

## EVALUATING THE HOME LOANS WITH REFERENCE TO HDFC BANK WITH REFERENCE TO BANGALORE

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### **ABSTRACT**

Home advance in India have made individuals property purchasing in Indian disregarding the square-soaring costs. Today we find extensive land interest in India, either in the field of private property in India. Home credits in India are dispensed in numerous banks as advance banking is one of the most significant elements of the money related administrations in India. The researcher had the objective as evaluate the customer problems & their perception. The research is restricted to HDFC bank in Bangalore District. Important of study is to find out customer problems and their opinion about home loan at HDFC bank in Bangalore. Both primary & secondary data would be considered. Primary data would be collected from borrowers & customers of the bank and also through 'QUESTIONNAIRE'. The secondary data will be collected from the bank records, magazines, journals, & news papers & websites. It is clear that the research presents some important points about the customer's views, problems and perceptions about the Home loan facility of HDFC Bank like HDFC has special home loan schemes for women which are unaware among the customers. Proper advertisement of the schemes may attract more women customers to avail home loan from HDFC. Majority of the respondents face the problem in filling the application form. The application form may also be in regional language for easy understanding. HDFC may make necessary arrangements to help the customers in filling the loan application form.

**Keywords:** Home Loan, advance, preference, Bank service, opinion, etc.

### **INTRODUCTION**

Home advance in India have made individuals property purchasing in Indian disregarding the square-soaring costs. Today we find extensive land interest in India, either in the field of private property in India. Home credits in India are dispensed in numerous banks as advance banking is one of the most significant elements of the money related administrations in India.

Home credit or home loan advance direction with the goal that we can purchase loft in India at a moderate home loan rate buying the home you had always wanted isn't a simple assignment. Particularly when you intend to purchase a home on credit. Home advance implies that you purchase a house on portions.

In easier terms when you need to claim a home and can't bear to pay the sum in singular amount, you can pay it in regularly scheduled payments with a loan fee. The financing costs off home credits are required to go down much further as indicated by examinations who predict a chop down in the rates by the RBI in the wake of the choice taken by us Federal Reserve to cut its rates by a huge edge.

**When and when not too take a home loan:** No other item in our daily lives is so important than the home loan. The reason is that the home loan or mortgage is something we have to usually carry with us for a great part of our lives. Mortgages are taken on an average of some twenty years, hence the decision when and when not to take such a home loan is very serious. The answer is to take a mortgage if you have to only when you can pay it all back the moment you feel you want to. But let's not forget home loans can be acquired all along the way in order to refurbish the home too.

**On taking a home advance:** In the event that you are pondering taking a home credit, at that point reconsider. Recollect when you take a home advance you unquestionably need to take care of it. So the appropriate response is possibly taking a home credit on the off chance that it is significant. A great many people are attracted into taking a home credit since it's so enticing to get in one go a tremendous singular amount of money which can be utilized for renovating the home. Notwithstanding, chill off, all things considered, rather than taking a home credit which you need to take care of over an extensive stretch and persevere through those stressing installments, simply take the renovating piecemeal – it's makes life simpler.

**Home Loan** – Home credits for people to buy (crisp/resale) or develop houses. Application can be made separately or mutually. HDFC funds up to 85% limit of the expense of the property (Agreement esteem + Stamp obligation + Registration charges) in light of the reimbursement limit of the client.

**Home Improvement Loan** - HIL encourages inward and outside fixes and other auxiliary upgrades like artistic creation, waterproofing, plumbing and electric works, tiling and ground surface, flame broils and aluminum windows. HDFC funds up to 85% of the expense of redesign (100% for existing clients) subject to showcase estimation of the property.

## REVIEW OF LITERATURE

**Nazrine N (2017)** in her study 'A study on awareness and satisfaction of borrowers of housing finance in tiruchirappalli' the objectives were to describe housing finance scenario in India, To examine the loan seeking behavior of the borrowers of the housing finance. Major focus of her project was on Tiruchirappalli district of Tamil nadu. Data collection was done through interview schedule, sampling procedure – 500 borrowers of taluk. Statistical tools used were chi-square test, ANOVA, simple correlation. The

results of the study have brought out the borrower attributes that determine borrower satisfaction and awareness.

