TITLE: HOUSING FINANCE SCENARIO - A CURRENT ASSESSMENT
RESEARCHER: R. PRAKASHBABU

QUESTIONNAIRE I

I. IDENTIFICATION DATA

1.1 Name of the respondent :

1.2 Age :

1.3 Social Status : SC/ST/BC/OC

1.4 Educational Qualification :

1.5 Nature of Occupation : Agriculture/Business/
Employment

1.6 No. of members in the family :

1.7 Income of the family :

--------------------------------------
Earner Average Monthly Income (Rs.)

A. Respondent

B. Others

--------------------------------------

Total

1.8 Total savings of the family at the time of starting
house construction (Rs.)

2. HOUSE PROPERTY

2.1 Is your house site self acquired/inherited?

a.

b.
1.2 Please furnish the following details of your house property:
   a. Cost of the site (Rs.)
   b. Estimated cost of construction (Rs.)
   c. Actual cost of construction (Rs.)
   d. Difference between estimated cost and actual cost (Rs.)
   e. Specify the reasons for the difference

3. Mobilisation of funds for acquisition of house property:

3.1 Please give the details of sources of funds for acquiring house property:

<table>
<thead>
<tr>
<th>Source of funds</th>
<th>Amount in Rs.</th>
<th>Rate of interest</th>
<th>Period of repayment</th>
</tr>
</thead>
</table>

I. INFORMAL
   a. Own savings
   b. Sale of investment and assets
   c. Money lenders
   d. Others (specify)

II. INSTITUTIONS (SPECIFY)

TOTAL

3.2 Did you experience shortage of funds while constructing the houses? YES / NO
3.2.1 If yes, how much was the shortage? Rs.

3.2.2 How did you overcome the problem of funds shortage?

3.3 Please provide the details of expenses incurred in securing the house loans

a. Processing Fee Rs.
b. Mortgage expenses Rs.
c. Others (specify) Rs.

3.4 Was the sanctioned loan released in time by the Institution? YES/NO

3.4.1 If no, how much was the delay?

3.4.2 What were the main reasons for delay?

3.5 Please give the following details of your house loans

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Institutional Loans</th>
<th>Non-institutional Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Nature of security offered</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Value of security offered</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. No. of sureties provided</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3.6 What problems did you come across in raising house loan from housing finance institutions

Problems

a. High rate of interest
b. Delay in processing loan application
c. Surety/Security problems
d. Rigid rules and regulations
e. Insufficient sanction of loan amount
f. Incidental expenses
g. Others (specify)

3.7 What was the critical factor that played a key role in getting your house loan from housing finance institution

Factor

a. Repaying capacity
b. Security/Surety offered
c. Persuasion and influence
d. Other factors (specify)

3.8 Please specify the reasons for your preference to borrow from the specific finance institution

a. Simple procedural formalities
b. Low rate of interest
c. Early and timely disbursement of loan
d. Priority and concessions available
e. Sizable loan amount
f. Any other reasons (specify)

4. Repayment of Loans

4.1 How was the repayment schedule worked out?

a. As per rules and regulations of the institutions
b. Mutual understanding
c. Both
4.2 What was the basis of repayment schedule?
   a. Income at the time of loan application
   b. Savings at the time of loan application
   c. Both income and savings
   d. Future income
   e. any other consideration (specify)

4.3 Was the instalment amount reasonable? YES / NO
4.3.1 If No, what is the reasonable amount in your opinion?

4.4 Is the repayment period acceptable to you? YES / NO
4.4.1 Do you desire restructuring of the repayment schedule? YES / NO
   If yes, what exact change do you require in the repayment schedule?
   1. Amount of instalment
   2. Period of instalment
   3. Rate of interest

4.5 Are you prepared to presettle your house loan account? YES / NO

5. GENERAL
5.1 Who assisted you in designing the house plan?
5.2 Did you face any problems in getting the approval? YES/NO
5.3 If Yes specify the problems
5. Are you satisfied with your lending institution?
   1. Highly satisfied
   2. Satisfied
   3. Not satisfied
QUESTIONNAIRE II
FOR BRANCH OFFICES OF HFIs

1. IDENTIFICATION

1.1 Name of the Branch Office :

1.2 Date of establishment : a. organisation
                           b. Branch

1.3 Accounting Year :

1.4 Limits of sanction of loan :
   a. At branch level : Minimum Maximum
   b. At the organisation : Maximum

1.5 Do the branch accept public deposits? YES / NO

1.6 Does the branch extend services other than giving house
    loans? YES / NO
    If yes, please give the details of such services
    a.  
    b.  
    c.  

1.7 Total No. of staff members working the branch (since 92)

1.8 Do you estimate demand for housing loan at branch level?
    YES / NO
    If yes, what is the method you adopt?

2. GENERAL POLICIES

2.1 What are the basic factors you consider in sanctioning
    housing loans?
2.2 What factors you take into account in fixing loan instalments?

2.3 What is the normal duration involved in sanctioning the loan?

2.4 Do you insist on third party sureties? YES / NO
   If Yes, please mention
   a. No. of sureties insisted upon
   b. Nature of sureties you prefer: Employees/Business People/ Others

2.5 What type of securities you generally prefer from your borrowers?

2.6 Which type of customer you generally prefer and why?
   agriculturalist/businessman / employees / others

2.7 Do you/your staff personally visit the borrower/site before sanctioning loan? YES / NO

2.8 In how many instalments and at what stages the sanctioned loan amount is released generally?

2.9 Do all the sanctions are being released normally?
   YES / NO
   If No, what are the general reasons for the gap
3. PERFORMANCE

3.1 Please give the details of year wise sanctions and disbursements in your branch

<table>
<thead>
<tr>
<th>Year</th>
<th>Sanctions (Rs.)</th>
<th>Disbursement (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992-93</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1994-95</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1995-96</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1996-97</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2000-2001</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2 Please state the yearwise rate of recovery of loan instalments in the last five years in your branch?

<table>
<thead>
<tr>
<th>Year</th>
<th>Recovery percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992-93</td>
<td></td>
</tr>
<tr>
<td>1993-94</td>
<td></td>
</tr>
<tr>
<td>1994-95</td>
<td></td>
</tr>
<tr>
<td>1995-96</td>
<td></td>
</tr>
<tr>
<td>1996-97</td>
<td></td>
</tr>
<tr>
<td>2000-2001</td>
<td></td>
</tr>
</tbody>
</table>
3.3 Please give the details of expenditure of your branch in the accounting year 2000-2001

<table>
<thead>
<tr>
<th>Item of expenditure</th>
<th>Amount in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Salaries</td>
<td></td>
</tr>
<tr>
<td>b. Rent and establishment</td>
<td></td>
</tr>
<tr>
<td>c. Travelling expenses</td>
<td></td>
</tr>
<tr>
<td>d. Legal expenses</td>
<td></td>
</tr>
<tr>
<td>e. Miscellaneous</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

4. GENERAL INFORMATION

4.1 What are the problems you generally come across at your branch level.

4.2 Do you feel that the competition in housing finance field is healthy? YES / NO

If No, what are the reasons for unhealthy competition?

4.3 Do you favour HFIs entering allied/related activities? YES / NO

If yes, suggest the suitable activities