## APPENDIX I

### PLOTS, HOUSES, FLATS, SHOPS AND COMMERCIAL PLOTS UNALLOTTED - LOCKING UP OF FUNDS

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Division</th>
<th>No. of Boards allotted</th>
<th>Value (Rs. in Lakhs)</th>
<th>No. of Govt. Allotment</th>
<th>Value (Rs. in Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Anna Nagar</td>
<td>274</td>
<td>1832</td>
<td>123</td>
<td>872</td>
</tr>
<tr>
<td>2.</td>
<td>Special Division I</td>
<td>548</td>
<td>8111</td>
<td>197</td>
<td>1715</td>
</tr>
<tr>
<td>3.</td>
<td>Korattur</td>
<td>491</td>
<td>1085</td>
<td>326</td>
<td>935</td>
</tr>
<tr>
<td>4.</td>
<td>K.K.Nagar</td>
<td>150</td>
<td>1774</td>
<td>53</td>
<td>787</td>
</tr>
<tr>
<td>5.</td>
<td>Besant Nagar</td>
<td>47</td>
<td>498</td>
<td>27</td>
<td>213</td>
</tr>
<tr>
<td>6.</td>
<td>Special Division III</td>
<td>258</td>
<td>1925</td>
<td>24</td>
<td>409</td>
</tr>
<tr>
<td>7.</td>
<td>Special Division IV</td>
<td>173</td>
<td>1260</td>
<td>17</td>
<td>121</td>
</tr>
<tr>
<td>8.</td>
<td>Special Division V</td>
<td>283</td>
<td>2151</td>
<td>68</td>
<td>421</td>
</tr>
<tr>
<td>9.</td>
<td>SAFGV II</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>10.</td>
<td>Vellore</td>
<td>2120</td>
<td>1728</td>
<td>406</td>
<td>420</td>
</tr>
<tr>
<td>11.</td>
<td>Hosur</td>
<td>530</td>
<td>1286</td>
<td>336</td>
<td>698</td>
</tr>
<tr>
<td>12.</td>
<td>Tiruvannamalai</td>
<td>78</td>
<td>232</td>
<td>36</td>
<td>100</td>
</tr>
<tr>
<td>13.</td>
<td>Madurai</td>
<td>889</td>
<td>1710</td>
<td>312</td>
<td>556</td>
</tr>
<tr>
<td>14.</td>
<td>Tirunelveli</td>
<td>120</td>
<td>378</td>
<td>138</td>
<td>294</td>
</tr>
<tr>
<td>15.</td>
<td>Madurai Spl Division</td>
<td>2316</td>
<td>5407</td>
<td>395</td>
<td>1104</td>
</tr>
<tr>
<td>16.</td>
<td>Madurai Spl Division VII</td>
<td>4152</td>
<td>3238</td>
<td>40</td>
<td>199</td>
</tr>
<tr>
<td>17.</td>
<td>Ramanathapuram</td>
<td>8</td>
<td>17</td>
<td>10</td>
<td>21</td>
</tr>
<tr>
<td>18.</td>
<td>Salem</td>
<td>1961</td>
<td>3336</td>
<td>369</td>
<td>1020</td>
</tr>
<tr>
<td>19.</td>
<td>Erode</td>
<td>633</td>
<td>1474</td>
<td>426</td>
<td>853</td>
</tr>
<tr>
<td>20.</td>
<td>Coimbatore</td>
<td>414</td>
<td>1400</td>
<td>250</td>
<td>804</td>
</tr>
<tr>
<td>22.</td>
<td>Coimbatore Spl. Dvn.VI</td>
<td>7623</td>
<td>4298</td>
<td>352</td>
<td>410</td>
</tr>
<tr>
<td>23.</td>
<td>Trichy</td>
<td>2821</td>
<td>1580</td>
<td>187</td>
<td>237</td>
</tr>
<tr>
<td>24.</td>
<td>Tanjore</td>
<td>338</td>
<td>1289</td>
<td>178</td>
<td>506</td>
</tr>
<tr>
<td>25.</td>
<td>Villupuram</td>
<td>278</td>
<td>610</td>
<td>102</td>
<td>205</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>26958</strong></td>
<td><strong>47765</strong></td>
<td><strong>4520</strong></td>
<td><strong>13269</strong></td>
</tr>
</tbody>
</table>

