Annexure
QUESTIONNAIRE-1
(To Individual Borrowers of LIC Housing Finance Ltd)

NOTE: (Please tick ( ✓) for appropriate answer wherever is the space and option is provided for)

1. Name and address :

2. Qualification :

3. Occupation/Profession :

4. Income from Occupation/Profession :

5. Income from other sources :

6. Marital Status : Married Unmarried

7. Age and Sex : M F

8. Size of the Family : Adults Children

9. Caste : OC BC SC ST

10. Organization from which you have taken Loan : LICHFL

11. Purpose of loan applied for :
   a) Purchase b) New construction
   c) Extension d) Improvement

12. Amount of loan applied for?
   a) Rs.1,00,000 to Rs.5,00,000
   b) Rs.5,00,000 to 10,00,000
   c) Rs.10,00,000 and above

13. What is the term of the loan?
   a) 05 years
   b) 10 years
   c) 15 years
   d) 15 years and above
14 Name of the scheme under which loan have been raised ( )
LICHFL?
a) Griha Prakash Purchase c) Griha Prakash Extension
b) Griha Prakash Construction d) Griha Prakash Repairs
15 Do you require any LIC policy at the time of raising loan ( )
LICHFL?
   a) Yes   b) No
16 What was the amount of policy held as on the date with duration for
raising the loan from organization? ( )
a) Rs.50,000 – 15 years   b) Rs.1,00,000 – 20 years
c) Rs.1,50,000 – 15 years   d) Rs.2,00,000 and above - 25 years
17 What is the proportion of loan sanctioned to applied for? ( )
a) 75%  b) 80%   c) 85%
18 What was the time lag between?
i) Application and sanction _________ days
ii) Sanction and disbursement ________ days
19 In how many installment disbursement of loan was made? ( )
a) One   b) two   c) three   d) more than three
20. What was the time lag between first installment and subsequent
installments? ( )
a) 2 months b) 3 months
c) depends upon the degree of completion of construction
d) more than 3 months
21 What was the cost of loan incurred? Rs. ___________
22. How do you feel about the interest charged by LICHFL? ( )
a) Higher   b) Moderate   c) Lower
23. How did you come to know about these organizations? ( )
a) News Papers/Magazines b) Electronics Media
c) Friends and Relatives
24 How do you feel about the network of these organizations? ( )
   a) Widespread   b) Limited

25 What kind of security is required to raise loan as collateral security? ( )
   a) LIC Policy   b) Mortgage of property papers   c) Any other security

26 What is the cost of site? Rs. ____________

27 What is the area of site? (in Sqr. Yards) ____________

28 What type of construction is undertaken? ( )
   a) R.C.C   b) Tiled   c) Any other

29 What is the total cost of the construction? ( )
(Purchase/Extension/Improvement, whichever is applicable)

30 What is the stage of completion of construction? ( )
   a) 50%   b) 75%   c) Above 75%

31 Location of proposal construction site ( )
   a) City/Village   b) Ward/ Colony   c) Nearest City   d) GHMC

32 How do you find the loan recovery system of LICHFL? ( )
   a) convenient   b) Not convenient   c) Indifferent

33 Are you satisfied with repayment procedure of LICHFL in the form of EMI? ( )
   a) Yes   b) No

34 Do you want to repay loan amount through? ( )
   a) EMI   b) Repayment by policy money

35 In how many installments would like to repay the loans? ______

36 Are you availing any tax benefits? ( )
   a) Yes   b) No (Please specify in detail)
37. What do you think about the method of processing of loan application? 
   a) Cumbersome  b) Least Cumbersome  c) Not Cumbersome

38. State the problems you have faced in construction of house (relating to material and labor only)
   1. ________________________________________________
   2. ________________________________________________
   3. ________________________________________________

39. What kind of action is taken by LICHFL in case of default on payment?
   a) Persuasion through counseling  
   b) Issuing legal notices  
   c) By seizure of property

