



A Study on Housing Loan by Public Sector Banks in Bangalore

Name (optional): _____

Age

- Below 30 years
- 31 to 40 years
- 41 to 50 years
- Above 50 years

Occupation:

- Salaried
- Business
- Professional
- Others

The year (Approx), you took Home Loan _____

Annual Income (in Rupees)

- Below 2 Lakhs
- 2 Lakhs to 5 Lakhs
- 5 Lakhs to 8 Lakhs
- Above 8 Lakhs

What is the tenure of your home loan?

- 5 years
- 10 years
- 15 years
- 20 years
- Above 20 years

Did you prefer public sector banks for housing loan because of low interest rates?

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Did you select housing loan schemes based on interest policy?.

- Strongly Disagree
- Disagree
- Neither Agree or Disagree
- Agree
- Strongly Agree



- Option 6

Did you face a dilemma whether to go for a fixed rate or floating rate interest for home loans?

(This dilemma might have arisen if you had difficulty in understanding the difference between fixed and floating rate of interest)

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Do you feel that a floating interest rate is better than a fixed interest rate?

(Note that the floating rate keeps changing based on the current market rates, whereas the fixed interest rate remains unchanged)

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Do you feel that hybrid home loan interest rates are better than fixed or floating interest rates?

(Note that in the case of hybrid interest rates, the interest rate remains fixed for initial 1-5 years and thereafter it automatically moves to a normal floating rate of interest)

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Do you feel that the benefit of waiver of foreclosure charges (pre-payment penalty) should be given even in case of Special rate/Dual rate Home Loans?

(Usually banks extend this facility only for floating rate of interest)

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Do you agree that some of the home loan applications are rejected outright due to incompatibility between the borrower's qualifications and bank's requirements?

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree



- Strongly agree

Do you feel that banks reject home loan applications at the first stage itself?

(First stage is at the stage of first application)

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Did you prefer public sector banks for home loan due to low processing charges?

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Did you take loan from your bank because your salary account was in that bank?

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

Do you feel that low EMI offered by public sector bank attract more customers?

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Are you satisfied with the techniques used by public sector banks to evaluate the credit worthiness of customers applying for housing loan?

- Highly Satisfied
- Satisfied
- Averagely Satisfied
- Dissatisfied
- Highly Dissatisfied

Do you find it difficult to fulfil formalities required by public sector banks for sanctioning home loan?

- Very Difficult
- Somewhat difficult
- Neither easy nor difficult
- Somewhat easy



- Very easy

Did you experience a difference between quantum of loans applied and quantum of loans approved in public sector bank?

- 0 % - 10 % difference
- 11 % - 20 % difference
- 21 %-30 % difference
- 31 % - 40 % difference.
- Greater than 40% difference

Did you feel that there were hidden costs attached to your home loan?

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Did you feel that all the information were not transparent related to your home loan?

- Strongly Disagree
- Disagree
- Neither agree or disagree
- Agree
- Strongly agree

Amount of home Loan applied by you,

- less than 20 Lakhs
- 20 Lakhs – 40 Lakhs
- Rs.41 Lakhs – 60 Lakhs
- Rs. 61 Lakhs -80 Lakhs
- More than 80 Lakhs

Tick the bank name from where you have taken Housing loan.

- State Bank of India
- Canara Bank
- Vijaya Bank
- Punjab National Bank
- Other

How do you rate the Counselling and advisory services provided by your lending bank?

- Highly Satisfactory
- Satisfactory
- Averagely Satisfactory
- Dissatisfactory
- Highly Dissatisfactory



How do you rate the Sanctioning time of your lending bank?

- Highly Satisfactory
- Satisfactory
- Averagely Satisfactory
- Dissatisfactory
- Highly Dissatisfactory

How do you rate the Sanctioning Procedure of your lending bank?

- Highly Satisfactory
- Satisfactory
- Averagely Satisfactory
- Dissatisfactory
- Highly Dissatisfactory

Among the following what was the most important reason for taking Home Loan from your lending Bank?

- Faster Processing
- Interest Rates Brand image of the Bank
- Margin Amount
- Pay- back period

Are you satisfied with your lending Bank for Home Loans?

- Yes
- No

Will you suggest other people to take home loan from your lending Bank?

- Not at all
- To little extent
- To some extent
- To moderate extent
- To a large extent

Thank you for sparing your valuable time in filling up this questionnaire