Source: Audit Report 2000-2001
## APPENDIX II

### HOUSES, FLATS AND PLOTS CONSTRUCTED AND DEVELOPED BY THE BOARD LYING UNSOLD AS ON 30.6.2001

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the Scheme and Place</th>
<th>Amount involved in Crores</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Madhavaram H.I.G. Flats</td>
<td>5.43</td>
</tr>
<tr>
<td>2.</td>
<td>Flats at Anna Nagar near snuff factory</td>
<td>12.47</td>
</tr>
<tr>
<td>3.</td>
<td>Senniamman Koil M.I.G. Plots</td>
<td>2.96</td>
</tr>
<tr>
<td>4.</td>
<td>South Asian Federation Games village Divn. 962 H.I.G. flats</td>
<td>7.84</td>
</tr>
<tr>
<td>5.</td>
<td>South Asian Federation Games village Divn. 72 H.I.G flats</td>
<td>4.89</td>
</tr>
<tr>
<td>6.</td>
<td>Mogappair Eri Scheme 172 H.I.G. Flats</td>
<td>12.55</td>
</tr>
<tr>
<td>7.</td>
<td>Mogappair Eri 377 H.I.G. Flats</td>
<td>40.55</td>
</tr>
<tr>
<td>8.</td>
<td>Nolambur Phase I - Flats</td>
<td>7.91</td>
</tr>
<tr>
<td>9.</td>
<td>Free Trade Zone - 5 H.I.G. Flats</td>
<td>6.50</td>
</tr>
<tr>
<td>10.</td>
<td>Luz-Mylapore - shops and garages</td>
<td>18.16</td>
</tr>
<tr>
<td>11.</td>
<td>Nesappakkam - Flats and Shops</td>
<td>4.33</td>
</tr>
<tr>
<td>12.</td>
<td>Villivakkam - Flats and shops</td>
<td>19.03</td>
</tr>
<tr>
<td>13.</td>
<td>Maduraiyool - Flats</td>
<td>6.44</td>
</tr>
<tr>
<td>14.</td>
<td>Mogappair East - Flats</td>
<td>24.38</td>
</tr>
<tr>
<td>15.</td>
<td>Tharappadaiveedu - Plots</td>
<td>7.96</td>
</tr>
<tr>
<td>16.</td>
<td>Virupatchiparam - Houses</td>
<td>5.52</td>
</tr>
<tr>
<td>17.</td>
<td>Chengam - Houses</td>
<td>2.30</td>
</tr>
<tr>
<td>18.</td>
<td>Ellis Nagar - Houses</td>
<td>8.98</td>
</tr>
<tr>
<td>19.</td>
<td>Anaiyur scheme - Phase I, II and III Houses</td>
<td>38.81</td>
</tr>
<tr>
<td>20.</td>
<td>Uthampatti - Plots</td>
<td>5.03</td>
</tr>
<tr>
<td>21.</td>
<td>Thirumalagiri - Plots</td>
<td>4.88</td>
</tr>
<tr>
<td>22.</td>
<td>Yercaud - Houses</td>
<td>6.33</td>
</tr>
<tr>
<td>23.</td>
<td>Mudalippalayam - Houses</td>
<td>20.58</td>
</tr>
</tbody>
</table>

