

A STUDY ON FACTORS AFFECTING THE HOME LOAN FINANCING IN SBI BANK

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ABSTRACT

This study aims to identify and analyze the key factors affecting home loan financing in State Bank of India (SBI). By examining the loan application process and the decision-making criteria within the bank, the research seeks to provide insight into the elements that contribute to successful home loan approvals and rejections. Data were collected through a combination of interviews with SBI bank officers, a survey of home loan applicants, and analysis of loan approval records. Factors such as creditworthiness, income stability, loan-to-value ratio, property type, and customer relationship with the bank were examined. The findings suggest that while traditional criteria such as credit score and income remain important, other factors like customer loyalty and the bank's risk appetite play a significant role in determining home loan approval. The study concludes with recommendations for both the bank and future home loan applicants to optimize the loan financing process, including the development of a more nuanced risk assessment model and enhanced customer education initiatives.

CHAPTER 1 INTRODUCTION

1.1. INTRODUCTION

Home loan financing plays a pivotal role in enabling individuals and families to achieve their homeownership goals. A study on the factors affecting home loan financing is essential for understanding the various elements that impact borrowers' ability to access and manage home loans effectively. By delving into this topic, researchers can identify key drivers and barriers that influence the home loan process and explore how different aspects affect both lenders and borrowers.

The study will examine multiple factors that contribute to the home loan financing landscape, such as interest rates, loan eligibility criteria, income levels, credit scores, down payment requirements, and loan tenure. Additionally, it will consider the influence of macroeconomic trends, government policies, and property market conditions on the availability and affordability of home loans.

The aim of the study is to provide a comprehensive overview of the home loan financing process and highlight the challenges and opportunities for lenders and borrowers alike. By gaining a deeper understanding of these factors, the study can offer insights into potential areas for improvement in lending practices, customer service, and financial inclusion. Ultimately, the findings can guide stakeholders in developing strategies and policies that promote sustainable home loan financing for a broader segment of the population.

1.2 INDUSTRY PROFILE INTRODUCTION TO BANK

The Indian economy is becoming one of the strongest economies in the world. The growth rate of GDP is increasing every year. A strongest Banking industry is needed for the country for the economic development through competent financial services. Banks play a significant role in overall development of the country.

MEANING OF BANK

A bank is a financial institution engaged in borrowing and lending of money. It's an intermediary which deals with others money for both their advantage and its profit.

DEFINITION OF BANKING

According to section 5 (b) of Indian banking regulation act 1949 Defines “Banking” as “Accepting for the purpose of lending or investing, of deposits of money from the public, repayable on demand or otherwise withdrawal by check, draft, order or otherwise”

BANKS IN INDIA

In India Banking is broadly classified as into nationalized bank, Private Bank and special bank. In India RBI is the Banker for every bank it was started in the year 1935. It regulated all the banking activities in India. All the banks India needs to follow the rules and regulations of RBI. The nationalization of banks in India took place in India in 1955. It gave growth to prominent role of Public Sector Banks in India. The 1990's LPG Policy has given foreign banks to operate in India and the old and new Private banks have re-emerged. The banks in India also classified as Scheduled banks and non-scheduled bank. The scheduled banks are further classified into Commercial banks and cooperative banks. Commercial banks are of following types,

1. Private sector banks
2. Nationalized banks (Public sector)
3. Foreign Banks

4. Regional rural banks



FIG: 1.1 TYPES OF BANKS

INTRODUCTION TO CO-OPERATIVE BANKING

Co-operative banks in India have become a major factor in the success of the Indian economy. They have achieved several milestones since their creation and have helped a normal rural Indian to be empowered and protected. The philosophy of equality, equal health, equity has given way to think of self-responsibility and self-administration which resulted in the birth of cooperatives.

Co-operative banks existed in India under the Agreement of Agricultural Credit Co-operative societies Act, 1904. Due to the demand increase in cooperative credit, a new Act was introduced in 1912. Central Co-operative Banks from the Union and Persons of the Primary Credit Services. The RBI has established a Central Committee for Co-Training in 1953 to set up Regional Training centers. Rural Credit Survey Committee, 1954 First Committee to Research Rural People's Rural Loans and Other Financial Issue. The cooperative program and banking structures quickly spread and resounded with the unexpressed requirements of the rural India and small scale businesses. Later, 1950s, they have come a long way to funding and help with activities like credit, banking, manufacturing, processing, distribution/marketing, housing, warehousing, irrigation, transport, fabrics, dairy, sugar etc.to households.

The Co-Operative banks India is registered under the Co-Operative society act. They are also regulated by RBI, Banking regulation Act 1949 and Banking Laws (Co-operative Society) Act, 1965.

MEANING OF CO-OPERATIVE BANK

A cooperative is a voluntary association of groups of people having commoninterest coming together and working for each other for both their and others benefits. “A Co-Operative bank, as its name indicates is a financial

institution consisting of a number of individuals coming together to pool their surplus money for the purpose of earning profits of the banker or lenders with a view to distributing the same amongst the depositors and members.” Structure of Co-Operative Banks in India

The Co-Operative System is divided into 2 broad categories in India -

1. Urban Co-operative Bank
2. Rural Co-operatives

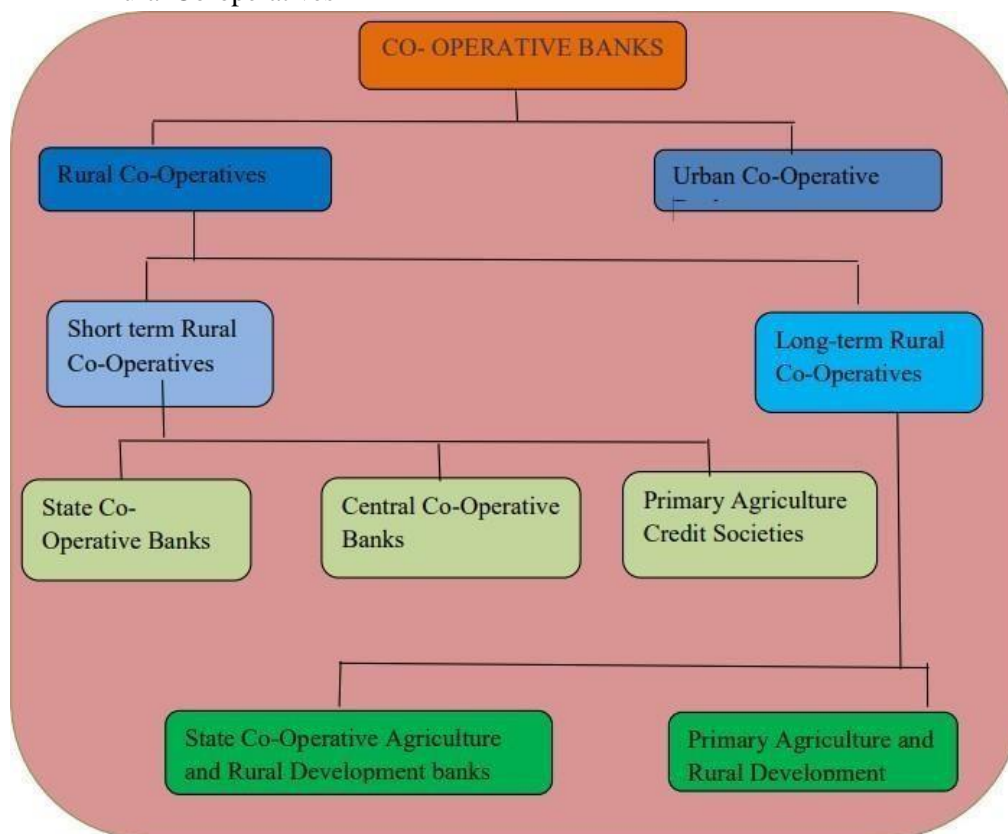


FIG: 1.2 CO-OPERATIVE BANKS

1. Urban Cooperatives: These banks are also referred as Primary cooperative banks by Reserve Bank of India. It caters services mainly to Non-Agricultural purpose. These banks are established for catering services to rural middle classes. Banking actions of Urban Cooperative Banks are governed by RBI. Registration, administration activities are accomplished by Registrar of Cooperative Societies (RCS).

