

A COMPARATIVE STUDY ON HOME HOUSING FINANCE PROVIDED BY FEDERAL BANK AND CANARA BANK IN ERNAKULAM DISTRICT

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RESEARCH GUIDE

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House is a basic necessity. Every one, rich or poor, whether in rural or urban areas, needs a house to protect his life and property and also to promote his well-being. A House is in mundane sense, more than a shelter just like the nest of a bird which aims at enhancing the birds generation. Though shelter was enshrined as a fundamental right in the constitution, housing did not get the attention it reserved. This was perhaps due to the fact that at that time nobody expected the problem of housing to assume the present gigantic proportions. Proper housing, even at a lower scale, has never kept pace with the minimum requirements of the people. The housing backlog has been compounded by the high rate of population growth. Inadequate housing facilities have led to the rapid growth of slums and unauthorized settlements, poor quality of services, housing land prices and increasing costs of construction. In rural areas the situation is even more alarming. Housing is thus a fundamental requirement both for the human existence and settlement.

The term “Housing Loan” means loan of finance for buying or modifying the house. Blessed are those who live in their own house and fortune are those who have the money to buy one. But all are not privileged to buy a house of their own. For many such privileged, buying a house has become possible in modern times through housing loans. A home loan is a long term commitment of 15-20 years, several factors like expertise, quality of service, in-depth domain knowledge and the company’s level of commitment and transparency right through, the loan procedures, the fine print, quality of services offered and safe retrieval of the title deed are critical. There are lot many banks and financial institutions through which one can easily avail of a home loan at reasonable rate of interest. The friendly attitude of these banks, currently offer to consumers cheapest loan over homes. When a person purchase a home, he or she will be investing a huge amount of cash. Many people can’t come up with the whole amount to pay out the house, while some others can’t even afford to invest money for the house they will like to purchase. When getting a home loan, the individuals should consider taking care of different aspects related to the home loan. The home loan schemes offered by both public sector banks and private sector banks are very competitive.

Mostly people prefer public sector banks for home loans, especially because they believe that it is more secure bank and interest rate is lower. On the other hand the private sector banks are coming daily in our country and the preference of youngsters population is changing because of services and facilities provided by them. And the most important thing is that the customer should know about each and every terms and conditions related with home loans before applying for a home loan. There are different types of home loans tailored to meet customer needs like Home purchase loans, Home conversion loans, Land purchase loans, Bridge loans and Mortgage loans offered by public and private sector banks.

RESEARCH GAP

The various review of literature shows that so many studies are conducted in comparison of schemes provided by the public sector banks and private sector banks with special reference to customers. Among these studies most of the studies examined the preference of customers towards the public sector banks and private sector banks, influence of interest rate while taking the home loans and the procedures of home loans etc...And most of the studies mainly focused on comparing the home loan schemes provided by the public sector banks like State Bank of India, State Bank of Travancore, Punjab National Bank and the private sector banks like HDFC, ICICI etc...And it is not focused on various banks like Federal Bank, Canara Bank etc...And most of the studies are more focused and conducted on state wise and district wise.

So in this study we focused on to a comparative study of home loans provided by federal bank and canarabank with special reference to customers of Ernakulam and also try to analyse the satisfaction level of customers and the problems faced by the customers while approaching these bank for the housing loan.

SIGNIFICANCE

A home loan is not only a profit giving business but a brilliant answer to those who are finding ways to acquire a house without down paying a large amount of money. The study focuses on the comparison of home loans provided by the public sector banks and private sector banks and satisfaction level of customers while dealing with the banks and the problems faced by the customers. And it is mainly focused on two banks (ie , Federal bank and canara bank). One is private sector bank and the other one is public sector bank. While focused on these banks it will help to understand the procedures of taking the home loans and the customers level of satisfaction while approaching these banks and also the problems faced by them. By analysing these factors it will help to provide suggestions in order to improve their services and also that will help them to make competitive in nature.

OBJECTIVES OF THE STUDY

1. To study the satisfaction level of customers while dealing with the bank.
2. To study the problems faced by the customers while obtaining the home loan.

HYPOTHESIS

H1: There is no significant relationship between the customers satisfaction level on Hidden cost and the types of bank.

H2: There is no significant relationship between the customers satisfaction level on Down payment and the types of bank.

H3: There is no significant relationship between the customers satisfaction level on Repayment terms and the types of bank.

H4: There is no significant relationship between the customers satisfaction level on complaints settlement and the types of bank.

H5: There is no significant relationship between the customers satisfaction level on employers behavior of the bank and the types of bank.

H6: There is no significant relationship between the customers satisfaction level on Pre-closure terms and the types of bank.

H7: There is no significant relationship between the customers satisfaction level on interest rate and the types of bank.

H8: There is no significant relationship between the customers satisfaction level on processing charges and the types of bank.

H9: There is no significant relationship between the customers satisfaction level on speed of approval and the types of bank.

H10: There is no significant relationship between the customers satisfaction level on after loan services of the bank and the types of bank.

METHODOLOGY

Area of study: The study is conducted in Federal bank and Canara Bank Ernakulam taluk.

Sample size: The sample comprised of 100 respondents out of which 100 are from Federal bank and 50 are from Canara bank.

Sampling Technique: Convenient sampling method was used for research purpose.

Data collection: Both primary data and secondary data were used for this study. The primary data is collected through structured questionnaires by distributing it among the customers of Paravur Taluk. The secondary data has been collected from various books, journals and websites.

Tools of analysis: The data collected were classified and presented using tables. The analysis were done using percentage method, chi-square method and correlation.

Reference period: The study was conducted during 2017-2018.

