APPENDIX - I
QUESTIONNAIRE FOR THE SECRETARIES OF THE URBAN CO-OPERATIVE HOUSING SOCIETIES IN TIRUNELVELI REGION

GENERAL PROFILE OF THE SOCIETY

1. Name and locality of the society.
2. Date of Establishment.
3. Experience.
4. Number of persons employed in the society.
5. Area of operation. (in km.)
6. The Conditions for admitting a member
7. Number of members – yearwise position.

Matters related to Finance aspect

1. Sources of funds to the society
   a. Share Capital  b. Reserve Funds  c. Deposits
   d. Borrowings  e. Debentures issued.  f. all of the above

3. Reserves and surplus position – yearwise
4. Deposits position – yearwise
5. Working capital position – yearwise
6. Loan demand – yearwise
7. Number of borrowers – yearwise
8. Amount of borrowings – yearwise
9. The Methods of loan disbursement to members
10. Recovery and Overdue position – yearwise
11. Is there any penal interest charged for overdue?
   a. Yes  b. No
12. If Yes, what is the rate of interest?
13. Number of defaulters – yearwise
14. Bad debts position – yearwise
15. Loan received from TNCHF – yearwise
16. Loan repaid to TNCHF – yearwise
17. Members loan outstanding to the societies – yearwise
18. Loan due to TNCHF – yearwise position
19. Number of beneficiaries expired before the settlement of loans – yearwise
20. Amount of compensation received – yearwise
21. Number of beneficiaries who opt for pre-matured closure of loans – yearwise
22. Heads of expenses incurred – yearwise
23. Profit and loss position – yearwise
24. Number of societies declared dividends - yearwise

Details related to Administrative aspect
1. Have you attended training programmes?
   a. Yes□ b. No □

2. If yes, how many of you attended the training programmes in your society?

3. Do you have typewriting machine, xerox and computer with printer in your society?
   a. Typewriting machine□ b. Xerox□ c. Computer with printer□

4. Do you own office building?
   a. Yes□ b. No □

5. Whether the state govt extends support for the procurement of required land and materials at reasonable rates?
   a. Yes□ b. No □

6. How many months have you taken for sanctioning the loans?
   a. 1 to 4 months □ b. 5 to 8 months □ c. 9 to 12 months □

7. Are you satisfied with the involvement of your co-employees?
8. Do you have adequate, under or surplus staff in your society?
   a. Adequate  
   b. Surplus  
   c. Under  

9. Do you have any political interference in the functioning of the society?
   a. Yes  
   b. No  

10. What is your opinion about the role of the board members in the affairs of the society?
    a. Good  
    b. Bad  

11. What is your opinion about the management of the society?
    a. Encouraging  
    b. Satisfied  
    c. dissatisfied  

12. What is your opinion about the members' response in board meetings?
    a. Full participation  
    b. Partial participation  

13. What is your opinion about the participation of the members in the affairs of the housing co-operatives?
    a. Good  
    b. Poor  

14. Does the society function under the board or the special officer?
    a. Board  
    b. Special officer  

15. What is your choice regarding the functioning of a society?
    a. Under the Board  
    b. Under the Special officer  
    c. Both  

16. Whether the cooperative election is regularly conducted?
    a. Yes  
    b. No  

17. How many times does the society conduct Cooperative elections?

18. Do you have any interference by the Government officials in the affairs of housing cooperatives?
    a. Yes  
    b. No  

19. Do you receive the adequate support from the Central Government?
    a. Yes  
    b. No  

20. Other matters
APPENDIX - II
INTERVIEW SCHEDULE FOR THE BORROWERS OF LOAN FROM THE URBAN COOPERATIVE HOUSING SOCIETIES IN TIRUNELVELI REGION.