2. Rural Cooperatives: Rural cooperatives are playing important role in providing credit facility to rural people. They Provide institutional credit mainly for Agriculture and rural sector. These Co-Operatives are further separated into short-term and long-term structures.

The Short-term Co-Operative banks are three-tiered operating in different states. Those are

1. **State Co-Operative Banks** - They operate at the top level in states. Delivers mainly short term and medium-term finance. Additionally, they receive loan from RBI and NABARD.
2. **Central Co-Operative Banks** -They operate at the district levels. NABARD is the supervisory authority of Central Co-Operative bank.
3. **Primary Agricultural Credit Societies** -They operate at the village or grass-root level. They directly deal with individuals. They provide short-term and medium-term loans.

The Long-term Co-Operatives are further divided into –

1. **State Co-operative Agriculture and Rural Development Banks (SCARDS)** - These function at state-level. The main objective of these bank is to finance Primary Agriculture and Rural Development Co-Operative banks. They can take small portion of deposits from public.
2. **Primary Co-operative Agriculture and Rural Development Banks (PCARDBS)**
 - They function at district level. The rural banking co-operatives have a composite monitoring structure as they have a multiple control which has led to many difficulties. They are mainly operating in rural areas and provides long term credit for both agriculture and rural development.

SCOPE OF CO-OPERATIVE BANKS

Indian co-operative structures are one of the world's leading networks with over 200 million memberships. It has about 67% of the villages in the villages and has a 46% of total rural deposits. It is 36% of the total supply of rural fertilizers and 28% of rural fair price shops.

FUNCTIONS OF CO-OPERATIVE BANKS

Following are the functions performed by cooperative banks

1. **Agricultural finance:** Cooperative banks provide loans mainly to agriculture and rural sector. They are the main sources of Agricultural finance.
2. **Creation of market for products:** It creates market for Agricultural products of the farmer so as to increase the sales by creating for the product.
3. **Irrigation Facility:** They provide loan for the irrigation of the agriculture and information about the latest irrigation methods.
4. **Technological Transfer:** Cooperative banks provide the information about the new technology prevailing in the market for Agriculture and they finance for the implantation of the project.
5. **Intermediator Function:** They act as intermediaries between govt, NABARD and the society. they transfer the finance from govt to beneficiary. All the Agricultural finance are provided to individuals through cooperative bank.
6. **Government subsidy management:** Government provides loan to farmers at subsidies interest rate Co-operative banks.

REGULATORY BODIES OF COOPERATIVE BANKS CO-OPERATIVE BANK AND NABARD:

NABARD was established in 12 July 1982 to expand the National agricultural and rural Development act 1981. It is the one of the institution regulating cooperative banks. They provide financial support to cooperative bank.

They frame the rules and protocols for governing the cooperative banks.

CO-OPERATIVE SOCIETY ACT

The Co-Operatives in India are registered under the cooperative act 1965. They are regulated by banking regulation act 1949 and Reserve Bank of India.

1.3. COMPANY PROFILE

STATE BANK OF INDIA



State Bank of India company overview and more information about the report State Bank of India (SBI) is a universal bank. It provides a range of retail banking, corporate banking, and treasury services. The bank serves individuals, corporates, and institutional clients. Its major offerings include deposit services, personal and business banking cards, and loans and financing. The bank provides services such as mobile banking, internet banking, ATM services, foreign inward remittance, safe deposit locker, money transfer, mobile wallet, trade finance, international banking, agricultural banking, project export finance, treasury, offshore banking, and cash management services. It operates in Asia, the Middle East, Europe, Africa, and North and South America. SBI is headquartered in Mumbai, Maharashtra, India. Business Strategy Unlock industry insights with our gold-standard data. Get an overview of State Bank of India's strategies within its core industry. Understand the market trends shaping the industry to gain a deep understanding of State Bank of India's strategic direction. Financials and Ratios Study State Bank of India's history, mission, products/services, target market and competition. Understand how the company operates in its industry and analyse its health with key financial statements including revenue, expenses, assets, liabilities and cash flow Deals Get an overview of State Bank of India's strategic plans with a geographical and thematic spread of M&A and investment strategy with corporate venturing and financial and legal adviser associations. Forward-looking Signals CXO Insights Insights from management, analyst sentiment and the divergence from earnings call transcripts. Furthermore, CXO priorities around investments, acquisitions, R&D, human capital, evolving risk exposures and geographic concerns help in understanding key strategic developments. Competitive Benchmarking Gain understanding on the State Bank of India market positioning compared to its key peers . for a comparative analysis of all key signals including deals, patents, hiring and social media. Also . track strategic developments, financial performance across the State Bank of India peers.

With a legacy of over 200 years, State Bank of India (SBI) traces its ancestry to the Bank of Calcutta founded in 1806 and is the oldest commercial bank in the Indian subcontinent.

SBI is an Indian multinational, public sector banking and financial services statutory body, fostering the nation's 2.6 trillion-dollar economy and serving the hopes of its vast population.

For SBI, the interests of the common man have always remained at the core of its business. With a customer-

centric approach, the Bank has designed products and services to meet the expectations of the financial life cycle of its valued clientele. Keeping pace with the transforming landscape of the Indian economy, SBI has broadened its digital base in the recent years. The Bank plays a fundamental role in making the Government of India's Digital India initiative a reality.

Headquartered in Mumbai, SBI provides a wide range of products and services to individuals, commercial enterprises, large corporates, public bodies, and institutional customers through its various branches and outlets, joint ventures, subsidiaries, and associate companies. It has always been in the forefront to embrace changes without losing sight of its values such as Transparency, Sustainability, Social Responsibility, and Customer Service.

Signals from management, analyst sentiment and the divergence from earnings call transcripts. Furthermore, CXO priorities around investments, acquisitions, R&D, human capital, evolving risk exposures and geographic concerns help in understanding key strategic developments.

Gain understanding on the State Bank of India market positioning compared to its key peers . for a comparative analysis of all key signals including deals, patents, hiring and social media. Also . track strategic developments, financial performance across the State Bank of India peers. With a legacy of over 200 years, State Bank of India (SBI) traces its ancestry to the Bank of Calcutta founded in 1806 and is the oldest commercial bank in the Indian subcontinent.

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SOURCES OF FUNDS:

The major sources of SCB consists of

1. Share capital
2. Owned funds
3. Reserve fund
4. Deposits from members and non-members

5. Investment
6. Dividend

1. SHARE CAPITAL

Share capital is an important resources of SCB. Both the members constituents and the government contribute their share capital to these banks. RBI/NABARD prescribed certain percentage of share capital to be collected in proportion to the total borrowings of central cooperative banks. Shares are collected even for the Non-Credit business in proportion their borrowings of the cooperatives doing Non-Credit business. The share capital contributed by the government should not exceed 50% of the total shares of the bank.

2. OWNED FUND

Currently, SBI holds 63% stake in SBIFML and AMUNDI Asset Management holds 37% through a wholly owned subsidiary, Amundi India Holding. SBI Mutual Fund was the first to bring a 'Contra' fund, called the SBI Contra Fund, to India.

3. RESERVE FUND

Reserve funds stands at the several important sources of funds of SCB. The reserve funds are always served as sources of financial strength of SBs. The SCBs maintain various types of reserves such as statutory reserve fund and bad debt reserve fund, Agricultural credit system

stabilization fund and other funds. As per the recommendation of the ALL- INDIA RURAL CREDIT SURVEY COMMITTEE, agricultural credit stabilization fund should be constituted by RBI at the national level and in the cooperative credit institutions (PACS, DCCBS and SCB) so as to convert the short-term loans into medium term loans at the time of failure of crops due to flood, famine, drought, etc. Provisions for constitutions of this made in all the bye-laws of credit cooperatives.

4. DEPOSITS

Deposit constitutes the chief source of working capital of the SCB. The SCB is the foundation head of the cooperative finance in the state. It has a considerable responsibility towards meeting the credit requirements of the members affiliated societies. Therefore it is necessary to make special efforts for tapping deposits from urban areas. So that these funds may be used for agricultural development in rural areas for the above purpose it accepts various kinds of deposits such as

- Current deposit
- Recurring deposit
- Savings deposit

- Fixed deposit and etc.

5. INVESTMENTS

COMPANY As a core company in the SBI Group's asset management business, SBI Investment operates and manages venture capital funds.