## APPENDIX III

### TAMIL NADU HOUSING BOARD

**STATEMENT OF STOCK AS ON 1.4.2001 AND SALES DETAILS**

<table>
<thead>
<tr>
<th>SL No.</th>
<th>Description</th>
<th>Number</th>
<th>Amount Rs in CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Stock of Flats/Houses/Plots as on 1.4.2001 (8264 Flats/Houses, 24123 Plots)</td>
<td>32387</td>
<td>514.00</td>
</tr>
<tr>
<td>2.</td>
<td>Sold During the Year 2001-2002 (All Categories)</td>
<td>5230</td>
<td>168.52</td>
</tr>
<tr>
<td>3.</td>
<td>Additions during the year 2001-02 including new stock and stock brought after cancellation (1680 Flats/Houses, 6299 Plots)</td>
<td>7979</td>
<td>260.52</td>
</tr>
<tr>
<td>4.</td>
<td>Stock of Flats/Houses/Plots as on 1.4.2002 (7545 Flats/Houses, 28001 Plots)</td>
<td>35546</td>
<td>628.90</td>
</tr>
</tbody>
</table>

Source: Secondary Data
## APPENDIX IV

### TAMIL NADU SLUM CLEARANCE BOARD

SCHEMES IMPLEMENTED BY THE BOARD UP TO 31.3.2001

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Scheme</th>
<th>Total No. of houses/plots provided and families benefitted</th>
<th>Amount spent Rs. In Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td><strong>HOUSING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Slum Clearance Programme</td>
<td>68310</td>
<td>25195.16</td>
</tr>
<tr>
<td>2.</td>
<td>Tamil Nadu Special Welfare Fund-Construction of houses</td>
<td>231</td>
<td>213.80</td>
</tr>
<tr>
<td>3.</td>
<td>Shelter for Shelterless</td>
<td>2982</td>
<td>537.50</td>
</tr>
<tr>
<td>4.</td>
<td>Pavement Dwellers Housing Scheme</td>
<td>7782</td>
<td>831.60</td>
</tr>
<tr>
<td>5.</td>
<td>Mass Housing Scheme</td>
<td>142657</td>
<td>2139.85</td>
</tr>
<tr>
<td>6.</td>
<td>Land Bank Scheme</td>
<td>954</td>
<td>105.00</td>
</tr>
<tr>
<td>7.</td>
<td>AC Sheet Roof Houses with Side Walls</td>
<td>39017</td>
<td>4796.00</td>
</tr>
<tr>
<td>8.</td>
<td>National Slum Development Programme</td>
<td>1240</td>
<td>156.00</td>
</tr>
<tr>
<td>9.</td>
<td>Tenth Finance Commission-Special Problem Grant-Construction of houses at Okkium Thurai pakkam.</td>
<td>4876</td>
<td>4038.14</td>
</tr>
<tr>
<td>10.</td>
<td>Flood Alleviation Programme - Construction of houses.</td>
<td>984</td>
<td>990.64</td>
</tr>
<tr>
<td>11.</td>
<td>Urban Renewal Programme (Housing)</td>
<td>722</td>
<td>1492.00</td>
</tr>
<tr>
<td>12.</td>
<td>Cash loan Scheme</td>
<td>15554</td>
<td>1144.73</td>
</tr>
<tr>
<td>13.</td>
<td>Nehru Rozgar Yojana</td>
<td>14000</td>
<td>525.52</td>
</tr>
<tr>
<td>14.</td>
<td>Urban Renewal Programme (Commercial)</td>
<td>-</td>
<td>507.00</td>
</tr>
<tr>
<td>II.</td>
<td><strong>URBAN DEVELOPMENT - Slum Improvement</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Environmental Improvement Scheme</td>
<td>54654</td>
<td>400.00</td>
</tr>
</tbody>
</table>

Contd...
<table>
<thead>
<tr>
<th></th>
<th>Environmental Improvement of Urban Slums</th>
<th>295968</th>
<th>4392.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>Madras Urban Development Project I</td>
<td>24862</td>
<td>403.00</td>
</tr>
<tr>
<td>4.</td>
<td>Madras Urban Development Project II</td>
<td>60278</td>
<td>2019.00</td>
</tr>
<tr>
<td>5.</td>
<td>Tamil Nadu Urban Development Project</td>
<td>76722</td>
<td>3268.02</td>
</tr>
<tr>
<td>6.</td>
<td>Sites and Services</td>
<td>1473</td>
<td>79.30</td>
</tr>
<tr>
<td>7.</td>
<td>Mass Housing Scheme-Basic amenities</td>
<td>97650</td>
<td>1091.38</td>
</tr>
</tbody>
</table>