LIMITATIONS OF THE STUDY

1. All the limitations of primary data are affected on this study.
2. This research study was taken in a limited area only (ie, Ernakulam) and findings may vary from place to place.
3. Some of the respondent might have been biased in their responses as it depends on their experience gained by them during the processing of such loan

DATA ANALYSIS AND INTERPRETATION**Table 1****PROFILE OF THE RESPONDENTS****FEDERAL BANK**

| Particulars | | No. of respondents | Percentage |
|---------------------------|------------------|---------------------------|-------------------|
| Age | 20 – 29 | 6 | 12 |
| | 30 – 40 | 40 | 80 |
| | 40 - 50 | 4 | 8 |
| | 50 – 60 | 0 | 0 |
| | Above 60 | 0 | 0 |
| | total | 50 | 100 |
| Gender | Male | 34 | 68 |
| | Female | 16 | 32 |
| | Total | 50 | 100 |
| Marital status | Married | 42 | 84 |
| | Unmarried | 8 | 16 |
| | total | 50 | 100 |
| Educational qualification | Below SSLC | 0 | 0 |
| | SSLC | 10 | 20 |
| | Higher secondary | 20 | 40 |
| | Graduation | 10 | 20 |
| | Post graduation | 10 | 20 |
| | total | 50 | 100 |
| Occupation | Professional | 6 | 12 |
| | Self | 0 | 0 |
| | Salaried | 44 | 88 |
| | Others | 0 | 0 |
| | total | 50 | 100 |
| Income group | Below 2 lakhs | 4 | 8 |
| | 2 – 4 lakhs | 20 | 40 |
| | 4 – 6 lakhs | 20 | 40 |

| | | | |
|--|---------------|----|-----|
| | Above 6 lakhs | 6 | 12 |
| | total | 50 | 100 |

Table 4.1 shows the profile of respondents . Most of the federal bank customers, ie., eighty percent belongs to the age group between 30 and 40. Twelve percent of customers belongs to the age group between 20 and 29. Eight percent of customers belongs to the age group between 40 and 50 and none of the respondents are belongs to the age group between 50 and 60 and above 60. Sixty eight percent of customers are male and thirty two percent of them are female customers. Eighty four percent of customers are married and sixteen percent of them are unmarried. Forty percent of customers are pre-graduates. Twenty percent of them are above SSLC, graduates and post graduates. eighty eight percent of customers are salaried persons and twelve percent of them are professionals. Forty percent of customers are belongs to the income group of 2 -4 lakhs and 4- 6 lakhs. Twelve percent of the customers belongs to the income group of above 6 lakhs and eight percent belongs to below 2 lakhs.

Table 2
PROFILE OF THE RESPONDENTS
Canara BANK

| Particulars | | No. of respondents | Percentage |
|---------------------------|------------------|--------------------|------------|
| Age | 20 – 29 | 0 | 0 |
| | 30 – 40 | 26 | 52 |
| | 40 - 50 | 20 | 40 |
| | 50 – 60 | 4 | 8 |
| | Above 60 | 0 | 0 |
| | total | 50 | 100 |
| Gender | Male | 32 | 64 |
| | Female | 18 | 36 |
| | Total | 50 | 100 |
| Marital status | Married | 42 | 84 |
| | Unmarried | 8 | 16 |
| | total | 50 | 100 |
| Educational qualification | Below SSLC | 0 | 0 |
| | SSLC | 10 | 20 |
| | Higher secondary | 16 | 32 |

| | | | |
|--------------|-----------------|----|-----|
| | Graduation | 18 | 36 |
| | Post graduation | 6 | 12 |
| | Total | 50 | 100 |
| Occupation | Professional | 8 | 16 |
| | Self | 6 | 12 |
| | Salaried | 36 | 72 |
| | Others | 0 | 0 |
| | Total | 50 | 100 |
| Income group | Below 2 lakhs | 6 | 12 |
| | 2 – 4 lakhs | 20 | 40 |
| | 4 – 6 lakhs | 20 | 40 |
| | Above 6 lakhs | 4 | 8 |
| | Total | 50 | 100 |

Table 4.1 shows the profile of respondents . Most of the Canara bank customers, ie., fifty two percent belongs to the age group between 30 and 40. Forty percent of customers belongs to the age group between 40 and 50 and eight percent of the respondents are belongs to the age group between 50 and 60. Sixty four percent of customers are male and thirty six percent of them are female customers. Eighty four percent of customers are married and sixteen percent of them are unmarried. Thirty two percent of customers are pre-graduates. Thirty six percent are graduates and twenty percent SSLC and twelve percent are post graduates . seventy two percent of customers are salaried persons and sixteen percent of them are professionals and twelve percent are self employees. Forty percent of customers are belongs to the income group of 2 -4 lakhs and 4-6 lakhs. Twelve percent of the customers belongs to the income group of below 2 lakhs and eight percent belongs to above 6 lakhs.

Table 3

TYPES OF HOUSING LOAN

| Particulars | Federal bank | | Canara bank | |
|--------------|--------------------|------------|--------------------|------------|
| | No. of respondents | percentage | No. of respondents | Percentage |
| Purchase | 10 | 20 | 10 | 20 |
| Construction | 38 | 76 | 40 | 80 |
| Renovation | 2 | 4 | 0 | 0 |
| total | 50 | 100 | 50 | 100 |

Table 4.3 shows the types of housing loan taken by the respondents. Out of federal bank customers majority of respondents, ie., seventy six percent of respondents are taken the loan for construction and in canarabank eighty percent of them taken for construction. While twenty percent of them taken loan for purchase in the case of canarabank and federal bank. And four percent of the federal bank respondents have taken the loan for renovation pupose.

