APPENDICES
HOUSING FINANCE BY STATE BANK OF INDIA – A STUDY
WITH REFERENCE TO CHITTOOR DISTRICT OF ANDHRA PRADESH

SCHEDULE FOR BORROWERS

A. IDENTIFICATION :

1. Name of the respondent :

2. Address :

3. Age :

4. Social Status (Caste) : SC/ST/BC/OC

5. Educational Qualification :

6. Nature of occupation and yearly income:
   a. Agriculture
   b. Business
   c. Employment
   d. Any other

7. Urban / Semi urban / Rural :

8. No. of members in the family :

9. Total income of the family :

<table>
<thead>
<tr>
<th>Earner</th>
<th>Relation with income</th>
<th>Nature of the income</th>
<th>Male / Female income</th>
<th>Monthly income</th>
<th>Total income per year</th>
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B. DETAILS OF HOUSING CONSTRUCTION

10. Type of house constructed
   a. Normal
   b. Duplex

11. Size of house constructed
   a. One bed room
   b. Two bed room
   c. Three bed room

12. Please furnish the following details of your house property.
   a. Cost of the site (Rs.)
   b. Estimated cost of construction (Rs.)
   c. Actual cost of construction (Rs.)
   d. Difference between in estimated cost and actual cost (Rs.)

13. Specify the reasons for the difference
   a.
   b.
   c.
   d.

14. Please provide the details of expenses incurred in securing the house loan
   a. Processing fee  Rs.
   b. Mortgage Expenses  Rs.
   c. Other (specify)  Rs.
C. MOBILISATION OF FUNDS FOR CONSTRUCTION OF HOUSE PROPERTY

15. Mobilisation of funds for acquisition of house property

Details of sources of funds for acquiring house property.

<table>
<thead>
<tr>
<th>Source of funds</th>
<th>Amount in Rs.</th>
<th>Rate of interest</th>
<th>Period of repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Informal</td>
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<td></td>
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<tr>
<td>a. Own savings</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>b. Sale of investments and assets</td>
<td></td>
<td></td>
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<tr>
<td>c. Money lenders</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>d. Others (specify)</td>
<td></td>
<td></td>
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<tr>
<td>II. Institutions (Specify)</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Total

16. Who initiated you to get housing loan from SBI?

D. PROBLEMS OF BORROWERS WHILE GETTING HOUSE LOAN AND REPAYMENT OF HOUSE LOAN

17. What was the critical factor played key role while getting yours house loan from the Bank.

Factors

a. Re-paying capacity
b. Security / Surety offered

c. Persuasion and influence
d. Other factors (specify)

18. What are the problems faced while getting housing loan form the Bank?

a. Preparation of document
b. Delay in processing of loan application
c. Surety / Security regulations
d. Rigid rules and regulations
e. Inadequate loan amount sanction of loan amount
f. More incidental expenses
19. Was the sanctioned loan amount released in time by the Bank.
   a. If no, how much was the delay (days)
   b. What were the main reasons for the delay
      i.
      ii.

20. Please give secured / un secured details of your house loan.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Value of the security</th>
<th>Loan amount offered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Secured loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsecured loan</td>
<td></td>
<td></td>
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</tbody>
</table>

21. Specify the reasons for your preference to borrow housing Finance from the SBI.
   a. Simple procedural formalities
   b. Rate of Interest is low
   c. Early and timely disbursement of loan
   d. Priority and concession available
   e. Sizable loan amount

22. How was the repayment schedule worked out?
   a. As per rules and regulations of the SBI
   b. Mutual understanding
   c. Both

23. What was the basis of repayment schedule?
   a. Income of beneficiary
   b. Savings at the time of loan application
   c. Both income and Savings
   D. Future income
   e. Any other consideration (Specify)
24. Was the installment amount reasonable? Yes / No  
a. If No, what is the reasonable amount in your opinion?

25. Do you desire restructuring of the repayment schedule? Yes / No  
If Yes, what are the require in the repayment schedule?  
a. Amount of installment  
b. Period of installment

26. Do you Repay the Installment amount Regularly

27. Are you prepared to pre-settle your house loan account? Yes / No  
If yes, what are the reasons  
a. Rate of interest is high  
b. Huge income received

E. GENERAL INFORMATION

28. Who assisted you in designing in house plan?

29. Did you face any problems in getting the approval? Yes / No  
If “Yes” specify the problems and how to overcome the problems

F. ARE YOU SATISFIED WITH SBI HOUSING FINANCE?  
a. Highly satisfied  
b. Satisfied  
c. Not satisfied

G. ANY OTHER SUGGESTIONS
HOUSING FINANCE BY STATE OF INDIA – A STUDY
WITH REFERENCE TO CHITTOOR DISTRICT OF ANDHRA PRADESH

SCHEDULE FOR BRANCH OFFICES

A. IDENTIFICATION

1. Name & Address of branch office
2. Date of establishment
3. Accounting year
4. Total No. of staff members working in the branch
5. Does the branch accept public deposits? Yes/No

B. GENERAL POLICIES

6. Do you estimate demand for housing loans at your branch level? Yes/No
7. Limits of sanction of loan amount
   a. At branch Level
      Minimum: 
      Maximum: 
8. What are the basic factors you consider while sanctioning housing loan?
   a.
   b.
   c.
9. What factors do you take into account in fixing loan installments?
   a.
   b.
   c.
10. What is the normal duration involved in sanctioning the loan?
11. Do you insist third party sureties? Yes/No
    If Yes, Please mention
    a. No. of sureties insisted upon

a. Employees
b. Business People
c. Others

13. Which type of customer you generally prefer and why?

a. Agriculturalist
b. Businessman
c. Employee
d. Others

14. Do you / your staff personally visit the borrowers site before sanctioning House loan? Yes / No

15. In how many installments and at what stages the sanctioned loan amount is released generally?

16. Do all the sanctions are being released normally Yes / No
If No, What are the general reasons for the gap.

a. 
b. 
c. 

C. PERFORMANCE

17. Details of year wise sanction and disbursements in your branch.

<table>
<thead>
<tr>
<th>Year</th>
<th>Sanctioned (Rs.)</th>
<th>Disbursements (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002-03</td>
<td></td>
<td></td>
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<tr>
<td>2003-04</td>
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<tr>
<td>2004-05</td>
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<td>2005-06</td>
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<tr>
<td>2006-07</td>
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</tbody>
</table>
18. State the year wise rate of recovery of loan installments in the last five years in your branch.

<table>
<thead>
<tr>
<th>Year</th>
<th>Recovery (Rs.)</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>2002-03</td>
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19. When the percentage of recovery is less. What are the reasons for less recovery?
   a. 
   b. 
   c. 
   d. 

D. GENERAL INFORMATION

19. What are the problems you generally come across at your branch level while recovery of loans.
   a. 
   b. 
   c. 
   d. 

20. How do you overcome the above problems
   a. With help of Head Office
   b. At the branch level

21. Do you feel that competition in housing finance field is healthy  Yes / No.
    If No, What are the reasons for unhealthy competition
   a. 
   b. 
   c. 

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