### III. PART II

<table>
<thead>
<tr>
<th></th>
<th>Improvement to infrastructure in tenemental areas</th>
<th>-</th>
<th>241.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>b)</td>
<td>Improvement to sewer lines in tenemental areas</td>
<td>-</td>
<td>70.00</td>
</tr>
<tr>
<td>c)</td>
<td>Construction of houses for slum families (MRTS)</td>
<td>128</td>
<td>122.01</td>
</tr>
<tr>
<td>d)</td>
<td>Improvement to Water Supply and Sewerage</td>
<td>-</td>
<td>302.50</td>
</tr>
<tr>
<td></td>
<td>Infrastructure in tenemental areas in Chennai.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### IV. a) Repairs and Renewals to the tenements in Chennai. | - | 1866.00 |

| b) Constituency Development Fund-Repairs to tenements in Chennai. | - | 1173.55 |

### V. Marina Development Programme | - | 31.04 |

### VI. Building Centre | - | 4.21 |

### VII. Rehabilitation of Flood (1986) affected slum families | - | 157.00 |

|   | Total | 911044 | 57292.95 |

Source: Secondary Data
## APPENDIX V

**Loan for Residents Offered by Housing Financial Institutions under this study**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Company</th>
<th>Loan amount</th>
<th>Rate of Interest / Repayment period</th>
<th>EMI for Rs.1 lakh</th>
<th>E-mail &amp; web site</th>
<th>Remarks</th>
</tr>
</thead>
</table>
| 1.      | HUDCO               | Upto Rs. 50 lakh | Upto Rs.2 lakh : 11.50-11.75% 11-11.5  
Rs.2-Rs.50 lakh : 11.75-12.25% 11-11.50% | Rs.2,212  
Rs.2,212-Rs.1,1,85  
Rs.2,212-Rs.1,217 | www.hudco.org  
www.hudcoindia.com | 0.8 percent (0.3 percent of the loan amount towards processing fee and 0.5 percent towards administrative fee for government sector and widows. For others, the administrative fee is 0.7 percent. |
| 2.      | LICHF               | Rs. 1 crore | 11.25-11.75% for 6-10 years  
11.50-12.00% for 11-15 years  
12-25-13.00% for 16-20 years | | Lichfch.edu@vsnl.com | Nil |
| 3.      | HDFC                | Upto Rs. 1 crore | 10.25 percent upto 5 years  
11.25-11.75% for 6-10 years  
11.50-12.00% for 11-15 years  
11.50% for 20 years more | Rs.1,192 | www.hdfc.com | Processing and administrative fees reduced to one percent. |
| 4.      | BOBHF               | Rs. 50 lakh | Floating rate : 11.5%  
Fixed rate : 10.25-12.0% | Rs.1,081  
Rs.1,224 | www.bobhfl.com | One percent processing fee |
| 5.      | VBHF                | Rs. 50 lakh | 11.75% for 5-10 years  
12.00-12.25% for 10-15 years | | Vbhflco@mantramail.com | No processing fee |
| 6.      | CB                  | Rs. 1 crore | 12.00-12.50% for 15 years | Rs.1,200-Rs.1,233 | www.citiabank.com/india | EMI can be upto 60 percent of gross monthly household income |
| 7.      | BHF                 | Rs. 50 lakh | 11.70% for 1-9 years  
11.95% for 10-12 years | Rs.1,204  
Rs.1,221 | www.birlahome.com | - |

Source: Compiled from Secondary Data
SCHEDULE

1) Name of the Housing Financial Institution : 

2) Address of the Registered Head Office : 

3) Date of Incorporation as a 
   a) General Finance Company : 
   b) General Banking Company : 
   c) Housing Finance Company : 

4) Authorised Capital : 