Table 4
RATE OF INTEREST

| particulars | Federal bank | | Canarabank | |
|-------------|--------------------|------------|--------------------|------------|
| | No. of respondents | percentage | No. of respondents | percentage |
| 7% - 8% | 0 | 0 | 38 | 26 |
| 8% - 9% | 26 | 52 | 12 | 24 |
| 9% -10% | 10 | 20 | 0 | 0 |
| 10% - 11% | 14 | 28 | 0 | 0 |
| 11% - 12% | 0 | 0 | 0 | 0 |
| total | 50 | 100 | 50 | 100 |

Table 4.4 shows the rate of interest charged by the bank. Fifty two percent of respondents of federal bank customers are paying an interest between 8% and 9%. While in the case of canarabank customers twenty four percent of customers are paying an interest between 8% and 9%. Twenty six percent of canarabank customers are paying an interest between 7% and 8%. While in the case of federal bank customers twenty eight percent of customers are paying an interest between 10% and 11% and twenty percent of customers are paying an interest between 9% and 10% and none of them are paying interest between 11% and 12%. While in the case of canarabank customers none of them are paying interest between 9% to 12%.

Table 5
REASON FOR TAKING LOAN

| particulars | Federal bank | | Canara bank | |
|----------------------------------|--------------------|------------|--------------------|------------|
| | No. of respondents | percentage | No. of respondents | percentage |
| Non availability of funds | 40 | 80 | 42 | 84 |
| Hesitation to pay cash in one go | 10 | 20 | 8 | 16 |
| Benefits of tax | 0 | 0 | 0 | 0 |

| | | | | |
|--------|----|-----|----|-----|
| Others | 0 | 0 | 0 | 0 |
| total | 50 | 100 | 50 | 100 |

Table 4.9 shows the reason for taking the home loan. Eighty percent of customers of federal bank have taken the home loan because of non- availability of funds and twenty percent of them have taken the loan because of hesitation to pay cash in one go.

Eighty four percent of canara bank customers have taken the loan because of non- availability of funds and sixty percent of them have taken because of hesitation to pay cash in one go.

Table 6

PREFERENCE OF CHOOSING NATIONALIZED OR PRIVATE BANK

| particulars | Federal bank | | Canara bank | |
|--------------------------------|--------------------|------------|--------------------|------------|
| | No. of respondents | Percentage | No. of respondents | percentage |
| More branches | 10 | 20 | 5 | 10 |
| Interest rate | 5 | 10 | 20 | 40 |
| Easy and low processing | 4 | 8 | 5 | 10 |
| Fast sanctioning of loan | 5 | 10 | 4 | 8 |
| Advertising | 6 | 12 | 6 | 12 |
| Good services provided by bank | 20 | 40 | 10 | 20 |
| others | 0 | 0 | 0 | 0 |
| total | 50 | 100 | 50 | |

Majority of federal bank respondents, ie., twenty percent choose more branches as their preference and , forty percent choose good service provided by the bank, twelve percent choose advertising, and ten percent choose interest rate and fast sanctioning of loan and eight percent choose easy and low processing.

Among canarabank customers forty percent choose interest rate as their preference and , twenty percent choose good service provided by the bank ,twelve percent chose advertising, ten percent choose easy and low processing and more branches. Eight percent choose fast sanctioning of loan.

Table 7**OPINION ABOUT INTEREST RATE CHARGED ACCORDING TO INCOME LEVEL**

| particulars | Federal bank | | Canarabank | |
|-------------------|--------------------|------------|--------------------|------------|
| | No. of respondents | Percentage | No. of respondents | percentage |
| Strongly agree | 0 | 0 | 0 | 0 |
| Agree | 22 | 44 | 10 | 20 |
| Neutral | 28 | 56 | 40 | 80 |
| Disagree | 0 | 0 | 0 | 0 |
| Strongly disagree | 0 | 0 | 0 | 0 |
| total | 50 | 100 | 50 | 100 |

Table 4.17 shows the opinion of customers about whether the interest rate charged according to income level. Fifty six percent of federal bank customers have a neutral opinion on the same and forty four percent of customers agree that the interest rate must charged according to the income level.

Eighty percent of canarabank customers have a neutral opinion on the same and twenty percent of them agree that that the interest rate charged according to the income level.

Table 8**GRADE FOR HOME LOAN SCHEMES OF THE BANK**

| particulars | Federal bank | | Canarabank | |
|---------------|--------------------|------------|--------------------|-------------|
| | No. of respondents | Percentage | No. of respondents | percentatge |
| Excellent | 0 | 0 | 0 | 0 |
| Good | 16 | 32 | 31 | 62 |
| Average | 34 | 68 | 19 | 38 |
| Below average | 0 | 0 | 0 | 0 |
| total | 50 | 100 | 50 | 100 |

Sixty percent of customers of federal bank have an average opinion about the home loan schemes of the bank and thirty two percent have a good opinion about the home loan schemes.

Sixty two percent of canarabank customers have a good opinion about the home loan schemes of the bank and thirty eight percent of customers have an average opinion about the home loan schemes of the bank.

Table 10**FACED ANY DIFFICULTY WHILE TAKING THE LOAN**

| Particulars | Federal bank | | Canarabank | |
|-------------|--------------------|------------|--------------------|------------|
| | No. of respondents | percentage | No. of respondents | percentage |
| Yes | 34 | 68 | 20 | 40 |
| No | 16 | 32 | 30 | 60 |
| Total | 50 | 100 | 50 | 100 |

Table 4.20 shows whether the customers faced any difficulties during taking the loan. Sixty eight percent of federal bank customers states that they have faced the difficulties and thirty two percent states that they have not faced any difficulties.

Sixty percent of canarabank customers states that they have not faced any difficulties during taking the loan and forty percent states that they have faced the difficulties while taking the loan.

Table 11**PROBLEMS FACED WHILE AVAILING THE LOAN**

| Particulars | Federal bank | | Canarabank | |
|--|--------------------|------------|--------------------|------------|
| | No. of respondents | percentage | No. of respondents | percentage |
| Lack of knowledge | 26 | 76 | 3 | 25 |
| Procedural delays | 4 | 12 | 2 | 10 |
| Non co- operation | 2 | 6 | 0 | 0 |
| Desired loan amount not being sanctioned | 2 | 6 | 15 | 75 |
| Others | 0 | 0 | 0 | 0 |
| total | 34 | 100 | 20 | 100 |

Table 4.21 shows the problems faced by the customers while availing the loan. Seventy six percent of customers of federal bank faced the lack of knowledge problems. Twelve percent of customers faced procedural delay problem. Six percent of them face non co-operation and not sanctioning of desired amount problem.