40. How do you rate the LICHFL’S service with reference to loans? 
   a) Excellent  b) Satisfactory  c) Not satisfactory

41. Have you ever repaid the loan ahead of schedule? 
   a) Yes  b) No

42. Do you have paid any penalty for the repayment of the loan ahead of schedule? 
   a) Yes  b) No

43. What is the amount you have paid as penalty on re-payment of loan? Rs. ______________

44. Do you justify the penalty for pre-payment of loan? 
   a) Yes  b) No

45. Do you suggest anything with regard to housing finance at the time of? 
   a) Sanctioning of loan ____________________________
   b) Disbursement of loan __________________________
   c) Repayment of loan ____________________________
Annexure

QUESTIONNAIRE - 2

QUESTIONNAIRE FOR MEASUREMENT OF
SERVICE QUALITY IN LICHFL

1. RELIABILITY:

Q1. Whether LICHFL’s promise to do something by a certain time was done by time?

Q2. When customers have a problem, whether LICHFL’s staff shows sincere interest in solving it?

Q3. Whether LICHFL will perform the service right the first time?

Q4. Whether LICHFL will provide their services right the first time?

Q5. Whether LICHFL will insist on error free records?

2. TANGIBLES:

Q1. Whether LICHFL has modern looking equipment?

Q2. Whether physical facilities at LICHFL are visually appealing?

Q3. Whether employees at LICHFL are neat in appearance?

Q4. Whether materials (eg. brochures or statements) associated with the services are visually appealing in LICHFL?
3. RESPONSIVENESS:

Q1. Whether employees of LICHFL will tell customers exactly when service will be performed?
Q2. Whether employees of LICHFL will give prompt service to customers?
Q3. Whether employees of LICHFL will always be willing to help customers?
Q4. Whether employees of LICHFL will never be too busy to respond to customer’s request?

4. ASSURANCE:

Q1. Whether employees of LICHFL will instill confidence in customers?
Q2. Whether customers of LICHFL will feel safe in their transactions?
Q3. Whether employees of LICHFL will be consistently courteous with customers?
Q4. Whether employees of LICHFL will have the knowledge to answer customer’s queries?

5. EMPATHY:

Q1. Whether LICHFL will give customers individual attentions?
Q2. Whether LICHFL will have operating hours convenient to all their customers?
Q3. Whether LICHFL have employees who give customers personal attention?
Q4. Whether LICHFL will understand the specific needs of their customers?
Annexure

QUESTIONNAIRE - 3
(To Individual Borrowers of HDFC)

NOTE: (Please tick (✔️) for appropriate answer wherever is the space and option is provided for)

1. Name and address:

2. Qualification:

3. Occupation/Profession:

4. Income from Occupation/Profession:

5. Income from other sources:

6. Marital Status:
   - Married
   - Unmarried

7. Age and Sex:
   - M
   - F

8. Size of the Family:
   - Adults
   - Children

9. Caste:
   - OC
   - BC
   - SC
   - ST

10. Organization from which you have taken Loan?: HDFC

11. Purpose of loan applied for?
   - a) Purchase
   - b) New construction
   - c) Extension
   - d) Improvement

12. Amount of loan applied for?
   - a) Rs.1,00,000 to 5,00,000
   - b) Rs.5,00,000 to 10,00,000
   - c) Rs.10,00,000 and above

   ( )
13. What is the term of the loan?
   a) 05 years   b) 10 years   c) 15 years   d) 15 years and above

14. Name of the scheme under which loan have been raised HDFC?
   a) Housing Loans   c) Home Extension Loans
   b) Land Purchase Loans   d) Home Improvement Loan

15. Do you require any insurance policy at the time of raising loan at HDFC?
   a) Yes   b) No

16. What was the amount of policy held as on the date with duration for raising the loan from organization?
   a) Rs.50,000 – 15 years   b) Rs.1,00,000 – 20 years
   c) Rs.1,50,000 – 15 years   d) Rs.2,00,000 and above - 25 years

17. What is the proportion of loan sanctioned to applied for?
   a) 75%   b) 80%   c) 85%

18. What was the time lag between?
   i) Application and sanction ________ days
   ii) Sanction and disbursement ______ days

19. In how many installment disbursement of loan was made?
   a) One   b) two   c) three   d) more than three

20. What was the time lag between first installment and subsequent installments?
   a) 2 months   b) 3 months
   c) Depends upon the degree of completion of construction
   d) More than 3 months

