APPENDIX I

QUESTIONNAIRE FOR BORROWERS OF HOUSING LOAN

I. PERSONAL DATA

1. Age

2. Sex : Male / Female

3. Educational Qualification (Please tick the appropriate column)
   a) Upto S.S.L.C
   b) Graduate - Professional
      Non-professional
   c) Post-Graduate-Professional
      Non-professional

4. Occupation (Please tick the appropriate column)
   a) Employed-a) Govt.
      b) Private
      c) Public sector
         (KTC, PRC)
      d) Quasi-Govt.
         (Teacher, local authority).
   b) Self Employed-a) Business
      b) Profession
   c) Others - Specify

5. Total members in the family (Size of the family) (Please tick)
   a) Only 2 members
   b) 3 members
   c) 4 members
   d) 5 members
   e) 6 members and above

6. Monthly income/salary (Please tick)
   a) Below Rs.3000
   b) Rs.3,000 to Rs. 6,000
   c) Rs.6,000 to Rs. 9,000
   d) Rs.9,000 to Rs.12,000
   e) Above Rs.12,000
II. FINANCIAL POSITION

Asset Holdings

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Details</th>
<th>Quantity/No.</th>
<th>Approximate Value in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Buildings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Jewels</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Vehicles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Household articles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Others - specify</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total

Liabilities at present

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Type of Liability</th>
<th>Amount in Rs.</th>
<th>(Approximately)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bank Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Bank Loan by Pledging Jewels</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Loan from money lenders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Loans from friends &amp; relatives without interest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Others - specify</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total

III. DETAILS OF HOUSING LOAN

1. State the reasons for selecting the agency [please tick]
   a) Easy to approach.
   b) Low rate of Interest.
   c) Simple & Easy formalities.
   d) Risk covered on unfortunate death.
   e) Others-specify.
2. State the amount of housing loan applied:

3. What is your opinion regarding the rate of Interest [Please tick]:
   a) Very high
   b) High
   c) Normal
   d) Low

4. Do you feel that the cost of servicing is [please tick]:
   a) Very high
   b) High
   c) Normal
   d) Low

5. State your opinion about inspection method [please tick]:
   a) rigid
   b) moderate
   c) flexible

6. State the reasons for getting housing loan [please tick]:
   a) financial constraints
   b) low rate of interest
   c) easy instalment
   d) tax benefits

7. Did you face any difficulty in availing the loan [please tick]:
   Yes/No
8. If yes, state the difficulties [please tick]  
   a) cumbersome formalities  
   b) abnormal delay in sanctioning the loan  
   c) delay in release of the loan  
   d) time gap between the release of instalments

9. State the total investment made in the house [please tick]  
   a) less than Rs.2,00,000  
   b) Rs.2,00,000 to Rs.4,00,000  
   c) above Rs.4,00,000

10. Mention the mode of repayment of your house loan [please tick]  
    a) Payment in person  
    b) Cheque through post  
    c) D.D. through post

IV. MISCELLANEOUS

1. What is your general opinion about the functioning of the lending agency? (Please tick)  
   a) Performance is excellent  
   b) Performance is very good  
   c) Performance is satisfactory  
   d) Performance is poor  
   e) No opinion

2. Mention any other remarks about the institution
V. ATTITUDE OF BORROWERS

A number of statements are given below. Please state to what extent you agree or disagree with the given statement. In the statement the term institution or organisation refers to the organisation from which you have borrowed. The following are the expansions of the abbreviations used in the statement.

SA : Strongly Agree	 A : Agree	 NI : No Idea
DA : Disagree	 SDA : Strongly Disagree

1. The institution had given a detailed one time instruction in the beginning itself regarding the formalities to be observed.
   SA	 A	 NI	 DA	 SDA

2. The policy adopted by the institution with reference to any alteration from the approved plan caused so much difficulty.
   SA	 A	 NI	 DA	 SDA

3. The prepayment procedure (other than by Equated Monthly Instalment-EMI) is just and equitable.
   SA	 A	 NI	 DA	 SDA

4. The amount of fees collected by the organisation is reasonable.
   SA	 A	 NI	 DA	 SDA

5. The institution is very quick in announcing the decision of granting the loan.
   SA	 A	 NI	 DA	 SDA

6. The customer relationship at the clerical level is highly cordial.
   SA	 A	 NI	 DA	 SDA

7. The maximum repayment period fixed by the organisation is not sufficient for a loan of this type.
   SA	 A	 NI	 DA	 SDA
8. The inspectors'/Engineers' attitude at the time of inspection of 'Building-construction in-progress' is condemnable.