Seventy five percent of canarabank customers facing the not sanctioning of desired amount problem and fifteen percent of them face lack of knowledge problem and ten percent faced procedural delay problems.

Table 12
OVERALL SATISFACTION LEVEL
FEDERAL BANK

| particulars | Highly satisfied | Satisfied | neutral | dissatisfied | Highly dissatisfied | total |
|-----------------------|------------------|-----------|---------|--------------|---------------------|-------|
| Hidden cost | 4 | 18 | 22 | 6 | 0 | 50 |
| % | 8 | 36 | 44 | 12 | 0 | 100 |
| Down payment | 6 | 14 | 28 | 2 | 0 | 50 |
| % | 12 | 28 | 56 | 4 | 0 | 100 |
| Repayment terms | 4 | 14 | 32 | 0 | 0 | 50 |
| % | 8 | 28 | 64 | 0 | 0 | 100 |
| Complaints settlement | 4 | 24 | 14 | 6 | 2 | 50 |
| % | 8 | 48 | 28 | 12 | 4 | 100 |
| Employers behavior | 5 | 37 | 4 | 2 | 2 | 50 |
| % | 10 | 74 | 8 | 4 | 4 | 100 |
| Pre-closure terms | 4 | 20 | 26 | 0 | 0 | 50 |
| % | 8 | 40 | 52 | 0 | 0 | 100 |
| Interest rate | 0 | 18 | 32 | 0 | 0 | 50 |
| % | 0 | 36 | 64 | 0 | 0 | 100 |
| Processing charges | 6 | 40 | 4 | 0 | 0 | 50 |

| | | | | | | |
|---------------------|----|----|----|----|---|-----|
| % | 12 | 80 | 8 | 0 | 0 | 100 |
| Speed of approval | 5 | 20 | 20 | 5 | 0 | 50 |
| % | 10 | 40 | 40 | 10 | 0 | 100 |
| After loan services | 10 | 13 | 14 | 13 | 0 | 50 |
| % | 20 | 26 | 28 | 26 | 0 | 100 |

Table 4.23 shows the overall satisfaction level of customers. Forty four percent of customers have a neutral opinion about the hidden cost. Thirty six percent of them satisfied with the same and twelve percent of them dissatisfied with the same and eight percent of them highly satisfied with the hidden cost statement.

Fifty six percent of them have a neutral opinion about the down payment. twenty eight percent of them satisfied with the same and twelve percent of them highly satisfied with the same. Forty percent of them dissatisfied with the same.

Sixty four percent of them have a neutral opinion about the repayment terms and twenty eight percent of them satisfied with the same and eight percent of them highly satisfied with the same statement.

Forty eight percent of customers are satisfied with the complaints settlement and twenty eight percent of them have a neutral opinion about the same. Twelve percent of them dissatisfied with the same and eight percent of them highly satisfied and four percent of them highly dissatisfied.

Seventy four percent of them satisfied about the employers behavior of the bank and ten percent of them highly satisfied with the same and eight percent of them have a neutral opinion and four percent highly dissatisfied with the same.

Fifty two percent of customers have a neutral opinion about the pre-closure terms and forty percent of them satisfied with same and eight percent of them highly satisfied with it.

Sixty four percent of them satisfied with the interest rate and thirty six percent of them have a neutral opinion about the same.

Eighty percent of them satisfied with the processing charges of the bank. Twelve percent of them highly satisfied and eight percent of them having a neutral opinion about the same.

Forty percent of them are satisfied and the same percent of them have a neutral opinion about the speed of approval and ten percent of them are highly satisfied and the same percent of them are not satisfied with the same.

Twenty eight percent of them having a neutral opinion about the after loan services provided by the bank. Twenty six percent of them are satisfied and the same percent of them are dissatisfied with the same and twenty percent of them are highly satisfied.

TABLE 13
OVERALL SATISFACTION LEVEL
CANARABANK

| Particulars | Highly satisfied | satisfied | Neutral | dissatisfied | Highly dissatisfied | Total |
|--------------------|------------------|-----------|---------|--------------|---------------------|-------|
| Hidden cost | 6 | 14 | 26 | 4 | 0 | 50 |
| % | 12 | 28 | 52 | 8 | 0 | 100 |
| Down payment | 0 | 20 | 30 | 0 | 0 | 50 |
| % | 0 | 40 | 60 | 0 | 0 | 100 |
| Repayment terms | 0 | 35 | 14 | 1 | 0 | 50 |
| % | 0 | 70 | 28 | 2 | 0 | 100 |
| complaints | 0 | 44 | 6 | 0 | 0 | 50 |
| % | 0 | 88 | 12 | 0 | 0 | 100 |
| Employers behavior | 4 | 28 | 18 | 0 | 0 | 50 |
| % | 8 | 56 | 36 | 0 | 0 | 100 |
| Pre-closure terms | 6 | 28 | 16 | 0 | 0 | 50 |
| % | 12 | 56 | 32 | 0 | 0 | 100 |
| Interest rate | 8 | 30 | 4 | 8 | 0 | 50 |
| % | 16 | 60 | 8 | 16 | 0 | 100 |

| | | | | | | |
|---------------------|----|----|----|----|---|-----|
| Processing charges | 4 | 15 | 20 | 8 | 3 | 50 |
| % | 8 | 30 | 40 | 16 | 6 | 100 |
| Speed of approval | 19 | 28 | 3 | 0 | 0 | 50 |
| % | 38 | 56 | 6 | 0 | 0 | 100 |
| After loan services | 0 | 30 | 20 | 0 | 0 | 50 |
| % | 0 | 60 | 40 | 0 | 0 | 100 |

Fifty two percent of customers have a neutral opinion about the hidden cost. Twenty eight percent of them satisfied with the same and eight percent of them dissatisfied with the same and twelve percent of them highly satisfied with the hidden cost statement.

