Appendix II

Schedule/Questionnaire

1. Name of the borrower.
2. Occupation/profession.
3. Place of employment: Public Sector/Semi Govt./Govt./Private/Self employed
4. How old are you?
5. How much is your monthly income?
6. Name of the Institution which & when loan is taken:
7. Purpose of house loan: construction/purchase/upgradation/extension
8. Amount of loan sought applied: Rs.
9. Amount of loan received/sanction: Rs.
10. The amount of Pre EMI interest: Rs.
11. The amount of EMI: Rs.
12. Rate of interest charged
13. Period of repayment
14. Is house loan monthly rest/yearly rest?
15. Security offered for loan.
16. Is loan inevitable for you?
17. Why do you prefer this source for house loan?
   a.
   b.
   c.
18. Have you face any problem in borrowing from HDFC/LIC/Can Fin Home
   Yes/No
19. If yes, what was the Nature of problem?
   a. H.D.F.C.
   b. LIC Housing Finance
   c. Can Fin Homes
   (i)
   (ii)
   (iii)
20. How many times did you approach the institution for house loan?
21. How long it took? Weeks/months
22. Do you enjoy the freedom of paying more than the fixed EMI?

23. What are the main advantages of borrowing from?
   a. H.D.F.C.    b. LIC Housing Finance    c. Can Fin Homes
   (i)
   (ii)
   (iii)

24. Are you a holder of saving linked housing schemes? Yes/No

25. If yes, what is the name of scheme and what are its main features?
   (i)
   (ii)
   (iii)

26. What are the features of a good housing finance system in your opinion?
   (i)
   (ii)
   (iii)

27. How much loan taken from friends/relatives?

28. How much money arrange from own sources?
   (i) GPF loan / maturity
   (ii) LIC policy
   (iii) Jewellery/gold
   (iv) Other

29. Whether the borrowers have taken house loan through their employers? Yes/No