Dear Sir/Madam,

I would like to introduce myself to you as a research scholar research leading to Ph.D., in commerce under part-time basis in the Department of Commerce, Kandaswami Kandar's College Velur-Namakkal District. As a Part fulfillment of the course, I have to submit a thesis to the Periyar University, Salem. As such I have planned to write a thesis on "A STUDY ON THE EMERGING PATTERN OF LIFESTYLE OF SALARIED CLASS UNDER UNIVERSAL BANKING" (with special reference to lifestyle of salaried class in Namakkal District, State of TamilNadu, India.). To write the thesis, I am in need of a few first hand information from the select respondents in Namakkal District. Therefore, I hereby request you (as a respondent) to fill up question the schedule annexed with this introductory letter. There are no right or wrong answers, your answers will be used only for academic purposes and will be kept confidential.

Thanking you,

Yours Sincerely,

(N.SENTHILKUMAR)
QUESTION SCHEDULE

1. Have you obtained any Loan against your salary income?
   - Yes [ ]
   - No [ ]

2. If yes, how many Loans have you obtained against your salary income?
   - i. One [ ]
   - ii. Two [ ]
   - iii. Three [ ]
   - iv. Four and above [ ]

3. From how many agencies, have you obtained the above said Loans?
   - i. One [ ]
   - ii. Two [ ]
   - iii. Three [ ]
   - iv. Four and above [ ]

4. Please tick the purpose of Loan or Loans, you have taken from Banks
   - i. House construction / purchase of new house [ ]
   - ii. Vehicle Loan [ ]
   - iii. consumption Loan [ ]
   - iv. Educational Loan [ ]

5. Do you agree that the Loan amounts sanctioned by the banks depend on take home salary?
   - Yes [ ]
   - No [ ]

6. Have you got any other income other than salary?
   - Yes [ ]
   - No [ ]
7. If yes, have you included income other than salary also for getting Loan?

   Yes [ ]   No [ ]

8. If you have obtained a housing loan (please tick)

   i. Both for house site and construction .................. [ ]
   ii. Loan for construction / Purchase of new house ...... [ ]
   iii. Loan for buying existing house ..................... [ ]
   iv. Loan for modernization of the house .................. [ ]
   v. Loan for expansion and vertical construction ........... [ ]
   vi. Flat Repair ........................................... [ ]
   vii. Loan for house site purchases ....................... [ ]

9. State the agency from which you obtained the housing loan

   i. LIC housing finance .................................... [ ]
   ii. Nationalized banks .................................... [ ]
   iii. Co-operative housing society ......................... [ ]
   iv. Co-operative urban bank ................................ [ ]
   v. Central housing financial institutions ................. [ ]
   vi. Private housing financial institutions ............... [ ]

10. Please tick the type of house you have constructed

   i. Self contained house with compound, car parking and also a bed room in the first floor with staircase inside the house [ ]
   ii. Self contained house with ground floor and first floor with staircase outside for the purpose of letting the first floor [ ]
iii. Self contained house with compound wall
   ground floor only

iv. A house in an apartment

11. Tick the type of floor in your house.
   i. Cement floor
   ii. Mosaic
   iii. Marbles
   iv. Tiled
   v. Granites

12. Tick the type of wood you have used in your house.
   i. Teak wood
   ii. Malaysian Sal
   iii. Country wood
   iv. Partially teak wood and partially Malaysian Sal.

13. Have you constructed your house as per Vasthu Sastra?
   Yes

14. If yes, tick the following box or boxes in which your house is suitable
   i. Pooja room (Prayer room) North East
   ii. Kitchen – South East
   iii. Larger empty space – North East
   iv. Bed room – South West
   v. Flow of water – Towards North East
   vi. Septic tank – North East
   vii. Well/Borewell – North East
   viii. Overhead tank – Top of South East
15. Are you ready to spend money and material to construct the house as per Vasthu Sastra?