6. DIVIDEND

Dividends are payments a company makes to share profits with its stockholders. They're one of the ways investors can earn a regular return from investing in stocks. Dividends can be paid out in cash, or they can come in the form of additional shares. This type of dividend is known as a stock dividend. Dividend yield is the company's annual dividend divided by the stock price on a certain date. Investors use the dividend yield to be able to accurately compare dividend stocks. Dividend payout ratios are also an important measure that tell you how much of a company's income is put towards dividends versus reinvesting in the company.

1.4 STATEMENT OF PROBLEM

The aim of this study is to investigate the multifaceted factors that influence the process of home loan financing. Home loan financing plays a pivotal role in the real estate market and individuals' ability to acquire properties. Analyze the significance of credit scores, debt-to-income ratios, and other financial metrics in determining eligibility for home loan financing and the interest rates offered. Explore the impact of technological advancements, such as online lending platforms, digital mortgage processing, and AI-driven risk assessment tools, on the efficiency and accessibility of home loan financing.

1.5 SCOPE OF THE STUDY

- The scope of this study is focused on investigating the factors influencing home loan financing within a specific geographic region or market segment.
- The study will investigate a range of factors affecting home loan financing, including but not limited to economic indicators, regulatory policies, demographic variables, market conditions, creditworthiness metrics, technological innovations, and psychological factors.
- The study will employ a combination of quantitative and qualitative research methods, such as statistical analysis, surveys, interviews, case studies, and literature reviews, to gather data and insights on the identified factors.
- The study will focus on a specific time frame, which may include historical data analysis to examine trends and patterns over time, as well as current market conditions and projections for the future.

1.6 OBJECTIVE OF THE STUDY

- Primary objective focuses on understanding the factors affecting the home loan financing in SBI bank.
- To analyze the market dynamics, including interest rates and property prices, affecting the profitability and risk management strategies of financial institutions offering home loan financing.
- To Examine the borrower-specific characteristics and behaviors influencing the utilization and repayment of home loan financing.
- To identify and assess the factors influencing the demand for home loan financing.

1.7 NEED OF THE STUDY

- Emphasize the potential impact of the study's findings on improving decision-making processes and enhancing financial stability.
- Discuss how current literature may be insufficient or outdated in addressing the complexities of the modern housing market.
- Discuss its role in promoting homeownership, stimulating economic growth, and contributing to overall financial well-being at both individual and societal levels.
- This could include improved risk management strategies, more tailored loan products, better regulatory frameworks, and enhanced financial literacy among consumers.

1.8 LIMITATIONS OF THE STUDY

- Geopolitical events, natural disasters, or global economic shocks, may impact home loan financing dynamics but cannot be fully accounted for within the study's framework.
- Transparency in research methods and validation through peer review can mitigate this limitation to some extent.
- Interactions between different factors, such as economic conditions, regulatory policies, and market dynamics, may be intricate and difficult to disentangle within the scope of the study.
- Factors influencing home loan financing can vary significantly across different regions, economic contexts, and regulatory environments, making it challenging to extrapolate findings to broader contexts.

CHAPTER 2 LITERATURE REVIEW

2.1 REVIEW OF LITERATURE

In this Chapter, the researcher has made an attempt in understanding the basic concepts of on these topics will provide a strong foundation for your a study on factors affecting the home loan financing in SBI bank, offering a comprehensive understanding of the current state of the industry and its environmental challenges and opportunities made by earlier researchers in respect of strategies that are used by company to make employee get engaged, for this, the researcher has used various books, research Journals and websites. The detailed list is further elaborated in the Bibliography. Through this Literature Survey researcher wants to find out which are the important parameters of employee engagement.

Prof. Rekha, D. M and Gangamma, S. E (2019) in their paper stated that depending upon the lendings rates as determined by the central bank, low-loan interest rates have a direct, as well as disproportional, effect on housing affordability for households. For instance, monthly payments can decline by five to seven per cent (for 18- to 20-year loans) where interest rates drop by only one per cent. In 1994, according to another study, the purchasing power of Thai home buyers increased immensely as interest rates dropped to 10 per cent per annum. Many new housing projects were launched, and the market began recovering. However, this was considered a brief recovery as interest rates began rising again in 1995 and 1996, leading to a temporary relief (Xing Quan Zang, 2019).

N. Kumar, and Dr. V. K. Gangal, (2019) in “Customer Satisfaction in new generation banks in case study of HDFC Bank” say that, for a bank to survive and perform in this competitive world, customer satisfaction with speedy and efficient quality service happens to be the most essential factor to take gain confidence of buyers. The authors also said that the products and services offered by Indian

banks are not much diversified, which creates the need for adopting the customer retention strategies to enhance customer satisfaction and retain them with banks.

Ashwani Bhalla and Parvinder Arora (2020) say that housing finance is a very unique form of finance. They also stated that the efficiency of the housing finance system in any country tends to be one of the basic yet crucial indicators that reflect the growth of its economy. Therefore, understanding the efficiency and effectiveness of the housing finance system in India is essential and relevant to understanding the role of Indian banking better.

Dr. S. J. Manjunath and Aluregowda (2019) in their paper “Impact of Service Quality on Customer Satisfaction at AXIS Bank” carried out a study that basically intended to identify the factors that affect services provided to customers. It also emphasized customer loyalty and customer satisfaction and its effects on service quality in general. In terms of customer loyalty, it was found that customer loyalty has a relationship with service quality, and it did affect consumer satisfaction in services. The more involvement of services is essentially important for improved service quality for any bank.

Manureet Riar* and Dr. G.S. Bhalla (2019) concluded that the various borrowers of housing finance face several problems in the process of procurement of a loan. According to their study, these factors are rate of interest, low service quality, initial loan processing problem, lack of knowledge among banking staff, poor or weak communication skills, inflexible provisions, stringent and rigid conditions, bureaucracy, insecurity of transactions, and several hidden costs.

Ms. Prabha Garg and Dr. Ramphool Sharma, (2019) concluded that the public sector banks in India are very popular among the customers because the interest rate is lower in the State Bank of India than any private sector bank (e.g. HDFC Bank), whereas the trust level that customers have with these banks is very high in comparison to other private players in the Indian banking industry. Special cases can be observed with older persons who, in general, are more dependent on public banks for their basic regular banking needs. It is true that the preference of the younger population is changing in line with the advancement of technology, resulting in their preferences for private banks, thanks to the services and facilities provided. The appearance of banks also becomes very important for the present generation, as it holds the key to the future of banking in India. However, in recent times, it has also been observed that the public sector banks have started providing better facilities and services to customers. They have started giving all the information to the customer’s time to time through SMS and internet banking;

the information given by the public banks is, also, up to the mark. There is a vague possibility that the information provided by the private banks can sometimes be fake, and there have been attempts made to cheat the customers for the banks' own benefits. In all, the author clarified that the public sector banks are still a better option.

Gudadhe (2019) discussed about the customer perception towards products and services of State Bank of India. The author has focussed on research by taking into account branches of Yavatma district. The article discussed about the SBI Bank Group wise perception and satisfaction level of customers, the availability and use of products and services given by the bank. The author concluded by stating that the customer expect higher quality services from banks which, if fulfilled, could result in significantly improved customer satisfaction levels. 99.27% customers expressed their satisfaction towards the services.

Rao T. S. (2020) discussed about the perception and problems of home loan takers in Andhra Pradesh. The author has focused on research by taking into account HDFC and SBI bank. The paper discussed about the Housing Policy frame work, trends and progress in Housing Finance, the operational performance of HDFC and SBI with regard to providing housing finance to individuals, perception and problems of home loan takers in the State of Andhra Pradesh. The author concluded by stating that the Housing Finance in India faced a number of set-back in decades but the designing of a shelter policy, the organization of the housing finance market, the introduction of fiscal incentives have brought about a number of changes in the housing finance. The services and product innovations are the key tools for success.

Mittal (2021) discussed about the demographic profile of the customers and their choice of a particular type of bank. The author has focused on research by taking into account the customers of SBI and ICICI bank. The paper discussed about the customer needs, preferences and usage rate, understand the service quality perception of customers towards retail banking services. The author concluded by stating that age, occupation and education significantly influence the customer's choice for a particular type of bank. There was a significant difference between the age-wise, education-wise and occupation-wise distribution of the two types of banks. The income of the customers and their choice of a particular type of bank were independent of each other.