21. What was the cost of loan incurred? Rs. __________

22. How do you feel about the interest charged by HDFC?
   a) Higher   b) Moderate   c) Lower

23. How did you come to know about HDFC?
   a) News Papers/Magazines   b) Electronics Media
   c) Friends and Relatives
24 How do you feel about the network of HDFC? ( )
a) Widespread       b) Limited

25 What kind of security is required to raise loan as collateral security? ( )
a) Insurance Policy   b) Mortgage of property papers
   c) Any other security

26 What is the cost of site? Rs. ____________

27 What is the area of site? (in Sq. Yards) ____________

28 What type of the construction is undertaken? ( )
a) R.C.C       b) Tiled       c) Any other

29 What is the total cost of the construction? ( )
(Purchase/Extension/Improvement, whichever is applicable

30 What is the stage of completion of construction? ( )
a) 50%       b) 75%       c) Above 75%

31 Location of proposal construction site ( )
a) City/village   b) Ward/colony
   c) Nearest city   d) GHMC

32 How do you find the loan recovery system of HDFC? ( )
a) Convenient   b) Not convenient   c) Indifferent

33 Are you satisfied with repayment procedure of HDFC in the form of EMI? ( )
a) Yes       b) No

34 Do you want to repay loan amount through? ( )
a) EMI       b) Repayment by policy money

35 In how many installments would like to repay the loans? ______

36 Are you availing any tax benefits? ( )
a) Yes       b) No (Please specify in detail)
37. What do you think about the method of processing of loan application? ( )
   a) Cumbersome  b) Least Cumbersome  c) Not Cumbersome

38. State the problems you have faced in construction of house (relating to material and labor only)
   1. ________________________________
   2. ________________________________
   3. ________________________________

39. What kind of action was taken by HDFC in case of default on payment? ( )
   a) Persuasion through counseling
   b) Issuing legal notices
   c) By seizure of property

40. How do you rate the HDFC’s service with reference to loans? ( )
   a) Excellent       b) Satisfactory
   c) Not satisfactory

41. Have you ever repaid the loan ahead of schedule? ( )
   a) Yes   b) No

42. Do you have paid any penalty for the repayment of the loan ahead of schedule? ( )
   a) Yes   b) No

43. What is the amount you have paid as penalty on repayment of loan? Rs. __________________

44. Do you justify the penalty for pre-payment of loan? ( )
   a) Yes   b) No

45. Do you suggest anything with regard to housing finance at the time of
   a) Sanctioning of loan ______________________
   b) Disbursement of loan ______________________
   c) Repayment of loan ______________________
Annexure

QUESTIONNAIRE – 4

QUESTIONNAIRE FOR MEASUREMENT OF SERVICE QUALITY IN HDFC

1. RELIABILITY:

Q1. Whether HDFC’s promise to do something by a certain time was done by time?

Q2. When customers have a problem, whether HDFC’s staff shows sincere interest in solving it?

Q3. Whether HDFC will perform the service right the first time?

Q4. Whether HDFC will provide their services right the first time?

Q5. Whether HDFC will insist on error free records?

2. TANGABLES:

Q1. Whether HDFC has modern looking equipment?

Q2. Whether physical facilities at HDFC are visually appealing?

Q3. Whether employees at HDFC are neat in appearance?

Q4. Whether materials (eg. brochures or statements) associated with the services are visually appealing in HDFC?
3. RESPONSIVENESS:

Q1. Whether employees of HDFC will tell customers exactly when service will be performed?
Q2. Whether employees of HDFC will give prompt service to customers?
Q3. Whether employees of HDFC will always be willing to help customers?
Q4. Whether employees of HDFC will never be too busy to respond to customer's request?

4. ASSURANCE:

Q1. Whether employees of HDFC will instill confidence in customers?
Q2. Whether customers of HDFC will feel safe in their transactions?
Q3. Whether employees of HDFC will be consistently courteous with customers?
Q4. Whether employees of HDFC will have the knowledge to answer customer's queries?

5. EMPATHY:

Q1. Whether HDFC will give customers individual attentions?
Q2. Whether HDFC will have operating hours convenient to all their customers?
Q3. Whether HDFC has employees who give customers personal attention?
Q4. Whether HDFC will understand the specific needs of their customers?