

SELECTED BIBLIOGRAPHY

Books

Adela Adam Nevilt., (1967), "The Economic Problems of Housing", Macmillan, London.

Alam Murie, Datnier and Chrispopher Watson (1976), "Housing Policy and the Housing System, London George Allen Unwin Ltd, London.

Baskara Rao B. (1079), "Housing and Habitat in Developing countries", New man Group of Publishers, New Delhi.

Bhushan Y.K. (1991) "Fundamentals of Business organisation and Management", Sultan Chand and Sons, New Delhi.

Charles Abrams, (1966) "Housing in the Modern World", Feber and Faber, London.

Clarke John, J., (1970), "The Housing problem", Sir Iraac Pitsman and Sons London.

Francis Cherunilam and Ode Yar D. Heggade (1987) "Housing in India" Himalaya publishing House, Bombay.

Manipriya, C and Singh, S.P. (1963) :Housing problems in India", Sahitya Bhavan, Agra.

Marian Bowley (1947) "Housing and the State", George Allen & Unwin Ltd; London.

Rangarajan V., (1976), "Rural Housing in TamilNadu", Sangam Publishers Madras.

Rukmani Ramani, (1985), "Slums of Madras city", Madras Institute of Development studies, Chennai.

Subbulakshmi, V. (2004), "Housing Finance in India" ICFAI University Press, Hyderabad.

Parimal. H. Vyas, (2002) "Marketing of Consumer Financing in India Problems and prospects" Book Enclave, Jaipur, India.

Misra. S.K. (1999) "Indian Economy", Himalaya Publication House, Mumbai.

Ruddar Dutt and K.P.M Sundaram, (1998), "Indian Economy" S.Chand and Co. Ltd., New Delhi.

K.P.Bhattacharya (1998), "Affordable Housing and Infrastructure in India", Reliance Publishing House, New Delhi.

Rajmulk and Nientied. P, (1990), "Housing and Income in Third World Development", Oxford & IBH Publishing house Ltd, New Delhi.

Bhaskara Rao. B, (1979), "Housing and Habitat in Developing countries", New Man Group of Publishers, Delhi.

Jayaram, Sandhu, (1988), "Housing in India", B.R. Publishing Corporation Delhi.

Kabra. K.N, (1975), "Urban I and Housing Policies", People's Publishing House, New Delhi.

Verghese. K.V, (1980), "Housing Problem in India", Eureka Publications, New Delhi.

JOURNALS

----- (2005) Housing Finance Companies “In search of Shelter”
Cover Story, Capital Market Jun 19 – Jul 2, pp. 7-18.

----- (2006) Housing Finance, “Waiting at the threshold” special
Feature Capital Market Jun 3 – 16 pp. 125-127.

----- (2006) Building excellence, Cover feature Business India Dec
16-29 pp. 70-76.

Michael Lacour Little (2006) Another Look at the “Role of Borrower
Characteristics in Predicting Mortgage prepayments” Journal of Housing
Research Vol. 10 pp 5-59.

----- (2006) Housing Finance who Benefits? Editorial Economic &
political weekly May 15.

Patric H. Hendershott and Michael White (2000), “The Rise and Fall of
Housing’s Favored Investment status”, Journal of Housing Research, Vol. Ii,
issue 2 pp 257-275.

----- (2012) “Real potential” Business India, Aug 19-Sep 1, pp 42-
48.

----- (2011) Housing viable foundation Editorial, Economic &
Political weekly July 28.

----- (2013) Housing Friendly Budgets EPW commentry, Economic
& Political weekly Jan 11, pp 1-10.

----- (2013) “Housing Finance Premier” Business world Mar 7-21
P.100.

Basu D.N. & Mehta. V.K. (1994) “Improved Housing Scheme” An analysis
Yojana. Jul 31 pp 25-28.

----- (2013) “Housing shortage A Growing Crisis”, Facts for you,
Oct, pp 10-15.

Larissa Fernand (2013) “home Rules”, Business world, oct 11, pp. 66-68.

Suresh V. (2013) "Housing Finance Industry An Over view", Business world July 7, pp.62-66.

Venkatesh. B. (2013) "Housing Finance The Potential to Build" Business Line Oct.3,

----- (2013) Housing Finance "Safe and Steady" Express Investment week, Oct 19-25 pp 16-24.

----- (2013) "Housing Finance Industry Homing hopes". Chartered Investment week, Oct 19-25 pp 16-24.

----- (2013) "Building up" Real Estate Survey, Business world Aug 22.

NEWS PAPERS

Kasbekar. Sr. & Sachchidanandshukla (2002) “A Home is closer with Booming Home Finance”, Business Line 7 Sept. 16.p.10.