  SA   A   NI   DA   SDA

9. Remittance of monthly dues at the cash counter of the organisation is much more difficult than getting the loan amount.

  SA   A   NI   DA   SDA

10. The prepayment procedure (other than by EMI) has to be rationalised.

    SA   A   NI   DA   SDA

11. The way in which the lending procedures administered at the time of sanctioning the loan caused so much difficulty.

    SA   A   NI   DA   SDA

12. The organisation exploits the borrowers by charging expenses under various names.

    SA   A   NI   DA   SDA

13. Unnecessarily the disbursement is delayed

    SA   A   NI   DA   SDA

14. Had I known that so much procedures were involved for getting the housing loan from the institution, I would have decided not to borrow from this institution.

    SA   A   NI   DA   SDA

15. The officers of the organisation are indifferent towards the customers.

    SA   A   NI   DA   SDA

16. The organisation has rightly fixed 18/20 years as the maximum repayment term.

    SA   A   NI   DA   SDA
17. The institution is prompt and quick in releasing the funds after each stage of work is completed.

   SA    A    NI    DA    SDA

18. The service at the remittance counter is satisfactory.

   SA    A    NI    DA    SDA

Please tick any number of items

VI. I did not borrow from LICHFL because of:
   a) No idea about the institution.
   b) Cumbersome procedural formalities at the time of sanctioning the loan.
   c) Heavy monthly commitment.
   d) High rate of interest.
   e) Delayed disbursement.
   f) Shorter repayment term.
   g) Rigorous building inspection.
   h) Compulsion of taking Life Insurance Policy.
   i) Poor customer relationship.
   j) If any other factors are there, please specify:

Please tick any number of items

VII. I did not borrow from Ind Bank Housing Ltd., because of:
   a) No idea about the institution.
   b) Cumbersome procedural formalities at the time of sanctioning the loan.
   c) Heavy monthly commitment.
d) High rate of interest.

e) Anomaly in the interest calculation.

f) Delayed disbursement.

g) Shorter repayment term.

h) Rigorous building inspection.

i) Absence of Life Risk Coverage Clause.

j) Poor customer relationship.

k) If any other factors are there, please specify:

Please tick any number of items

VIII. I did not borrow from Co-operative Society because of:

a) No idea about the institution.

b) Poor customer relationship.

c) Cumbersome procedural formalities at the time of sanctioning the loan.

d) Heavy monthly commitment.

e) High rate of interest.

f) Delayed disbursement.

g) Shorter repayment term.

h) Rigorous building inspection.

i) Maximum ceiling of loan amount (Rs.3,00,000)

j) The need for investing in the shares of the society to the extent of 7% of the loan amount.

k) Other factors specify:

   Thank you very much for your co-operation.
APPENDIX-II

INTERVIEW SCHEDULE FOR LENDING INSTITUTIONS

1. Name of the Institution/Society :

2. Date of Starting its function :

3. Area of operation :

4. Details of persons employed :

5. Capital structure/paidup share capital of society :

6. Details of Branch Offices/Societies :

7. Deposits details :

8. Rate of interest on deposits :

9. Various Schemes of house loan :

10. Amount of Schemes financed by Govt. allocation :

11. Terms and Conditions for the sanction of loan :

12. Pattern of assistance :

13. Procedural and legal formalities followed to sanction the loan :

14. Loan limit-maximum & minimum :

15. Rate of interest charged :

16. Determination of repaying capacity and loan amount :

17. Allocation of funds to branch/society :
18. Type of mortgages created & securities for the loan

19. Margin money and percentage of loan granted on estimated cost

20. Amount of processing and administrative fees

21. Amount of loan sanctioned in the district

22. E.M.I. for different loan amount

23. Slabwise classification of borrowers

24. Loan disbursed

25. Mode of disbursement

26. Repayment term

27. Penal Interest Charged

28. Loan overdues periodwise

29. State the steps taken to promote recoveries

30. State the prepayment procedure

31. State the working capital position of the society

32. Give the amount of profit earned and dividend declared
APPENDIX- III

CONSOLIDATED LIST OF LIC CENTRES APPROVED IN TIRUNELVELI

1. Valliyur Branch
   1. Panagudi (9 Kms.)
   2. Vadakkankulam (20 Kms.)
   3. Ervadi (5 Kms)
   4. Kalakad (17 Kms.)
   5. Thisayanvillai (35 Kms.)
   6. Nanguneri (15 Kms.)
   7. Radhapuram (17 Kms.)
   8. S. Kallikulam (5 Kms.)

