Annexure-I

INTERVIEW SCHEDULE

(For the use of the loanee under Assam State Housing Board)

The interview schedule is to be used for studying various opinions of users of housing loan scheme of Assam State Housing Board.

INTRODUCTION - (PART-I)

(To be collected from a loanee under ASHB)

1. Name of the loanee and Address :

2. Age and Sex : Years M/F

3. Marital status : (Married/Unmarried/Widow/Divorced)

4. Educational Qualification :

5. Occupation : Service/Business

6. (a) Income status : Below --- 3000
   3000 --- 5000
   5001 --- 10000
   Above --- 10000

   (b) Caste : General/ST/SC/OBC/Others

7. What prompted you to apply for housing loan under ASHB
   (a) Easy terms of landing.
   (b) Low rate of Interest.
   (c) Status of Govt. undertaking.

8. (a) State the Quantum of loan applied :

   (b) State the category of loan :
(c) State the Name under which scheme loan is applied:

9. State the Quantum of the loan sanctioned:

10. State the time taken between loan applied and loan sanctioned:

11. State the nature of securities offered in executing the loan.
   
   (a) Mortgage deed.
   
   (b) Service security.
   
   (c) Other securities.

12. State the time taken between loan sanctioned & release of 1st instalment:

13. State the time taken between the release of two successive instalments:
   
   (a) First & Second.
   
   (b) Second & third.

14. State the amount of loan so far received:

15. State the percentage of loan released in each instalment.
   
   (a) 1st instalment %
   
   (b) 2nd instalment %
   
   (c) 3rd instalment %

16. State the amount of administrative service charge, if any, deducted at source of the loan:

17. State about procedural formalities of the loan.
   
   (a) Acceptable.
   
   Yes/ No.

18. Did you receive Co-operation from field staff in connection with loan:
   
   Yes/ No
19. Do you receive the guidance of the ASHB personne : Yes/ No

20. State the purpose for which the house is constructed :
   (a) Self dwelling
   (b) For letting out
   (c) Business use.

21. Do you come across any better terms now offered by new housing agencies :

22. If so, in what way it is different from the existing loan
   (a) Lesser formalities.
   (b) Liberal terms.
   (c) Lower rate of interest.

23. Do you feel that ASHB considered your application with all fairness : Yes/ No

24. State the monthly instalment for the repayment of your loan.

25. State the rate of interest charged against the loan.

26. State the period of repayment of the loan.

27. State the place where you have to repay instalment.

28. Do you receive remainders before an instalment falls due: Yes/ No

29. Do you receive annual accounts statement from the ASHB about your dues.

30. To which of the two system you have exercised your option.
   (a) Payment through bank.
   (b) Payment at cash counter.

31. State the time taken at the bank/ ASHB office for disposal of payment.
   Less than 30 minutes.
   Above 30 minutes.

32. Did you ever fall in repayment of loan instalment : Yes/ No
33. Did you receive any notice for such default :  Yes/ No

34. Did the ASHB charge any penalty for such default.

35. Have you repaid the instalments in full : Yes /No

36. If yes, state the time taken by the ASHB for release of documents.

37. Comment : 

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