**Chellamma T** (11th April 2019) in her study 'An analysis of the performance of HDFC on housing finance in thoothukudi district and the objectives were to study in detail about housing finance in India, To study the performance of HDFC at national level and also in Thoothukudi district, To study the personal profile of the respondents and their opinion towards home loan service of HDFC. Major focus of her study was on thoothukudi district. Research methodology includes primary data collected through questionnaire and secondary data through bank reports, journals etc. Statistical tools used were Garrett ranking, Mann-Whitney U test, Kruskal-wallis Test. The demand for housing loan has been rapidly increased. To promote the housing finance industry in India, government has taken many initiatives since 1970.

**Reddy Sukumar C S** (2016) in his study 'An study on housing finance in Chittoor district, Andhra Pradesh and the objectives were to review the growth of housing finance in India, To examine the loan appraisal practices of Housing Financial Institutions. Two sets of detailed structures schedules were prepared to collect the opinions from the borrowers as well as the officials concerned. Statistical tools used were averages, percentages, ANOVA, T-test, chi-square. It is clearly understood that majority of sample borrowers are satisfied with their lending agency.

**Berstein David (2009)** examined in his study taken from 2001 to 2008 that in this period there is increase use of home loans as compared to private mortgage insurance (PMI). He have divided his study into four sections. Section I describes why people are going more for home loans than PMI, the main reason for this that now home loans market provide piggy bank loans for those people who don't have 20% of down payment. Section II tells the factors responsible for the growth of home loans and the risks on shifting toward home equity market without any PMI coverage. PMI can protect lenders from most losses environment. Section III tells the measures in changes of type of loans. For this he have taken the data from the 2001 and 2020 AHS a joint project by HUD and census. Section IV describe the financial status of single-lien and multiple-lien households and for this he have taken the survey of consumer finance and show that financial position is more weaker in multiple loans than the single loans.

**Vandell Kerry D (2008)** analysis the sharp rises and then suddenly drops down home prices from the period 1998-2008. Changes in prices are for the reasons pas such economic fundamentals, the problem was not subprime lending, but the Fed's dramatic reductions, then increases in interest rates during the early mid 2000, the housing-boom was concentrated in those markets with significant increase. Finally, given a model of the factors affecting results for 200 -2005, we predict that 2006 results will continue to show an increase in the percentage of loans that are higher priced when final numbers are released in September 2000.

**Marwaha J.S** in his article “Affordable housing loans and options, a critical review of Housing Development Programmes in India” (1990) has critically examined issues and options with regard to the provision of housing and affordability thereof, particularly for the economically weaker sections and low income groups of population in India, taking cognizance of the various policies and programmes in the five year plans of the country. Although housing policy of the government is to provide housing for the poor, yet the major beneficiaries of the various housing programmes seem to be middle and higher income groups, mainly due to non affordability of the poor. Further, the problem of housing is not only quantitative. About 80% of the rural houses have no basic amenities such as drinking water, bath and latrines, facilities of disposal of garbage and other wastes etc.

**Mahadeva M. and Thara Bai**, in their paper entitled “Housing Finance: can commercial banks meet people’s Housing Finance needs” (2001), have made an attempt to review the overall policy environment for commercial banks to earmark and provide direct housing finance to individual households and indirect term loans to public housing agencies. Attempt is also made to throw light on the sub-targets fixed to spread the benefit of housing allocation to the needy and neglected sections of the society. The rural areas have continued to suffer without adequate investment in housing activities, while urban and semi urban areas have continued to garner the housing allocation of commercial banks on a large scale. The present investment criteria of commercial banks are illogical under the circumstances of high level of housing deprivation coupled with huge dilapidated housing stock. Hence, it is necessary to hike the allocations<sup>1</sup>exclusively for rural areas and to evolve a need based resource distribution system. Further, the loan cost gap needs to be minimized and funds be lent at lower rates of interest to stimulate housing activities among low and middle income groups.