5) What are the sources for raising the finance 
   a) Through Share Capital : 
   b) By Issue of Debentures : 
   c) Deposit Mobilisation : 
   d) Loan/Advance through : 
      National Housing Banks : 
   e) Any others (Please Specify) : 

6) What is the rate of interest for 
   your Borrowings? (Please specify) : 

7) How many loan Applications do you receive 
   at an Average per year? : 

8) Please List out the Applications received in the last five years (in Nos.) 
   a) 1996 - 1997 ........... 
   b) 1997 - 1998 ........... 
   c) 1998 - 1999 ........... 
   d) 1999 - 2000 ........... 
   e) 2000 - 2001 ...........
9) Please Indicate the total number of Applications Sanctioned/Disbursed during the last five years

<table>
<thead>
<tr>
<th></th>
<th>Sanctioned</th>
<th>Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996 - 1997</td>
<td>.........</td>
<td>.........</td>
</tr>
<tr>
<td>1997 - 1998</td>
<td>.........</td>
<td>.........</td>
</tr>
<tr>
<td>1998 - 1999</td>
<td>.........</td>
<td>.........</td>
</tr>
<tr>
<td>1999 - 2000</td>
<td>.........</td>
<td>.........</td>
</tr>
<tr>
<td>2000 - 2001</td>
<td>.........</td>
<td>.........</td>
</tr>
</tbody>
</table>

10) Mention the categories of persons applied and availed loan during the fiscal 2001.

- Central Government Employees
- State Government Employees
- Quasi Government Employees
- Public Sector Undertaking Employees
- Any other (please specify)

11) Identify the income group mainly availing Housing loans

- Low Income
- Middle Income
- High Income

12) If Salaried persons are availing the Loan amount. Please specify as below (in Rs.)

- upto 10,000
- 10,000 - 15,000
- 15,000 - 25,000
- 25,000 - 50,000
- 50,000 - Above
13) Please specify the rates of interests for various slabs by your Institution.

14) Which would benefit the beneficiary and the Institution. Please state.

a) Increasing Interest Rate on an increasing loan slab

b) Decreasing Interest on increasing loan slab

c) Fixed rate of interest for all slabs

15) Do you feel that the Institutions are more secured by lending loan for Housing sector?

Yes │ │ No

If 'Yes' please specify

a) Less risks

b) Much secured

c) Steady interest

d) Employment opportunity

e) Any others

16) Do you allow the borrowers to have lesser period of loan compared to the minimum period.

Yes ☐ · No ☐

17) State the maximum amount of loan offered by you in the year (2000-2001)

Rs. ........................
18) State the period of repayment of the loan

a. Less than 3 years
b. 3 years - 5 years
c. 5 years - 10 years
d. 10 years - 15 years
e. Above 15 years

19) What are the types of loans given by your Institution

a. Purchasing of land
b. To build residential Building
c. To alter and repair the existing Houses
d. To purchase built Houses
e. To purchase built Flats

20) Under which category do you find more defaulters

a. Central Government Employees
b. State Government Employees
c. Quasi Government Employees
d. Public sector Employees
e. Private.Business Categories

21) What measures have you taken with regard to defaulters?

a. Penal Interest
b. Legal action
c. Confiscations of the property
d. Auction of the property
22) State the reasons for default on the part of your customers.

..........................................................
..........................................................
..........................................................

23) Do you encourage prompt payers of the loan amount

Yes ☐ No ☐

a) Concession in rate of interest ☐
b) Further loans and advances ☐
c) Waiving part of the loan ☐
d) Any other (please specify) ☐

24) Do you find declining trend for Housing loan due to decline in real estate business?

Yes ☐ No ☐

If 'Yes' state reasons

..........................................................
..........................................................
..........................................................

If 'No' state reasons

..........................................................
..........................................................
..........................................................

25) Do you feel that the more the amount of loan given for housing will improve the economic development of the country?

..........................................................
..........................................................
..........................................................
Housing Finance in Chennai City

(A study related to the supply of Housing Finance by HUDCO, LICHF, HDFC, Banks & other financial institutions)

Questionnaire No. ........................................... Name of the Investigator ..........................................................

