A Research Study

On

“A Profile of State Housing Agencies in Assam”

This information is being collected only for Specific Research Analysis. It will not be used for any other purpose & complete anonymous will be maintained. Therefore please feel free to provide information as accurately as possible.

**General Information**

1) Name of Institution : 
2) Address : 
3) Legal status : Private sector/ Govt. sector/ subsidiary/ other 
4) Date of incorporation : 
5) Date of Commencement of Business in Assam : 
6) Aims & Objectives : 
7) Name & Designation of the Chief Executive : 
8) Constitution of the Board : 
   No. of members in the Board : 

**Finance**

i) Type of Scheme implements : A. Schemes for
   i) Govt. Employees
ii) Purpose of Financing

i) Constructions of new Houses

ii) Repairs & Addition.

iii) Purchase of Flats/ Lands & Building from Govt./ Private Company/ Individual

iv) Purchase of land from Govt. agency/ Private agency.

iii) Other terms of loan &

Rate of interest: Maximum loan & ROI Minimum loan & ROI

iv) Security of loan: a) Principal Security Documents

b) Co-lateral Security

v) Valuation of Mortgage of Property:

vi) Computation of Income for assessment of Entailment of loan:

For Employees –

For Self-employed –

For Others –
vii) Equated Monthly Instalment : Monthly rest / yearly rest
   per 1,000/ 10,000/

viii) Mode of repayment & Period :

ix) Guarantors :

x) Applicants : Individual/ Joint applicants

xi) Central Govt. Employees : If any special position

taxii) Provision of second charging for loan : Yes/ No
   (if yes please indicate the method
   for undertaking the security)

xiii) Time taking for - i) Sanctioning of loan-
      ii) Completion of document from date of Instalment-
      iii) Release of instalment-

xiv) Security - What are the questions ask before sanctioning of loan to a customer
   a) No. of dependents? : yes/ no
   b) Family Members? : yes/ no
   c) Whether they are staying in our house or rental houses? : yes/ no
   d) What is their type of Background if (family, education, professional, social
      etc.)?
   e) Whether they are able to provide all the required documents or not ? : yes/no
   f) How many earners in the family? : yes/ no
   g) What are their other loan outstanding for various purposes? : yes/ no

xv) Concession -

xvi) Profession fees -

xvii) Supporting documents along with application -
<table>
<thead>
<tr>
<th>xviii) Total sanctioned -</th>
<th>Amount (Rs. in Lakhs)</th>
<th>No. of unit sanctioned</th>
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<td>2001-2002</td>
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<th>xix) Total Released</th>
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<td>2001-2002</td>
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<th>xx) Recovery status in p/c</th>
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<td>2001-2002</td>
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| xxi) No. of cases in default - |                        |
| xxii) Action taken – in case of defaulters - |                        |