1) Personal data
   a) Name
   b) Age
   c) Sex
      - Male
      - Female
   d) Educational Qualification
      - Primary education
      - High School education
      - Under graduation
      - Post graduation
      - Technical education
      - Illiterate
   e) Family Structure -
      a) Joint Family
      b) Nuclear Family.
   F) Family size -
      a) One to five members.
      b) Five to ten members
      c) Ten to fifteen members
   G) Occupation
      Employed
      1. Government department.
      2. Public sector
      3. Private sector
      4. Local authority
      Self employed
      a) Business
      b) Professionals (doctors, engineers, auditors)
      c) Agriculture.
      d) Others - specify
H) Monthly income

Below Rs.4500
Rs.4501 to Rs.10000
Rs.10001 to Rs.15000
Above Rs.15000/-

II. Details of Housing Loan

1) Have you availed housing loan from urban cooperative housing societies?
   a) Yes  a) No

1.1) If yes, what is the purpose of borrowing loans from the urban cooperative housing society?
   a) House construction  b) Repair and renovation
c) purchase of old houses.

2) How did you know about the availability of housing loan from the society?
   a) Through friends and relatives
   b) Through housing society staff
   c) Through advertisement.

3) What are the reasons for selecting the housing society for availing house loan?
   a) Easy approachable
   b) Friends and Relatives working there.
   c) Risk covered (insurance)
   d) Nearest location.
   e) Tax benefits.

4) Did you find any difficulty in applying for a house loan from cooperative housing society?
   a) Yes  b) No

4.1) If yes, what are the difficulties?
   a) Abnormal delay in processing loan application,
      Sanctioning of loan and time gap between the release of the instalments.
   b) Numerous rules and regulations and many annexures required.

5) What is the amount of loan?

6) What is the rate of interest?
7) What is your opinion regarding the rate of interest for loan?
   a) High
   b) Normal
   c) Low.

8) What is your opinion regarding the repayment period of loan?
   a) Sufficient
   b) Insufficient
   c) Duration is more

9) What is your opinion regarding the share capital investment?
   a) High
   b) Low

10) Are you aware of the registration and service charges levied by the society?
    a) Yes    b) No

10.1) If yes, what is your opinion regarding these charges?
     a) High
     b) Normal
     c) Low.

11) What is your opinion regarding the amount of loan received from the society?
    a) Sufficient
    b) Insufficient

12) What do you feel about the present inspection method followed by the society while releasing instalments?
    a) Rigid
    b) Moderate
    c) Flexible

13) What is your manner of paying the instalments?
    a) In person
    b) Through post-dated cheques
    c) Demand Draft through post.
    d) Money orders through post office.
    e) Through the society staff.

14) Do you get financial assistance from other sources?
    a) Yes    b) No
14.1) If yes, what are the sources?
   a) Personal savings
   b) Friends, relatives
   c) Pledging bonds
   d) Mortgage of land documents in other banks.
   e) Personal loan from other financial institutions.
   f) Money lenders
   g) Jewel loan.

14.2) Whether it affects your repayment to the housing societies?
   a) Yes
   b) No

15) What is the total investment made on the construction of house?

16) Have you paid your instalments regularly?
   a) Yes  
   b) No

16.1) If No, what are the reasons for default in repayment?
   a) Unexpected family commitment.
   b) Dull business activities.
   c) Monsoon and Crop failures.
   d) Laziness.
   e) Lack of time.

17) What is your opinion regarding the penal interest charged for over dues?
   a) High
   b) Low

18) How many instalments are overdue?
   a) Less than five
   b) More than five

19) Are you aware of the bonus scheme for prompt repayments?
   a) Yes  
   b) No

20) Are you taking efforts to avoid default?
   a) Yes  
   b) No

21) What do you feel about the loss caused by default?
III. Details regarding involvement in cooperative activities

1. Are you participating in all the general body meetings?
   a) Yes       b) No

2. Are you participating in the cooperative elections?
   a) Yes       b) No

3. What is your present status in the society?
   a) Ordinary member
   b) Board member

IV. What are your suggestions for the improvement of the functioning of the cooperative housing societies?