Date & Time .................................................... Area & Zone ..........................................................

---

Section `A' - DEMOGRAPHICS

The questions in this section are for analysis purpose only and will be treated as confidential. Please tick (✓) in the relevant box.

1. Name of the head of the household : 

2. Respondent's Name
   (If different from the head) :

3. Address :

4. Office Address :

5. Age & date of birth of the head of the household / respondent

6. Community (tick the appropriate box) :  
   - ST
   - SC
   - MBC
   - BC
   - OC

7. Basic details of the household members:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Relationship</th>
<th>Age</th>
<th>Educational Qualification</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>a)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d)</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>e)</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>f)</td>
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<td>g)</td>
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</tbody>
</table>
8. Do you know that the Government is encouraging the Housing Finance Sector?

Yes ☐  No ☐

If 'Yes'
   a) Government is encouraging individual homes. ☐
   b) Repealing of ceiling laws in several states. ☐
   c) Tax Exemptions. ☐
   d) Increase on rebates. ☐
   e) Any other (Please Specify) ☐

If 'No' Unaware of all the above

9. Choose the reason for the survival of Housing Finance Sector in India.

a) Lower interest rates. ☐
   b) Higher disposable income. ☐
   c) Rapid urbanisation. ☐
   d) Government policy. ☐
   e) Any other (Please specify) ☐

10. The National Housing and Habitat Policy of India 1998 provides many benefits to the citizen:

Yes ☐  No ☐

If 'Yes'
   a) The Government supports housing through the declared Agenda. ☐
   b) Reduction of Stamp duty. ☐
   c) Generation of employment opportunity. ☐
   d) Cost sharing, Cost recovery and other subsidies. ☐
   e) Any more. ☐

If 'No' Unaware of the above benefits

11. Have you constructed or bought the house / flat?

a) Purchased a built house. ☐
   b) Purchased a built flat. ☐
   c) Built the house with help of labourers and supervisors. ☐
   d) Purchased through auction. ☐
   e) Any other (Please specify) ☐
12. Mention the plinth area of your dwelling unit. (In square feet)

- a) ≤ 400
- b) 400 - 700
- c) 700 - 1000
- d) 1000 - 1200
- e) 1200 - 2000
- f) ≥ 2000

13. Have you cleared the necessities furnished below while procuring your house/flat?

- a) Land approval.
- b) C.M.D.A. Clearance.
- c) Permission from Town planning & country planning authorities.
- d) License/permission from local authorities like (City Corporation, Municipalities, Town panchayats, Panchayats)
- e) Any other (please specify)

14. Is the house/flat near to

- a) Your work place?
- b) Your children’s school/college?
- c) Worship place?
- d) Market area?
- e) Any other (Please specify)?

15. Sources of income (Annual)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Sources</th>
<th>Amount</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>a)</td>
<td>Salary</td>
<td></td>
<td></td>
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<tr>
<td>b)</td>
<td>Investment</td>
<td></td>
<td></td>
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<tr>
<td>c)</td>
<td>Salary of spouse</td>
<td></td>
<td></td>
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<tr>
<td>d)</td>
<td>Salary of other members</td>
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<td></td>
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<tr>
<td>e)</td>
<td>Any other</td>
<td></td>
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</tbody>
</table>
Section 'B' - Housing Financial Institutions and Loans

The following questions are related to the Housing Financial Institute and the Loans provided by them. Please tick (√) the appropriate box.

16. Mention the agency from which you have borrowed the loan
   a) HUDCO
   b) LICHIF
   c) HDFC
   d) Other financial institutions
      (i) Name of HFI
   (ii) Name of the Bank
   e) Any other (Please specify)

17. Mention factors that have influenced you to take loan from the said agency
   a) Low interest.
   b) Easy procedure.
   c) Fast clearance.
   d) Concession / offers available on loan.
   e) Risk coverage.
   f) Attitude of the lender.
   g) Flexibility.
   h) Proximity of the residence to the institution.
   i) Any other (Please specify)

18. Please indicate the difficulties experienced by you. (If any)
   a) Cumbersome procedure.
   b) Delay in disbursement.
   c) Inadequate guidance by the agencies.
   d) Lack of interest shown by the officials.
   e) Non-compliance of queries.
   f) Heavy interest rates.