2. Srivaikundam
   1. Alwarthirunagari
   2. Nazareth
   3. Eral
   4. Sawyerpuram
   5. Karungulam
   6. Srivaikuntam Town Panchayat

3. Kovilpatti
   1. Vilathikulam
   2. Ottapidaram
   3. Ettayapuram
   4. Greater Kovilpatti

4. Tuticorin
   1. SPIC Nagar in Tiruchendur Road
   2. Upto Pudukottai on Tirunelveli Road
   3. APC Women’s College in Madurai Road
   4. Greater Tuticorin
   5. Tuticorin Town

5. Tenkasi
   1. Tenkasi Muncipality and 5 Kms Surrounding it
   2. Shenkottai Municipality Proper
   3. Kadayanallur Municipality Proper
   4. Courtallam Proper
   5. Pavoor Chattiram
   6. Alankulam
6. Tiruchendur : 1. Veerapandiapatnam
2. Alankulam
3. Sathankulam
4. Kayalpatnam
5. Udankudi
6. Tiruchendur Panchayat


2. Vidramasingapuram proper.

2. Puliangudi municipality proper.

KUZHIITHURAI BRANCH - CENTRES APPROVED

1. Martandam : Urban

2. Kuzhithurai :

3. Nattalam : 4 Kms

4. Karingal : 10 Kms Martandam - Colachel Road

5. Parapallam :

6. Thenkapattanam : 13 Kms

7. Killiyoor : 8 Kms

8. Pucukkadai : 10 Kms

9. Kollencode : 15 Kms Kunchirai - 7 Kms

10. Nadaikavu : 12 Kms

11. Kaliyakkavilai : 8 Kms Padanthalamoodu - 5 Kms

12. Arumani : 10 Kms
<table>
<thead>
<tr>
<th></th>
<th>Centre</th>
<th>Distance</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Melpuram</td>
<td>5 Kms</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Kannumamoodu</td>
<td>15 Kms</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Pelekal</td>
<td>13 Kms</td>
<td>Trivandrum/Panachamoodu</td>
</tr>
<tr>
<td>16</td>
<td>Unnamalakadai</td>
<td>3 Kms</td>
<td>Marthandam - Kulasakaram</td>
</tr>
<tr>
<td>17</td>
<td>Edaicode</td>
<td>7 Kms</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Kalliyal/Kadayal</td>
<td>14 Kms</td>
<td>Marthandam - Alancholai Road</td>
</tr>
<tr>
<td>19</td>
<td>Kappukadu/Kunnathoor</td>
<td>5 Kms</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Ridalam</td>
<td>15 Kms</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Panachamoodu</td>
<td>15 Kms</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Chitharal</td>
<td>8 Kms</td>
<td></td>
</tr>
</tbody>
</table>

**LIST OF CENTRES APPROVED IN NAGARCOIL**

**KANYAKUMARI ROAD**

1. Agastheeswaran : 17 Kms
2. Kottaram : 14 Kms
3. Alagappapuram : 12 Kms
4. Jaunes Town : 14 Kms
5. Anjugramam : 17 Kms

**TRIVANDRUM ROAD**

1. Chukakadai : 6 Kms
2. Peruvilai : 8 Kms
3. Christophernagar : 6 Kms

**TIRUNELVELI ROAD**

1. Aralvoilozhi road : 15 Kms
2. Thovalai : 12 Kms
3. Vellamadam : 8 Kms

**MANAKUDI ROAD**

1. Thangamputhur : 9 Kms
2. Parakkai : 6 Kms
3. Manakudi : 12 Kms

**EATHAMOZHY**

1. Eathamozhy : 10 Kms
2. Soorangudi : 7 Kms
### KOLACHAL ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ganapathipuram</td>
<td>15 Kms</td>
</tr>
<tr>
<td>Asaripallam</td>
<td>8 Kms</td>
</tr>
<tr>
<td>Rajakkamangalam</td>
<td>10 Kms</td>
</tr>
<tr>
<td>Melasankarankudi</td>
<td>8 Kms</td>
</tr>
<tr>
<td>Pazhavilai</td>
<td>7 Kms</td>
</tr>
<tr>
<td>Shanthapuram</td>
<td>10 Kms</td>
</tr>
</tbody>
</table>