Sixty percent of them have a neutral opinion about the down payment. Forty percent of them satisfied with the same.

Twenty eight percent of them have a neutral opinion about the repayment terms and seventy percent of them satisfied with the same and two percent of them dissatisfied with the same statement.

Eighty eight percent of customers are satisfied with the complaints settlement and twelve percent of them have a neutral opinion about the same.

Fifty six percent of them satisfied about the employers behavior of the bank and thirty six percent of them have neutral opinion about the same and eight percent of them are highly satisfied with it.

Fifty six percent of customers are satisfied with the pre-closure terms of bank and thirty two percent of them have a neutral opinion about the same and twelve percent of them are highly satisfied with the same.

Sixty percent of them satisfied with the interest rate and sixteen percent of them are satisfied and same percent percent of them are highly dissatisfied and eight percent of them having a neutral opinion about the same.

Forty percent them having a neutral opinion about the processing charges of the bank. Thirty percent of them satisfied and sixteen percent of the, are dissatisfied. Eight percent of them are highly satisfied and three percent of them are highly dissatisfied.

Fifty six percent of them are satisfied and the six percent of them have a neutral opinion about the speed of approval and thirty eight percent of them are highly satisfied.

Sixty percent of them are satisfied with the after loan services provided by the bank and forty percent of them having a neutral opinion about the same.

TESTING OF HYPOTHESIS

CHI-SQUARE TEST

Table 14

SATISFACTION LEVEL ON HIDDEN COST AND TYPE OF BANK

| Hidden cost | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 4 | 6 | 10 |
| Satisfied | 18 | 14 | 32 |
| Neutral | 22 | 26 | 48 |
| Dissatisfied | 6 | 4 | 10 |
| Highly dissatisfied | 0 | 0 | 0 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H₀: There is no significant relationship between the customers satisfaction level of Hidden cost and the types of bank.

H₁: There is significant relationship between the customers satisfaction level of Hidden cost and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 0.8987 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Accepted |

Since the computed value (0.8987) is less than table value (9.488), the null hypothesis is accepted. So we can say that there is no significant relationship between the customers satisfaction level of Hidden cost and the types of bank.

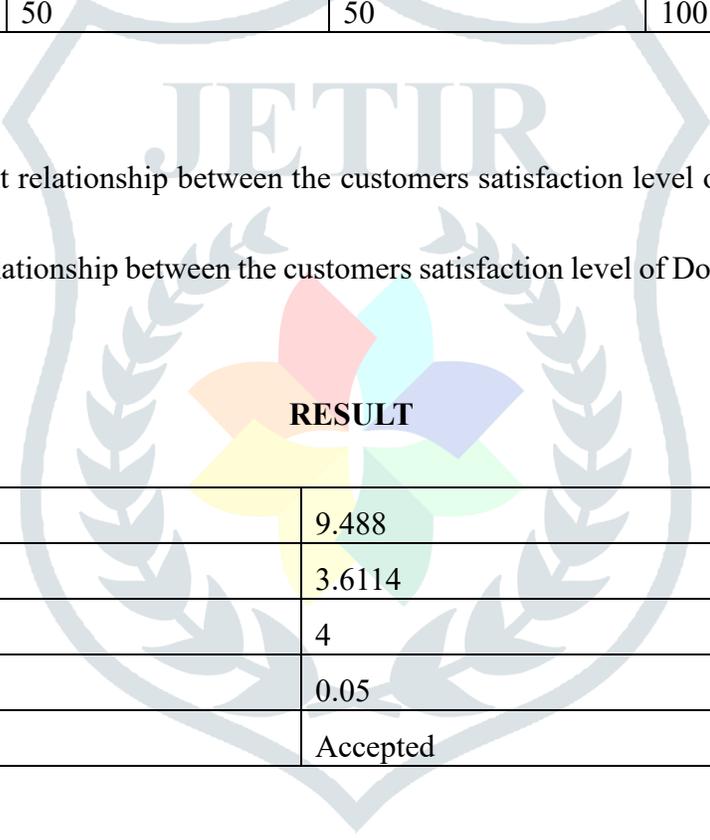
Table 15**SATISFACTION LEVEL ON DOWN PAYMENT AND TYPE OF BANK**

| Down payment | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 6 | 0 | 6 |
| Satisfied | 14 | 20 | 34 |
| Neutral | 28 | 30 | 58 |
| Dissatisfied | 2 | 0 | 2 |
| Highly dissatisfied | 0 | 0 | 0 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Down payment and the types of bank.

H1: There is significant relationship between the customers satisfaction level of Down payment and the types of bank.



RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 3.6114 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Accepted |

Since the computed value (3.6114) is less than table value (9.488), the null hypothesis is accepted. So we can say that there is no significant relationship between the customers satisfaction level of Down payment and the types of bank.

Table 16**SATISFACTION LEVEL ON REPAYMENT TERMS AND TYPE OF BANK**

| Repayment terms | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 4 | 0 | 4 |
| Satisfied | 14 | 35 | 49 |
| Neutral | 32 | 14 | 46 |
| Dissatisfied | 0 | 1 | 1 |
| Highly dissatisfied | 0 | 0 | 0 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Repayment terms and the types of bank.

H1: There is significant relationship between the customers satisfaction level of Repayment terms and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 11.6928 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Rejected |

Since the computed value (11.6928) is more than table value (9.488), the null hypothesis is rejected. So we can say that there is significant relationship between the customers satisfaction level of Repayment terms and the types of bank.