Yes  [ ]  No  [ ]

16. Tick the style of bathroom

i. Tiled, Glass set, Water heater, shower etc attached with the bedroom and also a bathroom outside a house.  [ ]

ii. Bathroom with tiles fitting outside the house  [ ]

iii. A ordinary bathroom only outside the house  [ ]

17. Tick the type of water facility

i. Borewell or well with an overhead tank and water circulation inside the house  [ ]

ii. Punehayat or municipality water supply only  [ ]

18. Have you purchased a vehicle on loan?

Yes  [ ]  No  [ ]

19. If yes, the Vehicle purchased is a

New one  [ ]  Second hand  [ ]

20. From which agency you obtained vehicle loan

i. Nationalized Banks  [ ]

ii. Hire - purchase company  [ ]

iii. Agency / Dealer of vehicle  [ ]

iv. Co-operative credit society  [ ]

v. Scheduled banks  [ ]

vi. Employees co-operative society  [ ]
21. Which kind of vehicle have you purchased on loan?
   i. Four wheeler □ ii. Two wheeler □

22. If four wheeler (tick the box you are concerned with)
   i. Small car with out AC .........................
   ii. Small car with AC ...........................
   iii. Big car without AC ..........................
   iv. Big car with AC .............................

23. If two wheeler [tick the box you are concerned with]
   i. Mopeds ........................................
   ii. Scooter ........................................
   iii. Low fuel consumption high speed vehicle .......

24. Have you obtained consumption loan from banks?
   Yes □ No □

25. If yes, [tick the box or boxes] for which purpose you have availed consumption loan
   i. Solar water heater ..............................
   ii. Solar Energy Generator ......................
   iii. Air conditioner / Air cooler .................
   iv. Refrigerators ..................................
   v. Television sets and video equipments ........
   vi. Computer with printer ........................
   vii. Compact disc player .........................
viii. Home theatre with surroundings Dts. .................
ix. Emergency services card (Helpline) .................
x. Other purpose(s) – specify .........................
                                                                                     
                                                                                     
26. Are your wards admitted in professional courses?
    Yes □ No □

27. If yes, tick the relevant box
i. In TamilNadu □ ii. Outside TamilNadu □
iii. Abroad □

28. Have you obtained educational loan to pay the fees for your wards education?
    Yes □ No □

29. Please tick the relevant box or boxes
i. Owned a house constructed with a financial assistance from banks □
ii. Owning a vehicle with financial assistance from banks □
iii. Owning one or more household articles bought with financial assistance from banks □
iv. Child or children undergoing professional course with financial assistance from banks □

30. Are you taking the repayment of principal of the loan borrowed for house construction to get benefit under section 80c of income tax act?
    Yes □ No □
31. Do you agree that owning a house, vehicle, household appliances and giving professional education to children, is the present day lifestyle?
   i. Very much agree
   ii. Agree
   iii. Neither agree nor disagree
   iv. Disagree
   v. Very much disagree

32. Have you come across any experience of discouragement or refusal from the bankers in getting loan?
   Yes  ☐  No  ☐

33. If yes, tick the following reason or reasons
   i. Inadequate take home salary
   ii. Want of surety
   iii. Technical non-feasibility
   iv. Discriminatory and discretionary ground

34. If your loan application is refused, have you referred matter to the ombudsman scheme?
   Yes  ☐  No  ☐

35. Are you Income Tax assessee?
   Yes  ☐  No  ☐

36. Have you deducted of interest on housing loan from taxable income?
   Yes  ☐  No  ☐
37. Which factor or factor's motivated you to borrow from banks?

(Assign ranks, first rank, second rank and so on)

i. Low interest rate

ii. Easy loans against salary

iii. Less formalities

iv. Easy installments of repayment under annuity

v. Only surety and no security

vi. Maximum possible bank borrowings rather than credit rationing

vii. No requirement of margin money

viii. Transparency in loan sanctioning

ix. Repayment period is extended even after retirement

x. Repayment is deducted from salary

xi. Many competitive agencies to give loan's and advances and as such the borrower's enjoy with competitive benefits

xii. Banking environment encourages to borrow

xiii. Existence of floating rate of interest

xiv. Creation of Assets against anticipation of income
PERSONAL PARTICULARS

Name and address

38. Gender: Male ☐ Female ☐

39. Employed in
   a. State Government ☐
   b. Central Government ☐
   c. Quasi Government ☐
   d. Local bodies ☐
   e. Public sector undertakings ☐
   f. Private sector ☐

40. Drawing a gross salary of
   a. Rs. 30,000 and above ☐
   b. Rs. 20,000 to Rs. 30,000 ☐
   c. Rs. 10,000 to Rs. 20,000 ☐
   d. Rs. 5,000 to 10,000 ☐

41. Age ________ years

42. If any others, please specify

Thanking you

Signature of the Respondent.