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## ANNEXURE - II

### INTERVIEW SCHEDULE FOR BORROWERS

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Guide: Dr. S. S. Mahajan

**Dissertation Topic:**

Credit Management and Strategies related to Home Loans with special reference to The Kolhapur Urban Cooperative Bank.

**Name of The Borrower :** \_\_\_\_\_

**Address :** \_\_\_\_\_

**Q.1. Age Group:**

- |          |                |
|----------|----------------|
| a) 18-25 | b)25-40        |
| c)40-55  | d)55 and above |

**Q.2. Occupation:**

- |                  |                   |
|------------------|-------------------|
| a) Govt. Servant | b) Service sector |
| c) Businessmen   | d) Profession     |

**Q.3. Income Group:**

- |                     |                         |
|---------------------|-------------------------|
| a) Rs 40000-75000   | b) Rs 75000-100000      |
| c) Rs 100000-150000 | d) Rs 150000 and above. |

**Q.4 From where did you come to know about bank?**

- |              |               |               |
|--------------|---------------|---------------|
| a) T.V       | b ) Newspaper | c) Trade fair |
| d) Relatives | e) magazine   | f) Sales team |

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**Q.5 Which property do you possessed?**

- a) Bungalow                      b) Row house  
c) Flat                                d) N.A.plot.

**Q.6 For what purpose your taking loan?**

- a) Self                                b) Rental  
c) Any other.

**Q.7 Have you ever made any investment before taking housing loan?**

- a) Post Office                      b) Bank Deposits  
c) Bhishi.

**Q.8 Have you taken loan before this from any other bank?**

- a) Yes                                b) No

**Q.9 What factor do you consider at the time of taking loan?**

- a) Rate                                b) Easy Documentation    c) Services  
d) Processing fee                  e) any other.

**Q.10 How is the documentation procedure of the bank?**

- a) Easy Documentation            b) Complicated Documentation.

**Q.11 Are you getting quick loan from the bank?**

- a) Yes                                b) No.

**Q.12 Have you paid additional charges for the procedure of loan?**

- a) Yes                                b) No

**Q.13 What are your opinions about the rate of interest charged by bank?**

- a) High                                b) Low                                c) Average.

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**Q.14 Have you paid EMI promptly?**

a) Yes

b) No

**Q.15 What is your monthly expenditure excluding installment of loan?**

a) Rs 7000-9000

b) Rs 9000-12000

c) Rs 12000-above.

**Q.16 Due to the monthly deduction of loan is your expenditure affected?**

a) Yes

b) No

**Q.17 Due to the monthly deduction of loan is your child's education affected?**

a) Yes

b) No

**Q.18 Will your owner send your installment by deducting from your monthly payment directly to the bank?**

a) Yes

b) No

**Q.19 Are you satisfied with the services provided by the bank?**

a) Satisfied

b) Dissatisfied

**Date :**

**Place : Kolhapur**

**Signature**

BARR. DAKSHIN MOHANTREKAR LIBRARY