Rakesh Sood (2000) HUDCO Slashes interest rates on housing loans by 0.25% - 1.25% The Financial Express Apr.3.

Suresh. V (2000) we have to reach out to the poor and the home less. The financial Express Apr. 3 P.12.

Sarbajeet. K. Sen & G.Rambabu (2000) “IBA asks banks to increase exposure to construction sector”, Financial Express, Mar 3, p.12.

----- (2010) HDFC slashes home loan rates, financial Express, Mar 3, P.1.

----- (2010) “Priority for housing” Hindu, Feb 29. p.14.

----- (2010) Housing into Trouble ? Editorial Business Line vol. 13, No. 282, Oct. 12 p.10.

----- (2010) 4 Million jobs projected in housing sector by 2015 The Hindu dt. Apr. 25.

Punnathara. J (2010) “Of rising rates and shaky foundations”, Business line Aug 6.

----- (2012) Home loan rates, PLR goes up. Business Line Aug 1.

Vargeesh (2012) “Home loan rates. Just grin and bear” Hindu, Aug 6.

Revathy. L.N & Vargeesh.N.S. IBA Concern over home loan frauds.

The Hindu, Oct 10, p.10.

----- (2014) “States asked to push Housing reforms” The Hindu, dt. Nov.29.

Oommen A.Ninan. (2014) “Key determinants in housing finance”, The Hindu dt. Oct 28, p.17.

APPENDIX – I
A STUDY ON AWARENESS AND SATISFACTION OF
BORROWERS OF HOUSING FINANCE
INTERVIEW SCHEDULE FOR BORROWERS OF HOUSING LOAN

Q.No.	Questions & Filters	Coding Categories	Skip tTo
I	Socio-economic Profile		
1.	Age	Years <input type="text"/> <input type="text"/>	
2.	Sex	Male – 1 Female – 0 <input type="checkbox"/>	
3.	Educational Qualification	Plus Two/ PUC / Diploma - 1 Degree-2 PG/Professional – 3 <input type="checkbox"/>	
4.	Marital Status	Married – 1 Un Married – 2 <input type="checkbox"/>	
5.	No. of members in the family (Specify the number)	Earning – Un Earning – Total - <input type="checkbox"/>	
6.	Occupation	Salaried Employment-1 Professional – 2 Agriculture – 3 Business – 4 <input type="checkbox"/>	
7.	Gross monthly income from primary occupation	Rs. -----	
8.	Do you have any other source of your own income other than from primary occupation?	Yes – 1 No – 2 <input type="checkbox"/>	If No skip to Q.No.10

9.	If yes, mention your monthly Income from other sources.	Rs. -----	
10.	Is your spouse employed?	Yes – 1 No – 2 <input type="checkbox"/>	
11.	If Yes, specify the nature of occupation of your spouse.	Salaried employees -1 Professional/Business other/ - 2 <input type="checkbox"/>	
12.	Monthly income of your spouse.	Rs. -----	
13.	Your average monthly family expenditure	Rs. -----	
14.	Are you an Income tax assessee?	Yes – 1 No – 2 <input type="checkbox"/>	
II.	House property details		
15.	State the place where you have constructed your house	Rural – 1 Urban – 2 <input type="checkbox"/>	
16.	State the year of construction of your house.	Year -----	
17.	Plinth area of your house	Up to 750/- Sq. ft -1 750/- to 1500/- Sq.ft -2 Above 1500/- Sq.ft-3	
18.	State the mode of occupation of your house.	Self occupied – 1 Let out for Rent / Lease -2 Partly self occupied and partly let out – 3	

19.	State your annual house tax	Up to Rs.1000-1 Rs.1001 to Rs.2000 -2 Above Rs.2000/- 3	
III.	Loan and Finance Particulars		
20.	Where from have you obtained the loan ? (Please specify the name of the Institution)	_____	
21.	How did you come to know about the source of finance ?	Advertisement – 1 Agents – 2 Friends/ Relatives / earlier beneficiaries – 3	
22.	State the total cost of construction of your house.	Rs. -----	
23.	State the amount of your eligibility to borrow. (At the time of availing the loan).	Rs. -----	
24.	Mention the amount of loan availed of by your.	Rs. -----	
25.	What percentage of your construction cost was met by your lending agency ?	Less than 50% -1 50-70% - 2 70-90% - 3 Above 90% - 4	
26.	How was the difference between construction cost and loan met ?	Own Source – 1 Private loans – 2	
27.	State the amount of monthly repayment towards your housing loan?	Rs.-----	