**Akbar Khan J.**, in his article entitled “Karnataka’s Housing: Role Model for other Indian States” (2000), telling the success story of Karnataka in resolving the “Ghar or Makaan” Problem, considers it to be a role model to other states. Though the housing sector in the country has been witnessing an annual growth of 30%, India continues to face an acute shortage of housing units, as the demand far exceeds supply. To deal with this problem, government has been encouraging individual home ownership by providing various fiscal incentives in its Budgets. The Government of Karnataka, through its various housing schemes and programmes such as Ashraya, Ambedkar, Navagrama Ashraya, etc., has achieved a remarkable progress in providing houses to SCs, STs and other poor sections of the community. The government, through its district administration and by involving rural and urban local bodies, has been able to implement its housing schemes, successfully. The participation of HUDCO by way of landing loans is also worth noting. The Karnataka Housing Board (KHB), which was setup in 1962 to cater to the housing requirement of all classes of urban society, has also been reformed and strengthened by the government in order to accelerate its

housing activities such as layout formation, group housing schemes, creation of model township, etc.

**The study of Vidyavathi K.** about HDFC, LICHF, GICHF, Canfin Homes, SBI Home Finance & Dewan HFL has been conducted in Bangalore city during a period of ten years from 1989- 1999. As remarked by the researcher in her doctoral dissertation, “Role of Urban Housing Finance Institutions in Karnataka - A Study of Selected Housing Finance Corporations in Bangalore city” (2002), HDFC has maintained a consistent growth throughout the period, other HFIs, though experienced high growth during the initial years, later, have received a setback due to the increased competition. The SBI Home Finance has experienced a negative growth too, due to the mounting defaults from bulk loan segment.

**Chithra and SelinaMuthurani (2016)** in their study entitled “Customer Perception towards Home loan in HDFC Bank-Chennai” studied the satisfaction level of customers about home loan of HDFC bank and the difficulties faced by the customers at the time of availing home loan in HDFC bank. Customers were selected on simple random sampling method. The study found that most of the respondents preferred HDFC bank for its service and low interest rates and people select the HDFC bank by advertisements, Friends and relatives. The study also reveals that most of the customers feel that the interest rate of HDFC is comparatively less than other banks and HDFC bank also provides better services to its customers. The study concluded that customers of HDFC bank are satisfied with the repayment period of the bank. If new services and activities are introduced, it will help very much the organization to increase its business.

**Aarti Varma (2016)** conducted “A Study on Customers view and perception towards home loan” and assessed the customer’s views and perception towards home loan in Bhyandar region with the main objective to find out consumer perception and socio-economic categories of customers satisfaction related to home loan and lending practices followed by home loan company. The sample size includes 200 respondents in Bhyandar region and random sampling technique was used. The study found that maximum people preferred fixed rate of interest and quality of service and minimum rate of interest are the important criteria seen by the people before taking home loan. The study concluded that banks should provide different housing loan schemes with smart features like rate of interest, margin etc. for attract more and more people in rural area and open more number of branches in different cities and tap the rural areas and also provide counter facility in all banks to help the customers.

**Gomathi (2014)** in her study entitled “Study on housing loan offered by public sector banks in Harur Taluk”. The main objective of this study was to ascertain the factors that contribute to the utilization of the housing loan of various public sector banks and to measure the level of customer satisfaction in housing loan in various public sector

banks. 100 sample respondents were taken for this study. The study suggested that bank should review the housing loan portfolio at periodical intervals for capturing the new market to avoid risk and for updating their schemes. The study concluded that the home loan market in India has grown at a rapid and alarming rate of over 40 per cent over the period of the last four years. Most of the housing finance companies in India have introduced several new home loan products in order to meet the needs of a wide variety of customers. The various home loan schemes have market. The customer can choose that scheme which they feel good for them and has the capacity to repay it on that specified time period.