Table 17**SATISFACTION LEVEL ON COMPLAINTS AND TYPE OF BANK**

| complaints | Type of bank | | |
|------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 4 | 0 | 4 |

| | | | |
|---------------------|----|----|-----|
| Satisfied | 24 | 44 | 68 |
| Neutral | 14 | 6 | 20 |
| Dissatisfied | 6 | 0 | 6 |
| Highly dissatisfied | 2 | 0 | 2 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Complaints and the types of bank.

H1: There is significant relationship between the customers satisfaction level of Complaints and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 11.556 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Rejected |

Since the computed value (11.556) is more than table value (9.488), the null hypothesis is rejected. So we can say that there is significant relationship between the customers satisfaction level of complaints and the types of bank.

Table 18

SATISFACTION LEVEL ON EMPLOYERS BEHAVIOUR AND TYPE OF BANK

| Employers behavior | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 5 | 4 | 9 |
| Satisfied | 37 | 28 | 65 |
| Neutral | 4 | 18 | 22 |
| Dissatisfied | 2 | 0 | 2 |
| Highly dissatisfied | 2 | 0 | 2 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Employers behaviour and the types of bank.

H1: There is significant relationship between the customers satisfaction level of Employers behaviour and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 2.871 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Accepted |

Since the computed value (2.871) is less than table value (9.488), the null hypothesis is accepted. So we can say that there is no significant relationship between the customers satisfaction level of employers behavior of the bank and the types of bank.

Table 19

SATISFACTION LEVEL ON PRE-CLOSURE TERMS AND TYPE OF BANK

| Pre-closure terms | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 4 | 6 | 10 |
| Satisfied | 20 | 28 | 48 |
| Neutral | 26 | 16 | 42 |
| Dissatisfied | 0 | 0 | 0 |
| Highly dissatisfied | 0 | 0 | 0 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Pre-closure terms and the types of bank.

H1: There is significant relationship between the customers satisfaction level of Pre-closure terms and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 4.1100 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Accepted |

Since the computed value (4.1100) is less than table value (9.488), the null hypothesis is accepted. So we can say that there is no significant relationship between the customers satisfaction level of Pre-closure terms and the types of bank.

Table 20**SATISFACTION LEVEL ON INTEREST RATE AND TYPE OF BANK**

| Interest rate | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 0 | 8 | 8 |
| Satisfied | 18 | 30 | 48 |
| Neutral | 32 | 4 | 36 |
| Dissatisfied | 0 | 8 | 8 |
| Highly dissatisfied | 0 | 0 | 0 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Interest rate and the types of bank.

H1: There is significant relationship between the customers satisfaction level of Interest rate and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 18.1618 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Rejected |

Since the computed value (18.1618) is more than table value (9.488), the null hypothesis is rejected. So we can say that there is significant relationship between the customers satisfaction level of Interest rate and the types of bank.

Table 21

SATISFACTION LEVEL ON PROCESSING CHARGES AND TYPE OF BANK

| Processing charges | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 6 | 4 | 10 |
| Satisfied | 40 | 15 | 55 |
| Neutral | 4 | 20 | 24 |
| Dissatisfied | 0 | 8 | 8 |
| Highly dissatisfied | 0 | 3 | 3 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Processing charges and the types of bank.

H1: There is significant relationship between the customers satisfaction level of processing charges and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 16.7948 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Rejected |

Since the computed value (16.7948) is more than table value (9.488), the null hypothesis is rejected. So we can say that there is significant relationship between the customers satisfaction level of Processing charges and the types of bank.

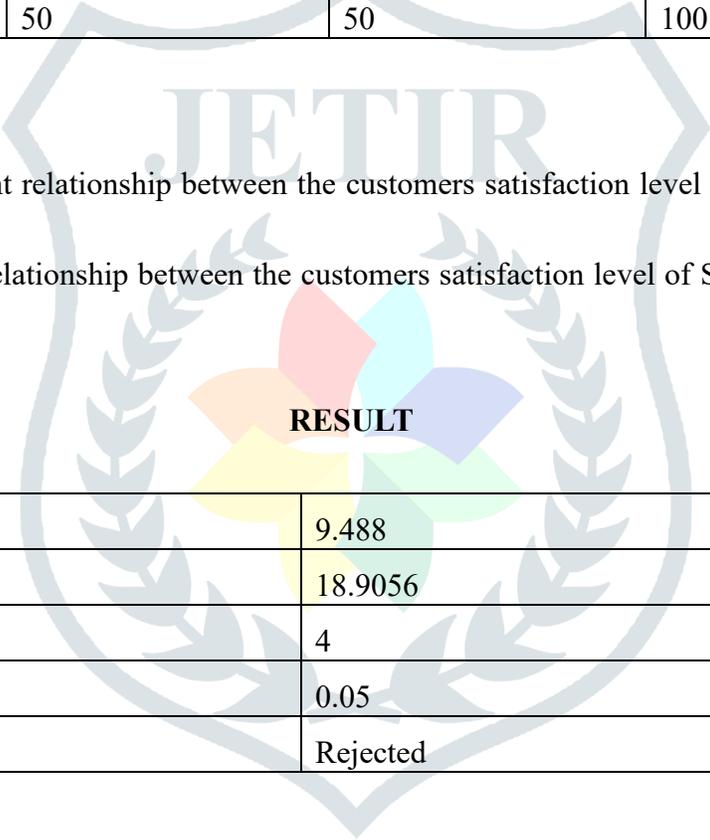
Table 22**SATISFACTION LEVEL ON SPEED OF APPROVAL AND TYPE OF BANK**

| Speed of approval | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 5 | 19 | 24 |
| Satisfied | 20 | 28 | 48 |
| Neutral | 20 | 3 | 23 |
| Dissatisfied | 5 | 0 | 5 |
| Highly dissatisfied | 0 | 0 | 0 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of Speed of approval and the types of bank.

H1: There is significant relationship between the customers satisfaction level of Speed of approval and the types of bank.



RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 18.9056 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Rejected |

Since the computed value (18.9056) is more than table value (9.488), the null hypothesis is rejected. So we can say that there is significant relationship between the customers satisfaction level of Speed of approval and the types of bank.