Tiwari P. (2020) discussed about the trends, developments and issues in financing home ownership in India. The paper discusses about the resources involved in housing finance in India, an overview of the pricing of housing finance and the funding of the government during the planning periods. The paper also focuses on the housing finance aspects for the urban poor.

Kumaraswami M. and Nayan J. (2019) discussed about the importance of housing finance and the institutions providing housing finance. A detailed discussion of the marketing strategies adopted by financing institutions have been discussed by taking into account the loan criteria eligibility, loan amount, interest rate, security, loan tenure, margin and processing fee. Finally the paper highlights the performance of the housing sector, major findings and suggestions to improve the effective marketing of housing finance for both public and private sector banks. **Gupta J. and Jain S. (2022)** focussed on the various practices adopted by cooperative banks in India and made a comparison of the cooperative banks with respect to their efficiency with respect to lending practices. The major findings of the study showed that majority (32% as per the study) of the respondent were having housing loan for the bank under study, most (64% as per the study) of the people prefer to take long term loan which is more than 3 years, there is a very simple procedure followed by bank for loan, easy repayment and less formalities are the main factors determining customer's selection of loans, quality of services provided by the staff is satisfactory because bank is catering to a small segment only and the customers are properly dealt with, customers are satisfied with the mode of repayment of instalments, average time for the processing of loan is less i.e approx 7 days. The authors also suggested measures to improve the efficiency of the Cooperative banks.

Ghosh S.(2022) in his study mainly focused on the guidelines followed by commercial banks in India regarding the appraisal process of housing loans with specific reference to Indian Overseas Bank.

Hingorani P. and Tiwari P. (2021) in the paper evaluated the present issues and challenges in the Indian urban housing market and gave suggestions for tools and approaches that can guide movement towards a more holistic

approach.

Mishra A.K.(2021) discussed about the overall resources invested by housing finance company in India since their incorporation and identified the area where efficiency can be improved and cost reduction is possible for optimum and effective utilization of resources.

Sridharan S. (2019) in the paper made an analysis of the Indian demographics and how, correspondingly, the housing finance sector has evolved. According to the author “Although there are various Government of India initiatives as well as schemes of institutions like World Bank and its members like the International Finance Corporation (IFC), there still exists a challenge at the ground level: the simple availability or production of affordable housing projects.”

Gaur (2023) has articulated that Retail banking in India operates in a highly saturated and competitive market... The main objective of the research is to make a comparative study of satisfaction of the borrowers from the selected banks. It is concluded from the study that ICICI bank has an excellent staff members in terms of behavior in comparison to the staff members of SBI. Further the services of ICICI bank are much better than the services of SBI.

Bandyopadhyay (2019) has demonstrated the importance of borrower specific characteristics as well as local situation factors in determining the demand prospects as well as the risk of credit, loss on residential housing loan repayment behavior in India. This paper attempts to find out the critical factors that drive demand for housing and its correlation with borrower characteristics using a panel regression method.

Subburaj (2020) has articulated that the housing sector plays an important role in the economic development of the country. It is important to know about the home loan agreement clauses before signing in it as it will help the borrower to bargain with the lenders. The result indicated that the majority of the consumers are not aware about the various clauses in the home loan agreement and majority of the customers do not know the importance of reading it.

Varghese (2020) dealt with the problem of housing finance as (a) the definition, importance, problems and risks of housing finance, (b) the requirements of housing finance to meet both housing backlog and annual deterioration of the housing stock and (c) the availability of housing finance through various agencies. **Manoj (2019)** has opined that formal system for housing finance in India is primarily dominated by two major types of institutions viz. Commercial banks (CBs) and Housing finance companies (HFCs). This paper aims at (i) making an overall review of the emergence of the institutional system for housing finance in India and to trace the broad pattern of its composition over the years. (ii) studying the major

problems and challenges faced by HFCs particularly in comparison with CBs the other major group (iii) suggesting suitable strategies for enhanced operational efficiency of HFCs in India.

Malhotra (2021) has articulated that a well managed housing finance institution could expect not only to serve a laudable social objective of helping people to procure shelter but also to earn reasonable profits.

Chellam (2019) has analyzed the role of commercial banks in providing housing finance and also analyzed problems being faced by the beneficiaries in getting housing loan from SBI in Sivagangai District.

Rani (2022) has articulated that a home loan is a long term commitment of 15-20 years, several factors like expertise, quality of service commitment and transparency right through the loan procedure the line print etc. The main objective of the bank is to promote and establish the housing financial institutions in the country as well as to provide refinance facilities to housing finance corporation and scheduled commercial banks. After review of earlier studies on housing finance it is found that very few studies considered the this aspect of finance and other studies are mostly on problems of borrowers and macro level analysis of performance of financial institutions and banks. It reveals the need of research on housing loan policy of a bank and its comparative analysis with that of other banks. So the same issue has been analyzed in this paper.

Goyal and Joshi (2021) have deduced in their study on ‘Social and Ethical Aspects of Banking Industry’ that

banks can extend themselves as a social and moral-oriented association by just dispensing credits to those social, moral and ecological concern associations.

Kumar and Gulati (2020) examined at the centrality of the possession on the Indian local banks adequacy. Data Envelopment Analysis (DEA), which is a non-parametric, deterministic and straight programming based system, was utilized to register open and private division banks effectiveness score. The operational cross-sectional information of the general population and private area banks amid the money-related years 2005–06 and 2006–07 was utilized and it was found that:

(1) de nova private division banks command the development of effective boondocks of Indian household saving money industry; (2) primarily, the entire specialized wastefulness stops from administrative inadequacy rather than scale wastefulness; and (3) though the general population and private part banks' productivity contrasts have been noted, in a large portion of the cases these distinctions are measurably insignificant. Overall, it is reasoned that industry possession is incapable in the Indian local saving money industry.

Naveen K. Shetty and Dr. Veerashekhharappa (2019) studied the significance of microfinance in achieving money-related incorporation. The paper concentrates on effect of the expanding hole sought after and supply of money-related administrations in India which has prompted the expanding populace of the nation to be avoided from the formal budgetary credit framework on housing advance.

Kerry D (2020) there was a sharp ascent and thereafter there was a surprising drop in the home costs. Financial basics were the fundamental purposes behind these adjustments in home costs. Thus, the issue was not a result of subprime loaning, but rather emotional diminishments in the Fed, a short time later amid the early mid-2000 there was an expansion in the rates of premium, the development of housing was engaged in the business sectors where there were critical supplyside limitations, that able to be more value unpredictable. Likewise, the issues laid in light of expansion and decline of certain home loan items, instead of credit lack.

Sendhilvelan and Karthikeyan (2023) RBI has expressed that the development towards general keeping money ought to have speedier dependability and proficiency of the budgetary framework, yet without anyone else it cannot give a viable or feasible answer for the operational issues of individual organizations emerging from credit capitalization, abnormal state of NPAs vast resources liabilities crisscross, liquidity and so forth. However, in a business sector driven economy to confront the opposition one variable is the size. Subsequently, the passage of universal banks is unavoidable for the general monetary advancement of our nation. There is most likely step by step we are moving towards the administration of a couple of substantial banks from the administration of numerous little banks. This illustration is accomplished with the idea of widespread managing an account which surely fortifies the banking sector.

Talwar (2021), in an article on the present saving money situation and the requirement for an arrangement change, opines that a noteworthy concern tended to by managing an account segment change is the strengthening of the budgetary wellbeing of banks. The presentation at prudential standards is better money-related order by guaranteeing that the banks are aware of the danger, benefit of their loan portfolios.

Boyd's (2023) study closes on rate of interest charged on advances, enthusiasm on bank accounts, and notoriety. All these interest have played an essential part for customers and money-related execution of a bank in business sector. However, customers likewise mind other criteria, for example, the amount of agreeableness of representatives, item, online offices, paper work and postliminary.

Vidhyavadhi. K. (2022) evaluated the performance of housing finance institutions on certain selected business parameters as well as through an opinion survey over the home loan seekers and concluded that apart from interest rate advertisement, service quality, courtesy and speed of service are certain other important dimensions affecting the growth of housing finance industry.