28.	Did you save through any scheme before the commencement of construction work?	Yes -1 No – 2	If No skip to Q.No.30
29.	If Yes, specify the scheme and the amount accumulated through that scheme.	Scheme Amount Rs.	
30.	State in how many installments you obtained the loan.	One – 1 Two – 2 Three – 3	
31.	State your eligible repayment period of housing loan ?	Up to 10 years – 1 11 – 15 years – 2 Above 15 years – 3	
32.	State the repayment period opted by you	Up to 10 years – 1 11 – 15 years – 2 Above 15 years – 3	
33.	Have you compared various lending agencies (interest and other aspects) before applying for the loan in your agency?	Yes – 1 No – 2	
34.	What is your option for the method of charging interest?	Fixed – 1 Floating – 2 No idea – 3	
35.	Have you availed housing loan with an intention to reduce your income tax liability?	Yes -1 No – 2	

36.	Have you insured your home loan ?	Yes – 1 No – 2	
37.	How much time did the lending agency take to sanction the loan	Less than one month – 1 One to two months – 2 Above 2 months – 3	
38.	Will you recommend the same lending agency to your friends or relatives ?	Yes – 1 No – 2	
39.	If you were to borrow a fresh loans will you select the same lending agency?	Yes – 1 No – 2	
40.	Have you ever changed your housing loan from one agency to another ?	Yes – 1 No – 2	If no skip to Q.no.42
41.	If yes state the agency to which you have shifted the loan.	NA – 0 HFC to Bank – 1 Bank to HFC – 2 Bank to Bank – 3	
IV.	Awareness on housing loan		
42.	Do you know that you have to incur additional expenses (processing fee and administration charges) other than interest on housing loan ?	Yes – 2 Doubtful – 1 No – 0	
43.	Are you liable to pay any preclosure charges to your lending agency ?	Yes – 2 Doubtful – 1 No – 0	

44.	Do you know that the interest on housing loan may be fixed or floating?	Yes – 2 Doubtful – 1 No – 0	
45.	Do you know the present rate of interest applicable on your housing loan ?	Yes – 2 Doubtful – 1 No – 0	
46.	Do you know the method of calculation of interest on your housing loan ?	Yes – 2 Doubtful – 1 No – 0	
47.	Are you aware that there is a difference in the rate of interest charged by different agencies?	Yes – 2 Doubtful – 1 No – 0	
48.	Is there any penalty for default / delay in repayment ?	Yes – 2 Doubtful – 1 No – 0	
49.	Are you aware that your housing loan can be changed to some other agency?	Yes – 2 Doubtful – 1 No – 0	
50.	Is it the lowest rate of interest for the amount of loan availed by you among various lending agencies?	Yes – 2 Doubtful – 1 No – 0	
51.	Are you aware that your housing loan can be covered by Insurance ?	Yes – 2 Doubtful – 1 No – 0	
V.	Satisfaction particulars		

52.	What is your view regarding the amount of loan sanctioned to you?	Highly sufficient – 5 Sufficient – 4 Reasonable – 3 Insufficient – 2 Highly insufficient – 1	
53.	In your opinion the time taken by the lending agency for sanctioning the loan is	Very short – 5 Short – 4 Reasonable – 3 Long – 2 Very long – 1	
54.	The officials of your lending agency are	Very courteous – 5 Courteous – 4 Reasonable – 3 Indifferent – 2 Highly indifferent – 1	
55.	State your opinion on the formalities and conditions (Requirement of EC, Legal opinion, valuation by an engineer) imposed on the loan are	Very easy – 5 Easy – 4 Reasonable – 3 Difficult – 2 Very difficult – 1	
56.	State your opinion about the following expenses while obtaining loan.		
	i. Processing Fee	Very low – 5 Low – 4 Reasonable – 3 High – 2 Very high – 1	

	ii. Administration Express	Very low – 5 Low – 4 Reasonable – 3 High – 2 Very high – 1	
	iii. Legal Expenses	Very low – 5 Low – 4 Reasonable – 3 High – 2 Very high – 1	
57.	In your opinion the security demanded by the lending agency is	Very Normal – 5 Normal – 4 Reasonable – 3 Abnormal – 2 Very abnormal – 1	
58.	How do you feel about the charge levied for pre-closure of your loan account?	Very Normal – 5 Normal – 4 Reasonable – 3 Abnormal – 2 Very abnormal – 1	
59.	State your opinion about the rate of interest you pay	Very low – 5 Low – 4 Reasonable – 3 High – 2 Very high – 1	

60.	State your opinion about penalty for default in payment	Very low – 5 Low – 4 Reasonable – 3 High – 2 Very high – 1	
VI.	General		
61.	State the problems faced by you while obtaining housing loan.		
62.	Give your suggestions for the improvement of housing loan segment (to the Government).		
63.	Give your suggestions for the better service by the lending agency.		
64.	Give your suggestions to the borrowers of housing loan.		