### BALAMORE ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Azhagispunisapuram</td>
<td>14 Kms</td>
</tr>
<tr>
<td>Tritiuvilai-Kesavaputhur</td>
<td>12 Kms</td>
</tr>
<tr>
<td>Boothapandi</td>
<td>14 Kms</td>
</tr>
<tr>
<td>Thazhakkudi</td>
<td>12 Kms</td>
</tr>
</tbody>
</table>

### LIST OF CENTRES APPROVED TO THUCKALY

#### COLACHAL ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lakahipuram</td>
<td>8 Kms</td>
</tr>
<tr>
<td>Chettiyarpuram</td>
<td>7 Kms</td>
</tr>
<tr>
<td>Monday Market</td>
<td>6 Kms</td>
</tr>
<tr>
<td>Neyyor</td>
<td>5 Kms</td>
</tr>
<tr>
<td>Thiruvithancode</td>
<td>2 Kms</td>
</tr>
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</table>

#### THUCKALY - PALLIADI ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kolipove Villai</td>
<td>4 Kms</td>
</tr>
<tr>
<td>Thickkanamcode</td>
<td>6 Kms</td>
</tr>
<tr>
<td>Palliadi</td>
<td>9 Kms</td>
</tr>
<tr>
<td>Neyyor</td>
<td>5 Kms</td>
</tr>
</tbody>
</table>

#### TRIVANDRUM ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Azhkiamandapam</td>
<td>2 Kms</td>
</tr>
<tr>
<td>Samiavmadam (Kattathirai)</td>
<td>3 Kms</td>
</tr>
<tr>
<td>Iravipudoordadai</td>
<td>9 Kms</td>
</tr>
</tbody>
</table>

#### KULASEKARAM ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muthaikadu</td>
<td>5 Kms</td>
</tr>
<tr>
<td>Chittiramkode</td>
<td>7 Kms</td>
</tr>
<tr>
<td>Kulasekaram</td>
<td>14 Kms</td>
</tr>
<tr>
<td>Kumarapuram (Peruchilambai)</td>
<td>9 Kms</td>
</tr>
</tbody>
</table>

#### THUCKALY - THIRUPURAPOOR ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nekkamandapam</td>
<td>5 Kms</td>
</tr>
<tr>
<td>Verkilambi</td>
<td>7 Kms</td>
</tr>
<tr>
<td>Poovancode</td>
<td>8 Kms</td>
</tr>
<tr>
<td>Attoor</td>
<td>10 Kms</td>
</tr>
<tr>
<td>Thiruvattar</td>
<td>14 Kms</td>
</tr>
</tbody>
</table>

#### THUCKALY - NAGARCOIL ROAD

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Villukkuri</td>
<td>6 Kms</td>
</tr>
</tbody>
</table>

#### THUCKALY TO MUTTAM

<table>
<thead>
<tr>
<th>Location</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iramal</td>
<td>5 Kms</td>
</tr>
<tr>
<td>Vellimalai</td>
<td>7 Kms</td>
</tr>
<tr>
<td>Thiruvmainar Kurichi</td>
<td>7½ Kms</td>
</tr>
</tbody>
</table>
THUCKALY - MANAVALAKURICHI

1. Manavalakurichi : 14 Kms
2. Mandaikadu : 15 Kms

DISTANCE FROM Br. H. Qrs.

<table>
<thead>
<tr>
<th>Place</th>
<th>Distance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Kuruthancode</td>
<td>8 Kms</td>
</tr>
<tr>
<td>2. Saral</td>
<td>9 Kms</td>
</tr>
<tr>
<td>3. Arasanvilai</td>
<td>10 Kms</td>
</tr>
<tr>
<td>4. Villukuri</td>
<td>5 Kms</td>
</tr>
<tr>
<td>5. Kandanvilai</td>
<td>6 Kms</td>
</tr>
<tr>
<td>6. Mullivilai</td>
<td>8 Kms</td>
</tr>
<tr>
<td>7. Mulagumoodu</td>
<td>5 Kms</td>
</tr>
<tr>
<td>8. Manalikarai</td>
<td>10 Kms</td>
</tr>
<tr>
<td>9. Friday Market</td>
<td>10 Kms</td>
</tr>
<tr>
<td>(Vellichanthai)</td>
<td></td>
</tr>
<tr>
<td>10. Ammandivilai</td>
<td>10 Kms</td>
</tr>
<tr>
<td>11. Asaripallam</td>
<td>15 Kms</td>
</tr>
<tr>
<td>12. Muttom</td>
<td>12 Kms</td>
</tr>
<tr>
<td>13. Manavalakurichi</td>
<td>14 Kms</td>
</tr>
<tr>
<td>14. Veeyannoor</td>
<td>12 Kms</td>
</tr>
<tr>
<td>15. Ponmanai</td>
<td>12 Kms</td>
</tr>
</tbody>
</table>
APPENDIX - IV
LIST OF CO-OPERATIVE HOUSING SOCIETIES