**Pushpa Sangwan (2012)** conducted a comparative analysis of home loans of public and private sector banks in India. This study outlined the satisfaction level of customers and problems faced by them in obtaining home loans. The study has taken four commercial Banks in Chandigarh city namely HDFC Bank, PNB, Union Bank of India and ICICI Bank.

## RESEARCH FRAMEWORK

### Statement of the Problem

The research deals with the study of the Home loan of HDFC bank in Bangalore. The study is an attempt to examine the various Home loan schemes, customer perception & their problem.

### Objectives of the Study

1. To analyze the general information on Home loan at HDFC bank.
2. To evaluate the customer problems & their perception.

### Scope of the Study

The research is restricted to HDFC bank in Bangalore District. Important of study is to find out customer problems and their opinion about home loan at HDFC bank in Bangalore. At the same time we need to analyze the problem involved in home loan compare to other bank and try to give our own suggestions.

### Sampling

The sampling techniques followed is “simple random sampling”

**Sample size:** Sample size includes 160 of the users of home loan but the received data were 110 from the users.



## Methodology

Both primary & secondary data would be considered. Primary data would be collected from borrowers & customers of the bank and also through 'QUESTIONAIRE'. The secondary data will be collected from the bank records, magazines, journals, & news papers & websites.

## DATA ANALYSIS AND DISCUSSION

		<b>Tele callers</b>	<b>Direct sales executives</b>	<b>Advertisements</b>	<b>Friends and relatives</b>		
<b>SOURCE OF KNOWLEDGE</b>	<b>FREQ</b>	56	20	20	14		
	<b>%</b>	50.90	18.18	18.18	12.72		
<b>INFORMATION GIVEN BY DIRECT SALES EXECUTIVE</b>		<b>Complete Product information</b>				<b>Partial Information</b>	
	<b>FREQ</b>	80				30	
	<b>%</b>	72.27				27.27	
<b>OPINION ABOUT INTEREST RATES</b>		<b>High</b>	<b>Acceptable</b>		<b>Low</b>		
	<b>FREQ</b>	16	82		12		
	<b>%</b>	14.54%	74.54%		10.90%		
<b>LOAN PROCESSING TIME TAKEN BY HDFC BANK</b>		<b>3 weeks</b>	<b>6 weeks</b>	<b>9 weeks</b>	<b>More than 9 weeks</b>		
	<b>FREQ</b>	58	36	16	0		
	<b>%</b>	52.72%	32.72%	14.54%	0%		
<b>PREFERENCE OF BANK</b>		<b>Syndicate Bank</b>	<b>HDFC</b>	<b>CITI BANK</b>	<b>Others bank</b>		
	<b>FREQ</b>	24	58	16	12		
	<b>%</b>	21.81%	52.72%	14.54%	10.90%		
<b>ACCESSIBILITY OF HDFC BANK</b>		<b>Easy</b>		<b>Difficult</b>			
	<b>FREQ</b>	80		30			
	<b>%</b>	72.72%		27.28%			
<b>LOAN AMOUNT TAKEN BY THE RESPONDENT</b>		<b>Below 1 lakh</b>	<b>1 – 2 Lakh</b>	<b>2 – 3 Lakh</b>	<b>3 – 4 Lakh</b>	<b>More than 4 Lakhs</b>	
	<b>FREQ</b>	20	28	12	42	8	
	<b>%</b>	18.18%	25.45%	10.90%	38.18%	7.27%	
<b>MONTHLY INCOME</b>		<b>Below 20000 pm</b>	<b>20000 – 30000 pm</b>		<b>30000 and above</b>		
	<b>FREQ</b>	10	30		70		
	<b>%</b>	9.09%	27.27%		63.63%		
<b>OPINION TOWARDS DOCUMENTATION</b>		<b>Satisfied</b>		<b>Unsatisfied</b>			
	<b>FREQ</b>	90		20			
	<b>%</b>	81.18%		18.18%			
<b>WHETHER APPROACHED</b>		<b>Yes</b>				<b>No</b>	

