Rural housing
   d) 'Infra-structural planning and enforcement of environment.

30. What are the main reasons for recession in 1991:
   a) High cost of construction
   b) Low return on capital investment
   c) Increased taxation on unearned income and provision of the different Acts
31. Do you feel that the method of recovery is convenient to the borrowers? Is a grant of repayment holiday reasonable?

32. Do you think that government policy measures have helped the consumer in getting finance on easy terms?

33. Do you think that flat owners' association registered under the Indian Companies Act 1956 (Sec.25) is a better organisation for co-operative housing society?

34. Do you think that National Housing Policies should be evolved in order to remove housing shortage and the roles should be assigned to institutions for housing development and finance.

35. Should Income Tax provision be changed to provide borrowing for housing finance? In what way?

36. What kind of tax benefit should be introduced to the Income Tax Act 1961 and Wealth tax Act in order to make saving schemes more attractive for the savers and investors.

37. Do you feel that Pune/Kolhapur Municipal Corporation is observing all Building Rules vigorously?

38. Do you feel that promoter/builder/landlord should give undertaking regarding quality of construction and for life of building.

40. Do you feel that the provisions for consumers disputes "Redressal Forum" are sufficient to penalise promoters/builders/landlords for defective constructions of flats.
SPECIFIC QUESTIONNAIRE ON CUSTOMER AWARENESS AND SERVICES
HDFC AND LICHFL

1. How did you come to know about HDFC/LICHFL
   Advertisement Friends/Relatives Employer Builder Other
   ( ) ( ) ( ) ( ) ( )

2. How did you enquire about the loan procedures?
   Mail Telephone, In person
   ( ) ( ) ( )

3. Do you think your queries were answered satisfactorily and promptly?
   Yes No
   ( ) ( )

4. Did the brochure give you a good idea of HDFC's/LICHFL's
   Loan policies and procedures?
   Yes No
   ( ) ( )

5. Did you get complete and correct information at the
   information counter?
   Yes No
   ( ) ( )

6. a) Is the sanctioning procedure simple? Yes( ) No( )
   b) Is the sanctioning period reasonable? Yes( ) No( )
   c) How many visits did you make for sanction of loan?
   __________ visits
d) What was the average time spent on waiting at the Reception?
   With HDFC:
   ( ) 15 minutes
   ( ) 15 minutes to 30 minutes
   ( ) More than 30 minutes
   With LICHFL:
   ( ) 15 minutes
   ( ) 15 minutes to 30 minutes
   ( ) More than 30 minutes

7. a) Do you think the legal procedures are simple
   Yes( ) No( )

   b) Were the number and amounts of disbursements as per your requirement
   Yes( ) No( )

   c) How many visits did you make for disbursement of Loan?
   _______ visits.

   What was the average time spent on waiting at the Reception?
   With HDFC:
   ( ) 15 minutes
   ( ) 15 minutes to 30 minutes
   ( ) More than 30 minutes
   With LICHFL:
   ( ) 15 minutes
   ( ) 15 minutes to 30 minutes
   ( ) More than 30 minutes

8. Did you get the loan
   ( ) Faster than expected
   ( ) On time as you expected
   ( ) Later than you expected

9. a) Are you aware of the Deposit schemes of HDFC?
   Yes( ) No( )

   b) Would you like to place deposit with HDFC in future?
   Yes( ) No( )
10. During your visits to HDFC/LICHFL were the staff members

- Polite/Courteous: Yes/No
- Clear/Precise: Yes/No
- Helpful: Yes/No

11. How would you rate HDFC’s/LICHFL’s Customer Service?

( ) Excellent
( ) Good
( ) Fair
( ) Poor

12. Do you have any suggestions?