



**A Study of Flat Financing and Customer Satisfaction with Special Reference to SBI & LICHFL  
in Chittoor Dist**

**Part - I**

**Demographic profile**

**Name :**

**Respondent Status in family:**

- Head of the family (Father)
- Wife
- Children
- Others please specify

**Sex**

- Male
- Female

**Age**

- 18-25
- 26-35
- 36-45
- 46-60
- Above60

**Education Level:**

- Below 10th
- 10<sup>th</sup>
- 12<sup>th</sup>
- Graduate
- Post Graduate and Above
- Others

**Occupation:**

- Salaried
- Businessman / Self Employed
- Student
- Housewife
- Others

**Monthly Income (in Rupees):**

- Less than 25,000
- 26,000-50,000
- 51,000-75,000
- 76,000-1,00,000
- Above 1 lakh



**Marital Status:**

- Married
- Unmarried
- Divorce
- Widower
- Others

**Religion :**

- Hindu
- Christian
- Muslim
- Others

**Current Residence:**

- Urban
- Semi-Urban
- Rural

**Status of your current residence:**

- Rental
- Lease
- Own house

**Are you staying with your family?**

- Yes
- NO

**Do you own a house?**

- Yes
- NO

**In which bank do you have an account?**

- Andhra Bank
- SBI
- Indian Bank
- ICICI
- IOB
- Bank of Baroda
- Axis Bank
- Union Bank of India
- Others, please mention

**Type of account you possess with the above bank**

- Savings A/C



- Current A/C
- Term Deposit
- Recurring Deposit
- Demat A/C

**Home Loans**

**PART-II**

**Please rank the Reason for selecting the Bank**

- Location Convenience
- Account Security
- Availability of Online Banking
- Better Service & Friendly Staff
- Others

**Are you satisfied with the services provided? (On 5 point scale)**

- Highly dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Highly Satisfied

**While taking loan, which things attract you the most?**

- Interest rates
- Service Provided
- Pay back period
- Schemes
- Others

**How much loan amount you took?**

- Less than 3 lakhs
- 3-10 lakhs
- 11-25 lakhs
- more than 25 lakhs

**Even if the Interest rate is high for the Home loans, you will go for it?**

- Yes
- No

**What is reason for getting it financed?**

- Non availability of funds
- Reluctance to pay cash in on go
- Tax benefit
- Any other (please specify)



**From which of the following banks/ company you have got if financed?**

- Andhra Bank
- State Bank of India
- Indian Bank
- Others (please specify)

**From where have you got information about home loans scheme?**

**(Check list).....**

- Newspapers
- Magazines
- Hoarding/banners
- Word of mouth
- Any other (please specify) \_\_\_\_\_

**What problems did you face while getting home loans?**

- Lack of knowledge
- Procedural delays and non-cooperation
- Any other (please specify) \_\_\_\_\_

**Which stage of the documentation do you rate as the most critical one?**

- Pre-approval documentation
- Post-approval documentation
- Post disbursement documentation

**Part - III****Please tick your level of agreement with the following statement**

SDA-Strongly Disagree; DA-Disagree; NAND-Neither Agree nor Disagree; A-Agree; SA-Strongly agree

Sl. No	Statement	SDA	DA	NAND	A	SA
1	My Home loan transactions are safe and secured	1	2	3	4	5
2	Bank statements provided by my bank are free from error	1	2	3	4	5
3	Bank follows the exact specification given to the customers	1	2	3	4	5
4	Bank services are correct and prompt at first time itself	1	2	3	4	5
6	Sending Regular statement of Accounts to its customers	1	2	3	4	5
7	My bank helps in Educating the customers	1	2	3	4	5
8	My Bank Provides Overdraft Facility to its Customers	1	2	3	4	5
9	The response is promised in a certain time and it happens (ex. Like sanctioning of loan)	1	2	3	4	5
10	Cheque Multi payment mode is possible in my banks Trunct	1	2	3	4	5
11	Variety of features and services are offered (Loan payment, account reconciliation,)	1	2	3	4	5
12	Explaining the details about Home loans with due care and importance	1	2	3	4	5
13	Service provided by the banks are all same at all times of the day and for all members of the staff	1	2	3	4	5
14	Staff provide service without any bias and hesitation	1	2	3	4	5
15	Staff are clear with what they are doing	1	2	3	4	5
16	Staff posses required skill and knowledge	1	2	3	4	5
17	Staff use the technology quickly and skillfully	1	2	3	4	5
18	My Bank's Service Charges are competitive	1	2	3	4	5
19	My Bank's Interest Rates are competitive	1	2	3	4	5
20	My bank adequately explains the service charges associated with each transaction	1	2	3	4	5

**Customer Orientation & Customer Relationship Management**

**Please tick your level of Satisfaction to the following statement**

SDA-Strongly Disagree; DA-Disagree; NAND-Neither Agree nor Disagree; A-Agree; SA-Strongly agree

Sl. No	Statement	SDA	DA	NAND	Agree	SA
21	Willingness to help customers in providing prompt service	1	2	3	4	5
22	In case of problem, the bank respond to its customers quickly	1	2	3	4	5
23	Customers are treated with care and seriousness	1	2	3	4	5
24	Banks provides trustworthy, believable and honest services to the customers	1	2	3	4	5
25	Bankers give accurate and consistent with other reliable sources	1	2	3	4	5
26	Bank staff Avoid using technical Jargon when speaking with their customers	1	2	3	4	5
27	Bank staff Call the customers to meet the scheduled appointments	1	2	3	4	5
28	Staff who answer the telephone conversation are considerate and polite	1	2	3	4	5
29	My Bank maintain well structured data bases	1	2	3	4	5
30	My Bank provides Right kind of information to right person at the right time	1	2	3	4	5
31	My bank Identify and sort out any understanding issues faced by the customers	1	2	3	4	5
32	My bank services are highly Customized	1	2	3	4	5
33	My Bank have regular contact to Retain its Loyal Customers	1	2	3	4	5
34	Cross selling of products is done effectively by my banks	1	2	3	4	5