<b>ANY OTHER BANK BEFORE HDFC7BANK</b>						
	<b>FREQ</b>	20			90	
	<b>%</b>	18.18%			81.18%	
<b>AWARENESS ABOUT HDFC BANKS HOME LOAN SCHEME</b>		<b>Yes</b>			<b>No</b>	
	<b>FREQ</b>	100			10	
	<b>%</b>	90.90%			9.09%	
<b>TIME SPAN SELECTED BY CUSTOMERS</b>		<b>Within 3 year</b>	<b>3 to 5years</b>	<b>5 to 10years</b>	<b>10 to 15years</b>	<b>15 years and above</b>
	<b>FREQ</b>	24	20	40	24	12
	<b>%</b>	21.18%	18.18%	36.36%	24%	21.18%
<b>BANK PROCEDURE</b>		Comfortable			Uncomfortable	
	<b>FREQ</b>	90			20	
	<b>%</b>	81.81%			18.18%	
<b>WHY DID YOU CHOOSE SPECIFICALLY HDFC BANK FOR HOME LOAN</b>		<b>Low interest rate</b>	<b>Opt for home loan</b>	<b>By insisting of others</b>	<b>Any other reason</b>	
	<b>FREQ</b>	30	60	10	10	
	<b>%</b>	27.27%	54.54%	9.09%	9.09%	
<b>RATING OF HDFC BANK SERVICE BY CUSTOMERS</b>		<b>Excellent</b>	<b>Satisfactory</b>		<b>Not satisfactory</b>	
	<b>FREQ</b>	40	50		20	
	<b>%</b>	36.36%	45.45%		18.18%	

From the table it is observed that 50% of customers came to know about the Home loan through Tele Callers, 18.18% from Direct Sales, 18.18% from advertisements and 12.72 % from friends and relatives. It is seen that 72.27% of the customers have got complete product information through Direct Sales Executives but 27.27% felt that only partial information was given. It is also seen that none of the Direct Sales Executive have given wrong Information. From the above table it is seen that only 14.54% of the customers felt that the interest rate was very high and 10.90% of them felt the interest rate was low, and for 74.54% of them the interest rate was acceptable. From the above table it is seen that 52.72% of the customers receive the loan in 3 week, but where as 14.54% of the customers receive the loan in 9 weeks.52.72% of the customers prefer for home loan at HDFC and 21.81% prefer for SYNDICATE bank whereas 14.54% prefer CITI BANK and 10.9% OTHER Bank.

Here 72.72% of the HDFC bank customers accepted that the accessibility of loan is very easy and 27.27% of customers are accepted it would very difficult. So it shows the efficiency of bank. The loan amount taken by the customers' i.e. 18.18% for 1 lakh 25.45% between 1-2 lakh, 10.90% for 2-3 lakhs, 38.18% for 3-4 lakhs, 7.27% for more



than 4 lakhs. It is seen that in 100%, 25.45% and 38.18% of customers have taken loan below 3-4 lakh and between 1-2 lakh respectively. As mentioned in below table it was inferred that the income level of the customers was more than 30000 and between 20-30 thousand, this is the loan amount, which has been sanctioned by the bank depending upon their income level. The above table discloses that 9.09% of the customers earn below 20000 per month, 27.27% earn from 20-30 thousand per month, 63.63% earn above Rs. 30000. From the above table it is seen that 81.18% of the customers said that the documentation for application of personal loan is satisfied where as 18.18% felt it was unsatisfied. From the above table 81.18% of the customers did not approach any other bank for loan and the rest 18.18% approached other bank for the loan. From the above table it is seen that 90.90% are aware about Home loan, and 9.09% are not aware of the Home loan of HDFC Bank. From the above table it is seen that 21.18% of the customers have adopted for a tenure period of 3 years, and only 36.36% of the customers have adopted for the tenure period of 5 to 10 years. As customers felt at HDFC bank majority of people have agreed that the bank procedure is very comfortable and 18.18% of customers are felt that it was uncomfortable. So the Direct Sales Executive should target the customers and explain them about the loan of HDFC Bank. As HDFC bank customers were felt most of the customers were taken loan specifically in HDFC bank due to it is opt for home loan and rest of the peoples were taken due to low interest. From the above table it is seen that 36.36% of the customers have rated the service as excellent and 45.45% as Satisfactory and the rest of them were not satisfied with the service.

