

A COMPARATIVE STUDY ON PRIVATE AND PUBLIC HOUSING FINANCE COMPANY LIMITED WITH SPECIAL REFERENCE TO SBI AND HDFC BANK

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ABSTRACT

The aim of this paper to identify the borrowers perception of housing finance feasibility of various loan schemes depend on interest rate, processing time, stages of loan sanctioning, facilities offered by banks, period of sanctioning loan, speed of communication and loan extension facility offered by housing financial institutions. The study is extended to evaluate the opinion and attitude of home loan borrowers towards home loan schemes of SBI and HDFC Bank with reference to their perception, factors leading to selection and level of perception. This study has been conducted through literature study as well as a questionnaire administered survey of 450 respondents of different age groups, income & occupation and has been analyzed through various analytical tool to comply with the objectives & also to draw conclusions.

This paper may suggest as a valuable guideline and advice for customer to review their loan schemes, rate of interest, processing time and stages of loan sanctioning according to the need of the housing loan borrowers.

KEYWORDS: *Housing loan, Interest Rate, Perception*