19. Do you feel that the officials were helpful when you approached them for loan?
    Yes ☐       No ☐

20. What was the total extent of amount sanctioned as loan for purchase of the house / flat?
    a) Purchase of the house.  Rs. ..............................................
    b) Purchase of the flat.    Rs. ..............................................
    c) Construction of house.  Rs. ..............................................
    d) Any other (Please specify)
21. What was the processing fee / administrative fee paid by you for the sanctioned loan amount?
   Rs. ..............................................

22. Are you happy with the processing / administrative fees?
   Yes ☐  No ☐

23. Whether the loan covers the entire cost of the house / flat
   Yes ☐  No ☐
   If ‘No’, what are your other sources, apart from the loan amount?
   a) Savings. ☐
   b) Pledging of jewels. ☐
   c) Borrowing from relatives / friends. ☐
   d) Amount raised from disposal of other property. ☐
   e) Private loan. ☐
   f) Refinance / second mortgage. ☐

24. What is the rate of interest charged by the Institution?
   Mention the percentage .......................%.

25. Do you feel that this rate is reasonable?
   Yes ☐  No ☐

26. What type of interest rate do you prefer? Please specify
   a) Fixed rate ☐
   b) Floating rate ☐

27. Why do you prefer.
   a) Fixed rate ? ☐
   b) Floating rate ? ☐
   (state the reasons)

28. Do you know that the Reserve Bank of India has revised the interest rates?
   Yes ☐  No ☐

29. Do you think that it is justifiable to apply the revised rates for the loans already disbursed
   Yes ☐  No ☐
**Section 'C' - Repayments of the Loan**

The following questions in this section are pertaining to the repayment of loan. Please tick (✓) in the relevant box.

30. **Do you know the method of calculating the Equated Monthly Instalment (E.M.I.)**

   Yes [ ] No [ ]

   If 'Yes', state the merits of the E.M.I.
   a) Very good. [ ]
   b) Good. [ ]
   c) V. fair. [ ]
   d) Fair. [ ]
   e) Any other (Please specify) [ ]

   If ‘No’, what are the drawbacks of the method?
   a) Not interested. [ ]
   b) Cumbersome. [ ]
   c) Time consuming. [ ]
   d) Loss to the borrower. [ ]
   e) Any other (Please specify) [ ]

31. **Are you aware of the Graduate Monthly Instalment (G.M.I.)?**

   If ‘Yes’, state the merits of the G.M.I.
   a) Very good. [ ]
   b) Good. [ ]
   c) Very fair. [ ]
   d) Fair. [ ]
   e) No comments. [ ]

   If ‘No’, specify reasons
   a) Not interested. [ ]
   b) Cumbersome. [ ]
   c) To avoid delay. [ ]
   d) Loss to the borrower. [ ]
   e) Any other. [ ]
32. Specify the document properties pledged for availing loan.
   a) Mortgage of property.  
   b) Life insurance policy equal to the loan sanctioned.  
   c) Deposit of title deed.  
   d) Additional collateral as security.  
   e) Any other (please specify)

33. Are you covered by any Life Insurance benefits?
   Yes ☐  No ☐
   If ‘Yes’ please specify the name of the Institution.

34. Does your house / flat come under insurance coverage?
   Yes ☐  No ☐

35. Do you think that the repayment period given by the Financial Institution is adequate?
   Yes ☐  No ☐

36. What is the ideal period of payment according to you?
   a) More than 5 years.  
   b) More than 10 years.  
   c) More than 15 years.  
   d) More than 20 years.  
   e) More than 25 years.

