

# **“A Study on Housing Loan in Private Bank”**

**(With Special Reference to HDFC Bank in Mandipete Davanagere city)**

A

Project Report

Submitted to Davanagere University, Davanagere

For the award of the degree of

**MASTER OF COMMERCE**

**SUBMITTED BY:**

**THANUJA D R**

**Reg. No: MC192717**

**Under the Guidance of**

**Mr. RAVISINGH H .M.Com**

**Visiting Professor**



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**Department of Commerce,**

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**2020-21**

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## ***GUIDE CERTIFICATE***

*This is to certify that the Project entitled as “A Study on Housing Loan in Private Bank” (with special Reference to HDFC Bank in Mandipete Davanagere City) Submitted by THANUJA D R (Reg.No :- MC192717) for the award of the degree of Master of Commerce to the Davanagere University, Davanagere, represents her independent work carried out by her in the Department of Commerce, under my Guidance and supervision.*

*Date: 24-9-21  
Place: Davanagere*

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*This is to certify that, **THANUJA D R** Bearing **Reg. No :- MC192717**, is a bonafide student of **A.R.M First Grade College and P.G Centre, Davanagere** for the academic year 2020-21. She has Satisfactorily completed this Project entitled "**A Study on Housing Loan in Private Bank**" (With Special Reference to **HDFC Bank in Mandipete Davanagere city**) . is prepared and submitted by her in partial Fulfillment of the requirement for the award of **Master of Commerce**.*

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# DECLARATION

THANUJA D R

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IV Semester M.Com

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*I hereby declare that this project report entitled as "A Study on Housing Loan in Private Bank. (with special Reference to HDFC Bank in Mandipete Davangere City) It has been prepared by me as part of my academics during the IV Semester of M.Com. For the partial fulfillment of degree of **Master of Commerce**, of Davanagere University, Davanagere. Under the guidance of **Mr.RAVISINGH H.** Visiting Professor, Department of Commerce, A.R.M First Grade College and P.G Centre. Davanagere.*

*To the best of my knowledge and belief the matter presented in this report has not been submitted earlier for the award of any degree to any university. This report is prepared by me on my own efforts.*

Place: Davanagere

Date: 24-9-21

Thanuja D.R.  
THANUJA D R

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## **Chapter-1**

### **INTRODUCTION**

#### **1.1 INTRODUCTION**

Housing is a basic necessity for human life and second largest generator of employment, next only to agriculture. Housing activities have both forward and backward linkages in nearly 300 sub-sectors such as manufacturing (steel, cement, and builders' hardware), transport, electricity, gas and water Supply, trade, financial services, and construction which contribute to capital formation, income opportunities, and generation of employment. In 2020-2021 property prices have moderated. As per the National Housing Bank, RESIDEX index for the quarter July-September 2019 compared to April-June 2019 (covering 20 cities, with 2012 as base year), there is a general decline in prices of residential properties in some smaller towns, while there is increase in some other cities which is marginal. In view of increased urbanization, the housing requirements in urban areas have been witnessing increase over the years. The Eleventh Five Year Plan (2013-19) estimated housing requirement of 24.7 million units in urban areas of which 99 percent was in the economically weaker sections /Lower income groups(EWS/LIG) segment. As per the estimation of the Task Force on Housing Requirements in Urban Areas during the Twelfth Five Year Plan Period (2014-19),the housing requirement in urban areas is 18.7 million units of which 18.5million are for the Economically Weaker Sections /Low Income Group segment. As per a McKinsey Report, the demand for affordable housing will be 38 million by 2030.To support

3. Here the housing loan finance facility was provided to all kind are all class level people
4. To give more and more advertisement and brochures to the attract to the customers
5. To liberalize the rules and regulation HDFC Bank.
6. Bank should focus more on adequate and necessary staffs and access of good customer care, enhancement of technological capability to serve customers more effectively and highly simplified services.
7. There is procedural delay in banks due to which it consumes more time, if this problem is rectified & if quick process is done

## CONCLUSION

Now a day customers' expectations are the major challenges faced by the employees of banking services in India. The improvement of quality of service delivery is a vital concern for banking services. Quality of service delivery is increasingly being seen as a key strategic differentiator within the financial services sector. Thus, the study focuses on customer perception and expectations towards service delivery among public and private people. There is no significant

relationship between the customers' association with HDFC and their perception on the people factor (human resources) of HDFC. The study found that Most of the respondents strongly agree that the rate of interest at HDFC is low, the customers agree with faster processing, and also they are influenced by minimal formalities and procedures, which are inclined to flexible repayment system. The findings revealed that the three parts of marketing mix that are people, process, product are important for customers while choosing home loan products.