Table 23**SATISFACTION LEVEL ON AFTER LOAN SERVICES AND TYPE OF BANK**

| After loan services | Type of bank | | |
|---------------------|--------------|------------|-------|
| | Federal bank | Canarabank | Total |
| Highly satisfied | 10 | 0 | 10 |
| Satisfied | 13 | 30 | 43 |
| Neutral | 14 | 20 | 34 |
| Dissatisfied | 13 | 0 | 13 |
| Highly dissatisfied | 0 | 0 | 0 |
| Total | 50 | 50 | 100 |

(Source: Primary data)

H0: There is no significant relationship between the customers satisfaction level of After loan services and the types of bank.

H1: There is significant relationship between the customers satisfaction level of After loan services and the types of bank.

RESULT

| | |
|-----------------------|----------|
| Table value | 9.488 |
| Calculated value | 12.9674 |
| Degree of freedom | 4 |
| Level of significance | 0.05 |
| Result | Rejected |

Since the computed value (12.9674) is more than table value (9.488), the null hypothesis is rejected. So we can say that there is significant relationship between the customers satisfaction level of After loan services and the types of bank.

CO-EFFICIENT OF CORRELATION**Table 24****TO ANALYSE THE IMPACT OF INCOME OF FEDERAL BANK CUSTOMERS ON LOAN AMOUNT****Table 4.34.1**

| X | Y | X² | Y² | XY |
|----------|----------|----------------------|----------------------|-----------|
| 4 | 0 | 16 | 0 | 0 |
| 20 | 22 | 400 | 484 | 440 |
| 20 | 24 | 400 | 576 | 480 |
| 6 | 4 | 36 | 16 | 24 |
| 50 | 50 | 852 | 1076 | 944 |

(Source: Primary data)

X= Income level of the respondents

Y= loan amount

Co- efficient of correlation(r) :
$$\frac{n\sum XY - (\sum X \times \sum Y)}{\sqrt{n\sum X^2 - (\sum X)^2} \times \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Calculated value = 0.997

Since the calculated value is 0.997, that it is positive correlation.

Table 4.34.1 shows the analysis of income level and loan amount. So the result reveals that there is positive relationship between income level of customers and loan amount. That means the loan amount is taken on the basis of the income level.

Table 25**TO ANALYSE THE IMPACT OF INCOME OF CANARABANK CUSTOMERS ON LOAN AMOUNT**

| X | Y | X² | Y² | XY |
|----------|----------|----------------------|----------------------|-----------|
| 6 | 0 | 36 | 0 | 0 |
| 20 | 20 | 400 | 400 | 400 |
| 20 | 20 | 400 | 400 | 400 |
| 4 | 10 | 16 | 100 | 40 |
| 50 | 50 | 852 | 900 | 840 |

(Source: Primary data)

X= Income level of the respondents

Y= loan amount

$$\text{Co-efficient of correlation}(r) : \frac{n\sum XY - (\sum X \times \sum Y)}{\sqrt{n\sum X^2 - (\sum X)^2} \times \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Calculated value = 0.8606

Since the calculated value is 0.8606, that it is positive correlation.

This table shows the analysis of income level and loan amount. So the result reveals that there is positive relationship between income level of customers and loan amount. That means the loan amount is taken on the basis of the income level

Table 26

TO ANALYSE THE IMPACT OF AGE OF FEDERAL BANK CUSTOMERS ON TENURE OF LOAN

Table 4.35.1

| X | Y | X² | Y² | XY |
|----------|----------|----------------------|----------------------|-----------|
| 6 | 6 | 36 | 36 | 36 |
| 40 | 20 | 1600 | 400 | 800 |
| 4 | 12 | 16 | 144 | 48 |
| 0 | 12 | 0 | 144 | 0 |
| 0 | 0 | 0 | 0 | 0 |
| 50 | 50 | 1652 | 2376 | 884 |

(Source: Primary data)

X= Age of the respondents

Y= Tenure of loan

$$\text{Co-efficient of correlation}(r) : \frac{n\sum XY - (\sum X \times \sum Y)}{\sqrt{n\sum X^2 - (\sum X)^2} \times \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Calculated value = 0.26

Since the calculated value is 0.26, that it is positive correlation.

Table 4.35 shows the analysis of age and tenure of loan. So the result reveals that there is positive relationship between age of respondents and tenure of loan.

Table 27**TO ANALYSE THE IMPACT OF AGE OF CANARA BANK CUSTOMERS ON TENURE OF LOAN**

| X | Y | X² | Y² | XY |
|----------|----------|----------------------|----------------------|-----------|
| 0 | 8 | 0 | 64 | 0 |
| 26 | 20 | 676 | 400 | 520 |
| 20 | 20 | 400 | 400 | 400 |
| 4 | 2 | 16 | 4 | 8 |
| 0 | 0 | 0 | 0 | 0 |
| 50 | 50 | 1092 | 868 | 928 |

(Source: Primary data)

X= Age of the respondents

Y= Tenure of loan

$$\text{Co-efficient of correlation}(r) : \frac{n\sum XY - (\sum X \times \sum Y)}{\sqrt{n\sum X^2 - (\sum X)^2} \times \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Calculated value = 0.916

Since the calculated value is 0.916, that it is positive correlation.

This table shows the analysis of age and tenure of loan. So the result reveals that there is positive relationship between age of respondents and tenure of loan.