1. TALUK SOCIETIES

<table>
<thead>
<tr>
<th>Name of the Society</th>
<th>Area of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Radhapuram Taluk CHS</td>
<td>Radhapuram Taluk</td>
</tr>
<tr>
<td>Tirunelveli Taluk CHS</td>
<td>Villages in Tirunelveli Taluk</td>
</tr>
<tr>
<td>Ambasamudram Taluk CHS</td>
<td>Ambasamudram Taluk</td>
</tr>
<tr>
<td>Sivagiri Taluk CHS</td>
<td>Sivagiri Taluk (Except Municipal area)</td>
</tr>
<tr>
<td>Shengottah Taluk CHS</td>
<td>All villages in Shengottai Taluk</td>
</tr>
<tr>
<td>Nanguneri Taluk CHS</td>
<td>Nangunari Taluk</td>
</tr>
<tr>
<td>Sankarankoil Taluk CHS</td>
<td>Sankarankoil Taluk - Full.</td>
</tr>
<tr>
<td>Veerakerlampudur Taluk CHS</td>
<td>Veerakerlampudur Taluk level (Approximately 50 revenue villages)</td>
</tr>
<tr>
<td>Tenkasi Taluk CHS</td>
<td>Tenkasi Taluk except Courtallam township, Tenkasi municipality and Kadayanallur municipality</td>
</tr>
<tr>
<td>Palayamkottai Taluk CHS</td>
<td>Palayamkottai Taluk</td>
</tr>
</tbody>
</table>

2. EMPLOYEES SOCIETIES

<table>
<thead>
<tr>
<th>Name of the Society</th>
<th>Area of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Officers, Public servants CHS, Tenkasi</td>
<td>Tirunelveli District</td>
</tr>
<tr>
<td>Government Servants and Other Public Servants CHS, Sankarankoil</td>
<td>Sankarankoil Taluk, Sivagiri Taluk and Veerakerlampudur Taluk</td>
</tr>
</tbody>
</table>
3. Office of the Non-gazetted Officers Co-operative Building Society, Tirunelveli

### 3. URBAN SOCIETIES

<table>
<thead>
<tr>
<th>Name of the Societies</th>
<th>Area of Operation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Maharajanagar CHS, Palayamkottai</td>
<td>Tirunelveli corporation full and all villages around 12 Kms</td>
</tr>
<tr>
<td>2. Tirunelveli-Palayamkottai CHS, Tirunelveli.</td>
<td>Upto the area of all villages lying within radius 12 Kms from Tirunelveli municipal corporation limits</td>
</tr>
<tr>
<td>3. Kadayanallur CHS, Kadayanallur</td>
<td>Kadayanallur municipal limits and Kadayanallur panchayat union limits</td>
</tr>
<tr>
<td>4. Adidravidar CHS, Valliyur</td>
<td>Tirunelveli District</td>
</tr>
<tr>
<td>5. Alangulam CHS, Alangulam</td>
<td>Alangulam town panchayat limits and the villages (approx. 26)</td>
</tr>
<tr>
<td>6. Valliyur Sri Murugan CHS, Valliyur</td>
<td>Town panchayats of Valliyur, Panagudi, Kallikulam, Kalakad, Thirukkurangudi &amp; Thalapathy Samudram</td>
</tr>
</tbody>
</table>


11. Tenkasi CHS, Tenkasi : Tenkasi municipality limits and the villages - Courtallam, Melagaram, Ilanji, Panpoli, Vadakarai


13. Pettai CHS, Pettai : Tirunelveli corporation limits and the villages within a distance of 12 Kms from the limits of Tirunelveli corporation