Jasmindeep Kaur Brar and J. S. Pasricha (2022) directed a study to look at the feeling of the customers with respect to housing advance offered by five primary foundations (HDFC, LICHL, SBHF, PNBHF and House Fed) in the condition of Punjab. The study uncovered that the customers of 3 out of 5 foundations were impassive

regarding the administrations gave by the organization yet the customers of different establishments were apathetic with respect to the administrations rendered by the foundation. The customers of every one of the foundations were of the perspective that in spite of the falling financing cost administration, every one of the organizations charged high rate of interest.

Praveen Gupta (2022), in his article, “Housing Finance Companies – An Insight into Regulatory Aspects”, expressed that HFCs, both out in the open and private divisions, assume an essential part in giving housing money in India. He fundamentally assessed some key administrative angles relating to HFCs in the light of different mandates and rules issued by the NHB.

CHAPTER 3 RESEARCH METHODOLOGY

3.1 METHODOLOGY:

Research methodology is mainly needed for the purpose of framing the research process and the designs and tools that are to be used for the project purpose. Designing a methodology for a study on factors affecting the home loan financing followed by SBI bank involves several key steps. Provide an overview of the bank and its financial stability. Understanding the factors affecting the home loan financing. Clearly state the objectives of the study. It aims to provide a holistic understanding the factors affecting the home loan financing followed in SBI bank, incorporating a mix of quantitative and qualitative data to ensure a comprehensive analysis.

3.2 RESEARCH DESIGN:

Analytical Analysis Design

Analytical Analysis research involves gathering and examining non-numerical data, which includes observational data, focus group transcripts, and interview transcripts. These types of data are frequently utilized to investigate detailed subjects or gain perspective on the experiences of individuals or groups.

3.3 SAMPLING TECHNIQUE:

Probability sampling

Every person in the population has an equal chance of getting chosen when using probability sampling. Since it yields the most representative samples, this kind of sampling is frequently employed in research investigations. Cluster sampling is selected under probability sampling.

Cluster sampling is a method, in which the participant groups are chosen from the population.

3.4 SOURCES OF DATA:

A place where data is generated or stored is called a data source. There are two categories of data sources, primary and secondary data. A combination of primary and secondary data is used for research purposes.

- **Primary data sources**

Primary data are those from which fresh information is initially gathered. A variety of methods, including surveys, interviews, focus groups, experiments, and observations, can be used to gather primary data. A questionnaire is being used to collect primary data for the research purposes.

- **Secondary data sources**

Secondary data are those that include information that has previously been gathered by another party. A range of sources, including government data, industry reports, scholarly publications, news articles, and online articles, can be used to gather secondary data.

3.5 STRUCTURE OF QUESTIONNAIRE:

Questionnaire was divided into two sections. First part was designed to know the general information about various waste reduction and optimizational techniques and the second part contained the respondent's opinions about various waste reduction and optimizational techniques followed by textile industries

- Basic Introduction
- Personal Details
- Research related Questions
- Perception Questions
- Likert Scaling Questions
- Suggestion Question

3.6 SAMPLE SIZE:

The sample size for this research project is 100.

3.7 SAMPLE DESIGN:

The process of choosing a subset of a population to represent the entire population is known as sample design. It is an essential stage in any research project since it can greatly affect the validity and dependability of the findings. Probability sampling and non-probability sampling are the two categories of sample design. Cluster sampling under probability sampling is being utilized in the study.

SAMPLING

- Sampling Design : Probability Sampling
- Sampling Techniques : Cluster Sampling
- Sample Unit : Customers
- Sample Size : 100 Respondents

3.8 PERIOD OF STUDY:

The period of the study is to determine the research process is carried out for 3 months.

3.9 AREA OF THE STUDY:

The targeted people are the customers visiting the bank to avail home loan.

3.10 HYPOTHESIS:

HYPOTHESIS 1

- **H0:** There is no significant difference in the frequency of visits to the branch between males and females.
- **H1:** There is a significant difference in the frequency of visits to the branch between males and females.

HYPOTHESIS 2

- **H0:** There is no significant association between the factors considered for the choice of gold loan provider and the distribution of loan quantum among respondents based on predefined categories.
- **H1:** There is a significant association between the factors considered for the choice of gold loan provider and the distribution of loan quantum among respondents based on predefined categories.

3.11 TOOLS FOR ANALYSIS:

A questionnaire was created to get the response from the sample required to achieve the research objective. Following are the tools used for data analysis.

3.12 PERCENTAGE ANALYSIS:

Analyzing data by representing it as a percentage of a total is known as percentage analysis. It is an effective tool for comparing many data points and discovering similarities. When it is essential to know how many of the participants gave a specific answer, percentage analysis is appropriate.

3.13 ANALYTICAL TOOLS:

SPSS tool is used to test hypothesis.

CORRELATION

Correlation is a statistical technique that shows how strongly two variables are related to each other or the degree of association between the two. For example, if we have the weight and height data of taller and shorter people, with the correlation between them, we can find out how these two variables are related.

CHI-SQUARE

The chi-square test is a statistical analysis tool used to determine whether there is a significant relationship between two categorical variables. It is a non-parametric test, meaning it does not make any assumptions about the underlying distribution of the data. The chi-square test is based on the comparison of observed frequencies to expected frequencies. The observed frequencies are the actual counts of the data, while the expected frequencies are the counts we would expect to see if there were no relationship between the two variables.

CHAPTER 4

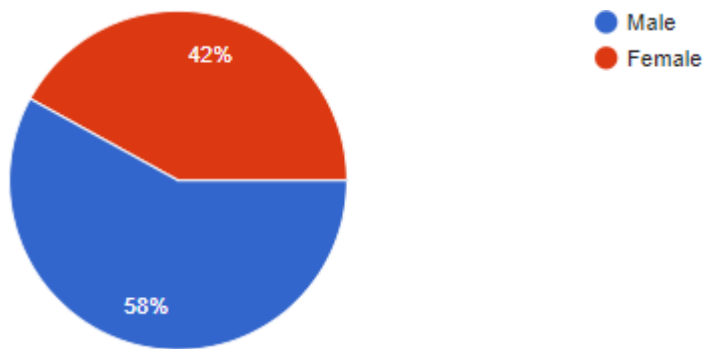
DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

4.1.1. GENDER OF RESPONDENTS

S.NO	PARTICULARS	NO.OF.RESPONDENTS	PERCENTAGE ANALYSIS
1	MALE	58	58%
2	FEMALE	42	42%
TOTAL		100	100%

CHART 4.1.1



INTERPRETATION:

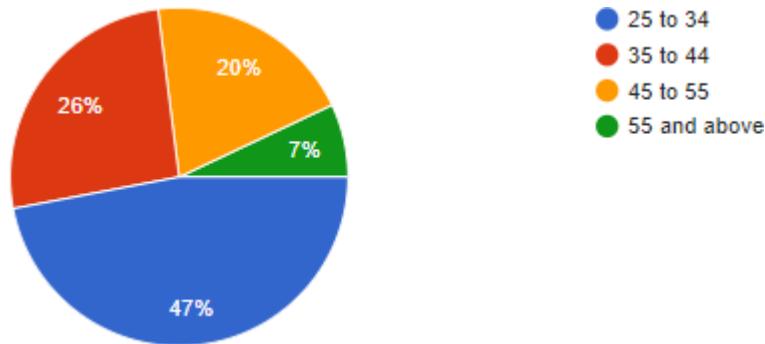
The respondents, 58% of respondents were given by male customers and 42% were given by female customers.

INFERENCE

Majority responses i.e., 58% of the response were given by male customers.

4.1.2 AGE GROUP YOU BELONG TO

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	25 to 34	47	47%
2	35 to 44	26	26%
3	45 to 55	20	20%
4	55 and above	7	7%
TOTAL		100	100%

CHART 4.1.2**INTERPRETATION**

The respondents, 47% of customers were between the age group of 25 to 34, 26% of the customers were between the age group of 35 to 44, 20% of the customers were between the age group of 45 to 55, and 7% of the customers were 55 and above years.