CHAPTER V**FINDINGS, CONCLUSION AND SUGGESTIONS**

1. Among the federal bank customers sixty eight per cent are male and thirty two per cent are females. Among the canarabank customers sixty four per cent of them are male and thirty six per cent of them are females.
2. Majority of the federal bank customers belongs to the age group of 30 to 40 years and fifty two percent of them belong to the same age group in the case of canarabank customers.
3. While evaluating the education level of respondents, majority of federal bank customers have higher secondary / plus two. On the other hand majority of canarabank customers have graduation.
4. Eighty four per cent of customers are married both in the case of federal and canarabank customers.
5. Majority of the customers are salaried persons in the case of both canarabank and federal bank.
6. Income level of majority of federal bank customers and canarabank customers are between Rs.200000 – Rs.400000 and Rs.400000- Rs.600000.
7. Majority of them have taken loan even before among federal and Canarabank customers.
8. Seventy six per cent of Federal bank customers are taken loan for construction, while eighty per cent of canarabank customers are taken the loan for the same purpose.

9. Majority of federal bank customers are paying 8% to 9% interest rate, while in the case of canarabank customers majority of them are paying 7% to 8%.
10. Majority of Federal bank and Canarabank customers have chosen floating rate of interest rate.
11. Among federal bank customers forty eight per cent of them have taken loan amount of 10 to 20 lakhs and among canarabank customers forty percent of them have taken 5 to 10 lakhs and 10 to 20 lakhs as their loan amount.
12. The tenure of loan among most of the federal bank respondents, are between 15-20 and majority of canarabank customers are between 15-20 and 20-25.
13. Sixty per cent of federal bank customers are paying EMI of Rs.10000 to Rs.40000 and eighty per cent of them are paying the same EMI in the case of Canarabank customers.
14. Non – availability of fund is the reason for taking home loan among both Federal and Canarabank customers.
15. Majority of Federal bank and Canarabank customers have deposited their land paper as security.
16. Most of the Federal bank customers known about the home loan schemes from their friends and in the case of canarabank customers they known from the newspaper.
17. Both Federal and Canarabank customers approach the bank for home loan by going direct to the branch.
18. Majority of Federal bank customers having an opinion that the duration taken by the bank for sanctioning the loan is 2 month. While in the case of Canarabank customers it is only 1 month.
19. Most of the Federal bank and Canarabank customers having an opinion that the duration taken by the bank for loan can be justified.
20. Seventy two per cent of Federal bank customers having an opinion that the cost of loan is appropriate to their demand and fifty two per cent of Canarabank customers having the same opinion.
21. Majority of Federal bank customers choose nationalized of private bank because of more branches, while Canarabank customers choose because of interest rate.
22. Majority of Federal bank and Canarabank customers having a neutral opinion about the interest rate charged according to the income level.
23. Sixty eight per percent of Federal bank customers provides an average grade for home schemes of the bank and sixty two percent of Canarabank customers provide a good grade for the same.
24. Most of the Federal bank customers provide first rank for reputation as a criterion choosing the bank for home loan. While in the case of Canarabank customers they provide first rank for interest rate.
25. Majority of Federal bank customers faced difficulties while availing the loan and most of the canarabank customers have not faced any difficulties, but forty per cent of them faced some difficulties.
26. Most of the federal bank customers faced the difficulty of lack of knowledge and in the case of Canarabank customers the difficulty faced is desired amount not being sanctioned.
27. Among Federal bank customers most of the customers provides first rank for the desired loan amount being sanctioned as the most influential loan factor. While in the case of Canarabank customers give first rank for the interest rate.
28. Majority of Federal bank customers have a neutral opinion about the hidden cost ,down payment, pre-closure terms and repayment terms, after loan services. Majority of customers are satisfied with the complaints settlement, employers behavior of the bank, interest rate, processing charges, speed of approval. Majority of Canarabank customers have a neutral opinion about the hidden cost, down payment, repayment terms, processing charges. Majority of customers are satisfied with the complaints settlement, employers behavior of the bank, pre-closure terms, interest rate, speed of approval, after loan services of the bank.
29. There is no significant relationship between the customers satisfaction level of Hidden cost and the types of bank.

30. There is no significant relationship between the customers satisfaction level of Down payment and the types of bank.
31. There is significant relationship between the customers satisfaction level of Repayment terms and the types of bank.
32. There is significant relationship between the customers satisfaction level of complaints and the types of bank.
33. There is no significant relationship between the customers satisfaction level of employers behavior of the bank and the types of bank.
34. There is no significant relationship between the customers satisfaction level of Pre-closure terms and the types of bank.
35. There is significant relationship between the customers satisfaction level of Interest rate and the types of bank.
36. There is significant relationship between the customers satisfaction level of Processing charges and the types of bank.
37. There is significant relationship between the customers satisfaction level of Speed of approval and the types of bank.
38. There is significant relationship between the customers satisfaction level of After loan services and the types of bank.
39. There is positive relationship between income level of customers of Federal bank and loan amount
40. There is positive relationship between income level of customers of Canarabank and loan amount
41. There is positive relationship between age of respondents of Federal bank and tenure of loan.
42. There is positive relationship between age of respondents of canarabank and tenure of loan.

SUGGESTIONS

- The federal bank should focus on the customer satisfaction factors due to stiff competition among banks.
- The interest rate charged is more in the case of Federal bank than that of Canara bank. So try to reduce it.
- The behavior of the staff of the Canara bank towards the customer should be personalized.

CONCLUSION

In summary we can conclude that both public sector banks and private sector banks truly deserve to be the leading banks in home loan sector. The services offered by them are competitive.

The study reveals that majority of the customers faced difficulties while availing the home loans from the bank. But compared to the customers of Canara bank more problems are faced by the Federal bank customers. Lack of knowledge and the procedural delay was the major problems faced by the customers. It also reveals that the interest rate charged by the Federal bank is more than that of the Canarab ank. While analyzing the preference for choosing the Federal bank for availing the home loan, majority of them claims banks reputation as the factor and while in the case of Canara bank the major factor is the interest rate. Overall in level of customer satisfaction the customers are more satisfied with the services of Canara bank

in terms of no hidden cost, pre-closure terms etc. But while analyzing the employers behavior towards the customers, Federal bank customers are more satisfied than the Canara bank customers. But by analyzing all factors we can conclude that the Canara bank providing good services as compared to the Federal bank.

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