37. Have you made any bulk repayment during the loan period?
   Yes ☐  No ☐

38. For foreclosure of loan, were you given any concession or benefits?
   Yes ☐  No ☐
   If ‘Yes’, mention the concessions
   a) Rebate in the interest.  
   b) Reduction in the loan amount.  
   c) Both.
39. Are you regular in repayment of the loan?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If 'Yes' mention reasons for promptness

a) Provision in salary.

b) Monthly income.

c) Sound financial status.

d) Tax concessions.

e) Any other (Please specify)

If 'No' specify reasons

a) No provision in the salary.

b) Financial difficulty.

c) No regular/uniform income.

d) Unaware of Income Tax concessions.

e) Any other (Please specify)

40. Do you know about second mortgage?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If 'Yes' would you apply the same

a) To settle the loan account.

b) To reduce hardship.

c) To improve the built up area.

d) To modernise the existing house/flat.

e) Any other (Please specify)

41. Have you constructed the house/flat or purchased the house/flat to your fullest satisfaction?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
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</table>

If 'Yes' Please specify the reason for your satisfaction

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If 'No' Please specify the reason for your dissatisfaction

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42. What was the reason for restricting the borrowed loan amount even though the requirement was high?

   a) High rate of interest for higher loan. ☐
   b) Statutory limits. ☐
   c) Low income and repayment difficulties. ☐
   d) Policies of the financial institution. ☐
   e) Any other (Please specify) ☐

43. Would you prefer to take more loan amount if lower rate of interest is offered on the loan amount?

   Yes ☐  No ☐

   If ‘Yes’, give reasons

   ...................................................................................................................................................
   ...................................................................................................................................................

   If ‘No’, give reasons

   ...................................................................................................................................................

44. Are you aware of the concessions and incentive benefits offered in the Budget 2001?

   Yes ☐  No ☐

   If ‘Yes’, please specify

   a) Increase in the tax exemptions. ☐
   b) Increase in the rebate on the repayment of principal. ☐
   c) Exemption of tax on long term capital gains on transfer of capital assets. ☐
   d) Repealing of ULCRA (The Urban Land Ceiling Regulation Act). ☐
   e) Any other (Please specify) ☐

   If ‘No’, please specify

   Unaware of the above regulations
45. Are you aware of the benefits under the Income Tax Act 1961?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If 'Yes', please mention

| a) Exemptions of interest payments | ☐ |
| b) Exemptions of principal payments | ☐ |
| c) Exemptions of interest on deposit qualifying for deduction | ☐ |
| d) Deposit accepted by NRI, Minors, HUF & Cooperatives | ☐ |
| e) Any other (Please specify) | ☐ |

If 'No', Unaware of the above provisions

46. Do you expect the Central Government, State Government & local authority to incorporate the following ideas for the development of housing sector?

| a) Enforce ecological standards and make macro economic reforms. | ☐ |
| b) Enabling flow of resources to housing sector. | ☐ |
| c) Frame National Central Legislations on promoters and developers. | ☐ |
| d) Liberalise legal and regulatory regime. | ☐ |
| e) Make land reforms easy. | ☐ |
| f) Prepare district housing action plan. | ☐ |
| g) Expand urban & rural infrastructure. | ☐ |
| h) Supply land for housing. | ☐ |

47. Have you advised your friend / relative to approach the Financial Institution, which you have opted for loan.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
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If ‘Yes’ How many have opted for loan?
Please specify the number

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If ‘No’ State the reasons for not recommending the institution

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48. Have you opened or maintaining a Home Loan Account?

Yes ☐ No ☐

49. If you have any specific suggestions please mention for the effective functioning of the Housing Finance.

   a) Reduction of interest rate. ☐
   b) Reduction of slab rate. ☐
   c) Uniform monthly instalment. ☐
   d) Extension of repayment period. ☐
   e) Reduction of repayment period. ☐
   f) Concession for prompt payers. ☐
   g) Concession for early closure of loan. ☐
   h) Higher loan for lower interest. ☐
   i) Professional loans are to be made easy. ☐

Section ‘D’ - Suggestions

50. If you have any other suggestions please mention in the space provided below:

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Thank you very much for sparing your valuable time for this academic work.