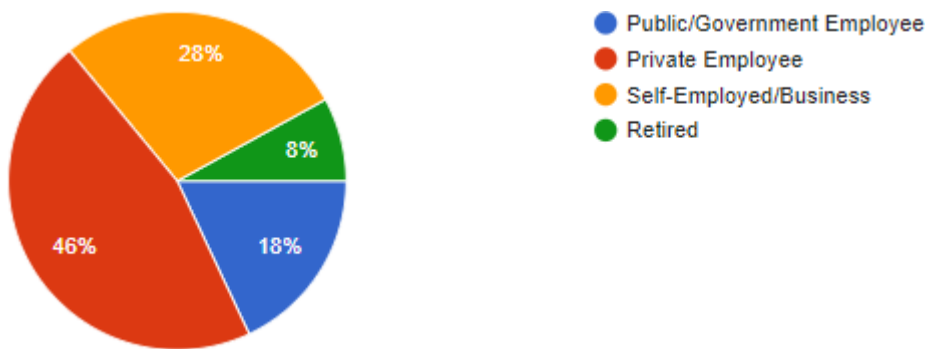
INFERENCE

Majority responses, i.e., 47%, were given by customers in the age group of 25 to 34.

4.1.3 OCCUPATION

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Public/government Employee	18	18%
2	Private Employee	46	46%
3	Self- employed/business	28	28%
4	Retired	8	8%
TOTAL		100	100%

CHART 4.1.3



INTERPRETATION

The respondents, 18% of customers were Public/government Employee, 46% of the customers were private employee, 28% of the customers were Self- employed/business, and 8% of the customers were Retired.

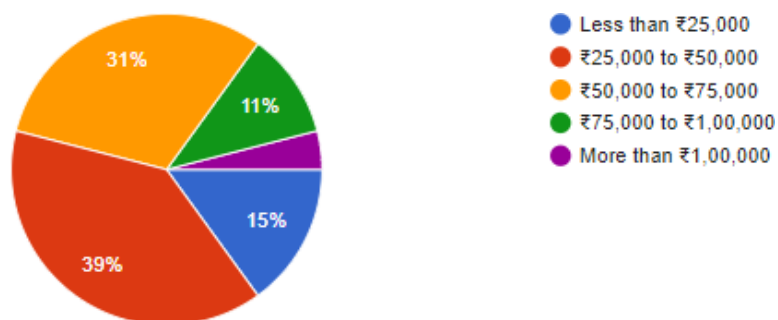
INFERENCE

Majority responses, i.e., 46%, were given by customers in Private employee.

4.1.4 WHAT IS YOUR MONTHLY HOUSEHOLD INCOME

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Less than ₹25,000	15	15%
2	₹25,000 to ₹50,000	39	39%
3	₹50,000 to ₹75,000	31	31%
4	₹75,000 to ₹1,00,000	11	11%
5	More than ₹1,00,000	4	4%
TOTAL		100	100%

CHART 4.1.4



INTERPRETATION

The respondents, 15% of customers monthly household income is less than ₹25,000, 39% of the customers monthly household income is

₹25,000 to ₹50,000, 31% of the customers monthly household income is

₹50,000 to ₹75,000, 11% of the customers monthly household income is

₹75,000 to ₹1,00,0000, and 4% of the customers monthly household income is more than ₹1,00,0000.

INFERENCE

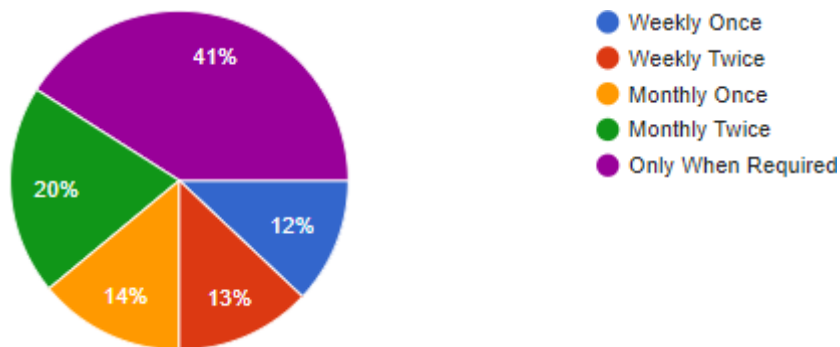
Majority responses, i.e., 39% of the customers monthly household income is

₹25,000 to ₹50,000.

4.1.5 HOW OFTEN DO YOU VISIT OUR BRANCH?

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Weekly Once	12	12%
2	Weekly Twice	13	13%
3	Monthly Once	14	14%
4	Monthly Twice	20	20%
5	Only When Required	41	41%
TOTAL		100	100%

CHART 4.1.5



INTERPRETATION

The respondents, 12% of customers visit Weekly Once, 13% of the customers visit Weekly Twice, 14% of the customers visit Monthly Once, 20% of the customers visit Monthly Twice, and 41% of the customers visit Only When Required.

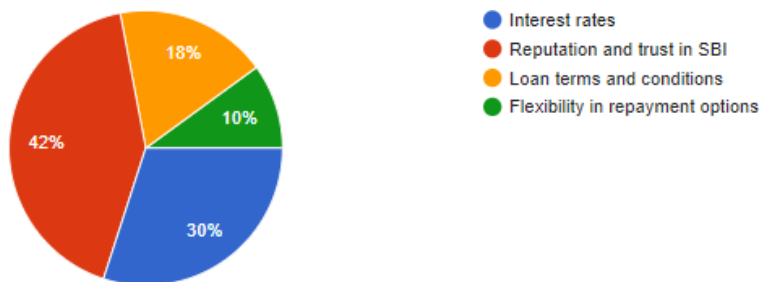
INFERENCE

Majority responses, i.e., 41% of the customers visit Only When Required.

4.1.6 WHAT PRIMARILY MOTIVATES YOUR DECISION TO CHOOSE SBI HOME LOANS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Interest rates	30	30%
2	Reputation and trust in SBI	42	42%
3	Loan terms and conditions	18	18%
4	Flexibility in repayment options	10	10%
TOTAL		100	100%

CHART 4.1.6



INTERPRETATION

The respondents., 30 % of customers have Interest rates, 42% of the customershave Reputation and trust in SBI, 18% of the customers have Loan terms and conditions, and 10% of the customers have Flexibility in repayment options.

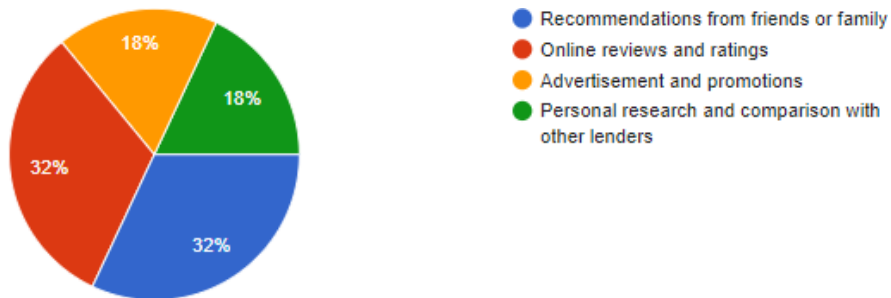
INFERENCE

Majority responses, i.e., 42% of customers have Reputation and trust in SBI.

4.1.7 WHICH FACTOR INFLUENCED YOUR DECISION THE MOST IN SELECTING SBI HOME LOANS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Recommendations from friends or family	32	32%
2	Online reviews and ratings	32	32%
3	Advertisement and promotions	18	18%
4	Personal research and comparison with other lenders	18	18%
TOTAL		100	100%

CHART 4.1.7



INTERPRETATION

The respondents., 32 % of customers have Recommendations from friends or family, 32% of the customers have Online reviews and ratings, 18% of the customers have Advertisement and promotions, and 18% of the customers have Personal research and comparison with other lenders.

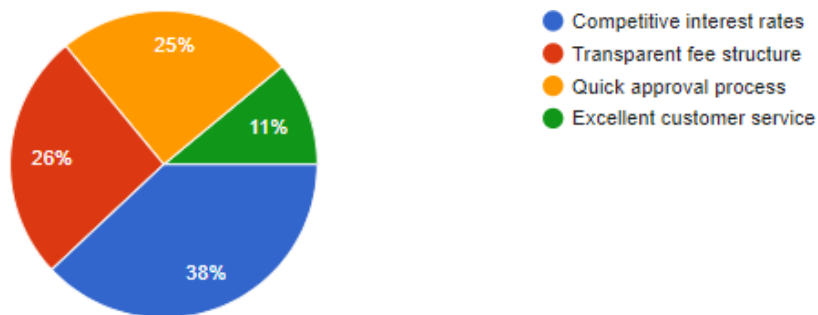
INFERENCE

Majority responses, i.e., 32% of customers have Recommendations from friends or family and Online reviews and ratings.