## **FINDINGS FROM THE RESEARCH**

50.90 % of people came to know about home loan through tele callers and 18.18% of people came to know about home loan through direct sales. 72.27% of the customers have got complete product information through Direct Sales Executives but 27.27% felt that only partial information was given. It is also seen that none of the Direct Sales Executive have given wrong Information. For 74.54% of customers interest rates were acceptable they desired to get the loan and for 14.54% of peoples interest rates were high. In HDFC bank 52.72% of the customers receive the loan in 3 week, but where as 32.72% of the customers receive the loan in 9 weeks. 58.72% of the customers prefer for home loan at HDFC and 21.80% prefer for SYNDICATE bank whereas 14.54% prefer CITI BANK and 10.90% OTHER Bank. At HDFC bank 72.72% of the HDFC bank customers accepted that the accessibility of loan is very easy and 27.27% of customers are accepted as it is very difficult. So it shows the efficiency of bank. The loan amount taken by the customer's i.e. 18.18% for 1 lakh 25.45% between 1-2 lakh, 10.90% for 2-3 lakhs, 38.18% for 3-4 lakhs, and 7.27% for more than 4 lakhs. The HDFC customers 9.09% earn below 20000 per month, 27.27% earn from 20-30 thousand per month, 63.63% earn above Rs. 30000. 81.18% of the customers said that the documentation

for application of personal loan is satisfied where as 18.18% felt it was unsatisfied. 18.18% of the customers did not approach any other bank for loan and the rest 81.18% approach the bank for the loan.

In HDFC bank 90.90% of customers were aware about Home loan, and 9.09% were not aware about Home loan at HDFC Bank. 21.18% of the customers have adopted for a tenure period of 3 years, and only 18.18% of the customers have adopted for the tenure period of 5 to 10 years. As customers felt at HDFC bank majority of people have agreed that the bank procedure is very comfortable and 18.18% of customers are felt that it was uncomfortable. So the Direct Sales Executive should target the customers and explain them about the loan of HDFC Bank.

As HDFC bank customers were felt most of the customers were taken loan specifically in HDFC bank due to it is opt for home loan and rest of the peoples were taken due to low interest. 36.36% of the customers have rated the service as excellent and 45.45% as Satisfactory and the rest of them were not satisfied with the service.

## CONCLUSION

It is clear that the research presents some important points about the customer's views, problems and perceptions about the Home loan facility of HDFC Bank like HDFC has special home loan schemes for women which are unaware among the customers. Proper advertisement of the schemes may attract more women customers to avail home loan from HDFC. Majority of the respondents face the problem in filling the application form. The application form may also be in regional language for easy understanding. HDFC may make necessary arrangements to help the customers in filling the loan application form.

Documents given as security are not returned immediately after the final settlement of loan. There is a time gap between the final settlement and returning of documents. So the documents given as securities may be handed over to the customers as early as possible. In order to enhance the confidence level among customers, HDFC may consciously cultivate the habit of treating their customer as king. This would include provision of more and more customized services that are perfect to suit their individual needs. Customers are always looking for individual care in their service, so that they remain satisfied and pleased. Hence it is suggested that HDFC can lead by providing extensive staff strength, especially young and energetic staff.

HDFC may encourage their valuable customers with compliments, arranging for tours, etc., for their prompt repayment of loan. This may also motivate the other customers for prompt repayment. To avoid the default in repayment of loan, soft repayment facilities may be provided i.e. to extend the period of repayment with reduced EMI

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