4.1.8 IN YOUR OPINION, WHAT MAKES SBI HOME LOANS STAND OUT COMPARED TO OTHER LENDERS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Competitive interest rates	38	38%
2	Transparent fee structure	26	26%
3	Quick approval process	25	25%
4	Excellent customer service	11	11%
TOTAL		100	100%

CHART 4.1.8



INTERPRETATION

The respondents., 38 % of customers have Competitive interest rates, 26% of the customers have Transparent fee structure, 25% of the customers have Quick approval process, and 11% of the customers have Excellent customer service.

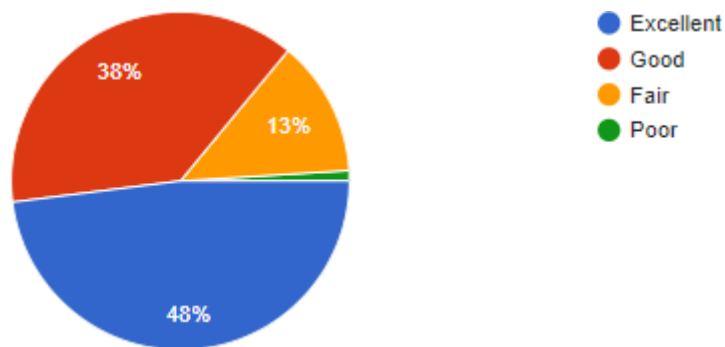
INFERENCE

Majority responses, i.e., 38% of customers have Competitive interest rates

4.1.9 WHAT IS YOUR OPINION ON THE DOCUMENTATION AND PROCEDURES FOLLOWED IN THE BANK

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Excellent	48	48%
2	Good	38	38%
3	Fair	13	13%
4	Poor	1	1%
TOTAL		100	100%

CHART 4.1.9



INTERPRETATION

The respondents, 48% of customers have given Excellent, 38% of the customers have given Good, 13% of the customers have given Fair and 1% of the customer have given poor.

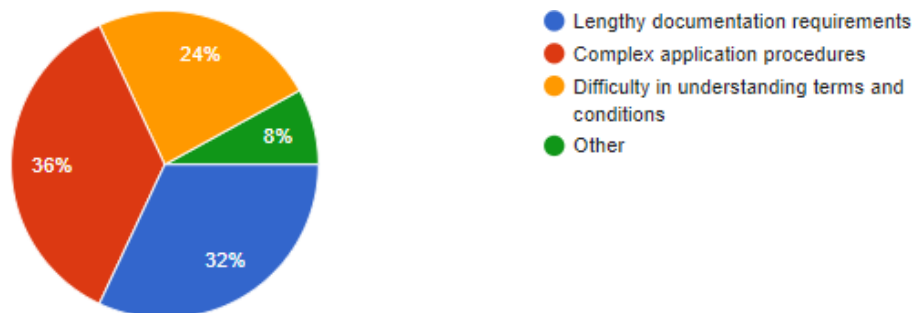
INFERENCE

Majority responses, i.e., 48% of the customers have given Excellent.

4.1.10 WHAT WERE THE PRIMARY CHALLENGES YOU FACED DURING THE PROCESS OF APPLYING FOR A HOME LOAN

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Lengthy documentation requirements	32	32%
2	Complex application procedures	36	36%
3	Difficulty in understanding terms and conditions	24	24%
4	Other	8	8%
TOTAL		100	100%

CHART 4.1.10



INTERPRETATION

The respondents, 32% of customers have given Lengthy documentation requirements, 36% of the customers have given Complex application procedures, 24% of the customers have given Difficulty in understanding terms and conditions and 8% of the customer have given Other.

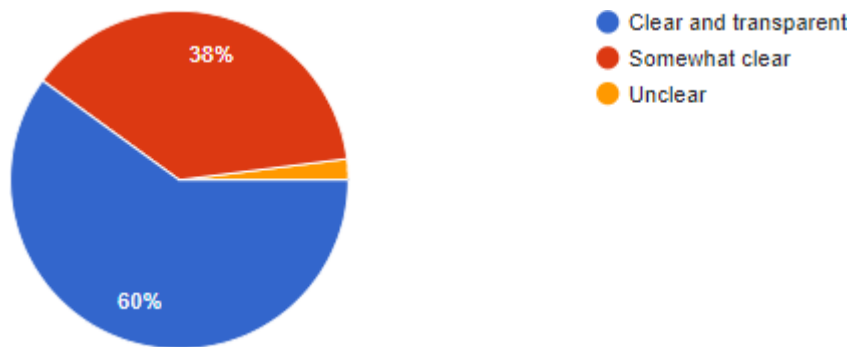
INFERENCE

Majority responses, i.e., 36% of the customers have given Complex application procedures.

4.1.11 HOW WOULD YOU RATE THE CLARITY AND TRANSPARENCY OF INFORMATION PROVIDED BY LENDERS DURING THE HOME LOAN APPLICATION PROCESS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Clear and transparent	60	60%
2	Somewhat clear	38	38%
3	Unclear	2	2%
TOTAL		100	100%

CHART 4.1.11



INTERPRETATION

The respondents., 60 % of the customers have given Clear and transparent, 38% of the customers have given Somewhat clear, 2% of the customers have given unclear.

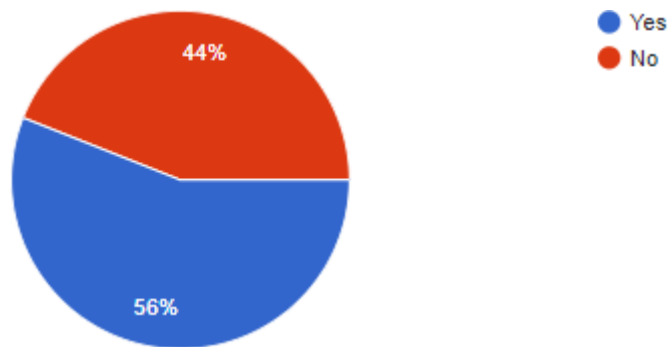
INFERENCE

Majority responses, i.e., 60% of the customers have given Clear and transparent.

4.1.12 DID YOU ENCOUNTER ANY DIFFICULTIES IN MEETING THE ELIGIBILITY CRITERIA SET BY LENDERS FOR HOME LOANS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Yes	56	56%
2	No	44	44%
TOTAL		100	100%

CHART 4.1.12



INTERPRETATION

The respondents, 56% of the customers have given yes and 44% of the customers have given No.

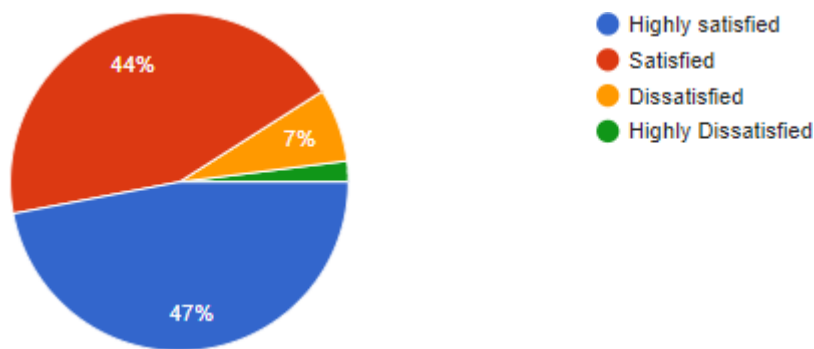
INFERENCE

Majority responses, i.e., 56% of the customers have given Yes.

4.1.13 HOW SATISFIED ARE YOU WITH THE OVERALL EXPERIENCE OF DEALING WITH SBI HOME LOANS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Highly satisfied	47	47%
2	Satisfied	44	44%
3	Dissatisfied	7	7%
4	Highly Dissatisfied	2	2%
TOTAL		100	100%

CHART 4.1.13



INTERPRETATION

The respondents, 47% of the customers have given Highly satisfied, 44% of the customers have given Satisfied, 7% of the customers have given Dissatisfied and 2% of the customers have given Highly Dissatisfied.

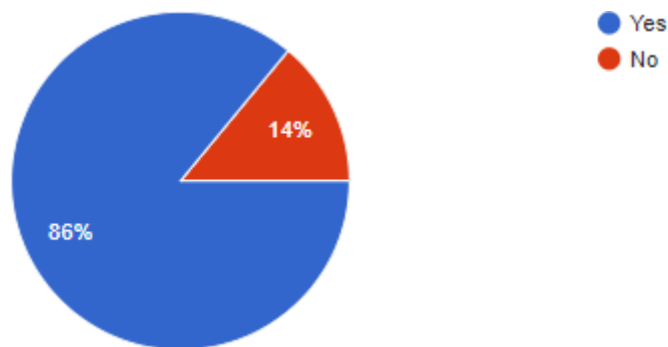
INFERENCE

Majority responses, i.e., 47% of the customers have given Highly Satisfied.

4.1.14 WOULD YOU RECOMMEND SBI HOME LOANS TO OTHERS BASED ON YOUR EXPERIENCE

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Yes	86	86%
2	No	14	14%
TOTAL		100	100%

CHART 4.1.14



INTERPRETATION

The respondents, 86% of the customers have given yes and 14% of the customers have given No.

INFERENCE

Majority responses, i.e., 86% of the customers have given Yes.

4.2 CHISQUARE TEST

Hypothesis 1

- Null Hypothesis (H_0): There is no significant difference in the proportion of gender and monthly household income.
- Alternative Hypothesis (H_1): There is significant difference in the proportion of gender and monthly household income.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * What is your monthly household income?	101	100.0%	0	0.0%	101	100.0%

Gender * What is your monthly household income? Cross tabulation

		What is your monthly household income?					Total
		₹25,000 to ₹50,000	₹50,000 to ₹75,000	₹75,000 to ₹1,00,000	Less than ₹25,000	More than ₹1,00,000	
Gender	Female	Count 20	Count 11	Count 4	Count 7	Count 0	Count 42
	Expected Count	16.2	13.3	4.6	6.2	1.7	42.0
Male	Count	19	21	7	8	4	59
	Expected Count	22.8	18.7	6.4	8.8	2.3	59.0
Total	Count	39	32	11	15	4	101
	Expected Count	39.0	32.0	11.0	15.0	4.0	101.0

Chi-Square Tests

	Value	Df	Asymptotic Significance (2- sided)
Pearson Chi-Square	5.325 ^a	4	.256
Likelihood Ratio	6.769	4	.149
N of Valid Cases	101		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 1.66.

INTERPRETATION

The p value is 0.256 which is greater than the significance value (0.05) hence null Hypothesis H₀ is accepted. And H₁ is rejected.

INFERENCE

There is no significant difference in the proportion of gender and monthly household income.

4.3 CORRELATION

Hypothesis 2

Null Hypothesis (H_0): All factors have an equal influence on the decision to select SBI Home Loans.

Alternative Hypothesis (H_1): At least one factor has a significantly greater influence on the decision to select SBI Home Loans compared to others.

Correlations

	What primarily motivates your decision to choose SBI Home Loans?	Which factor influenced your decision the most in selecting SBI Home Loans?
What primarily motivates your decision to choose SBI Home Loans?	Pearson Correlation Sig. (2-tailed) N	1 -.105 .297 101
Which factor influenced your decision the most in selecting SBI Home Loans?	Pearson Correlation Sig. (2-tailed) N	1 -.105 .297 101

INTERPRETATION

The p value is -0.105 which is lesser than the significance value (0.05) hence alternate Hypothesis H_1 is accepted. And H_0 is rejected.

INFERENCE

At least one factor has a significantly greater influence on the decision to select SBI Home Loans compared to others.

CHAPTER 5 FINDINGS

5.1 FINDINGS

- Majority responses i.e., 58% of the response were given by male customers.
- Majority responses, i.e., 47%, were given by customers in the age group of 25 to 34.
- Majority responses, i.e., 46%, were given by customers in Private employee.
- Majority responses, i.e., 39% of the customers monthly household income is ₹25,000 to ₹50,000.
- Majority responses, i.e., 41% of the customers visit Only When Required.
- Majority responses, i.e., 42% of customers have Reputation and trust in SBI.
- Majority responses, i.e., 32% of customers have Recommendations from friends or family and Online reviews and ratings.
- Majority responses, i.e., 38% of customers have Competitive interest rates.
- Majority responses, i.e., 48% of the customers have given Excellent.
- Majority responses, i.e., 36% of the customers have given Complex application procedures.
- Majority responses, i.e., 60% of the customers have given Clear and transparent.
- Majority responses, i.e., 56% of the customers have given Yes.
- Majority responses, i.e., 47% of the customers have given Highly Satisfied.
- Majority responses, i.e., 86% of the customers have given Yes.
- By using the chi square test to find the relation between in the proportion of gender and monthly household income. The p value is 0.256 which is greater than the significance value (0.05) hence null Hypothesis H₀ is accepted, and H₁ is rejected. There is no significant difference in the proportion of gender and monthly household income.
- By using correlation test to find the relation between At least one factor has a significantly greater influence on the decision to select SBI Home Loans compared to others. The p value is -0.105 which is lesser than the significance value (0.05) hence alternate Hypothesis H₁ is accepted. And H₀ is rejected. At least one factor has a significantly greater influence on the decision to select SBI Home Loans compared to others.

CHAPTER 6 SUGGESTIONS AND CONCLUSION

6.1 SUGGESTIONS

- Preliminary findings suggest that economic factors, such as interest rates, inflation, and employment levels, exert significant influence on the availability and affordability of home loan financing.
- Socio-demographic characteristics, including income, age, education, and family structure, also play critical roles in shaping individuals' eligibility for mortgage lending.
- Furthermore, regulatory policies, market competition, and institutional practices impact the terms and conditions of home loan financing, influencing borrowers' decisions and lenders' risk assessments.
- The interplay of these factors varies across different contexts, reflecting the diversity of housing markets and socio-economic conditions.
- Our discussions delve into the implications of these findings for policymakers, financial institutions, and

prospective homeowners, highlighting opportunities for interventions to improve access to home loan financing and promote inclusive housing markets.

6.2 CONCLUSION

After conducting a comprehensive study on the factors influencing home loan financing at SBI Bank, several key conclusions can be drawn. Firstly, the interest rate offered by the bank plays a significant role in borrowers' decision-making processes, with lower rates generally attracting more applicants. Additionally, the bank's loan processing time and customer service quality emerged as important considerations for borrowers, indicating the need for efficient and responsive loan processing systems. Furthermore, economic conditions and regulatory changes also impact loan availability and terms, necessitating continuous monitoring and adaptation by both borrowers and lenders. Overall, a combination of competitive interest rates, transparent processes, strong customer support, and adaptability to market dynamics is essential for maintaining and enhancing home loan financing at SBI Bank.

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ANNEXURE I – QUESTIONNAIRE

A STUDY ON FACTORS AFFECTING THE HOME LOAN FINANCING IN SBI BANK

1. Gender

- Male
- Female

2. Age group you belong to

- 25 to 34
- 35 to 44
- 45 to 55
- 55 and above

3. Occupation

- Public/Government Employee
- Private Employee
- Self-employed/Business
- Retired

4. What is your monthly household income?

- Less than 25,000
- 25,000 to 50,000
- 50,000 to 75,000
- 75,000 to 1,00,000
- More than 1,00,000

5. How often do you visit our branch?

- Weekly once
- Weekly twice
- Monthly once

- Monthly twice
 - Only when required
6. What primarily motivates your decision to choose SBI Home Loans?
- Interest rates
 - Reputation and trust in SBI
 - Loan terms and conditions
 - Flexibility in repayment options
7. Which factor influenced your decision the most in selecting SBI Home Loans?
- Recommendations from friends or family
 - Online reviews and ratings
 - Advertisement and promotions
 - Personal research and comparison with other lenders
8. In your opinion, what makes SBI Home Loans stand out compared to other lenders?
- Competitive interest rates
 - Transparent fee structure
 - Quick approval process
 - Excellent customer service
9. What is your opinion on the documentation and procedures followed in the bank?
- Excellent
 - Good
 - Fair
 - Poor
10. What were the primary challenges you faced during the process of applying for a home loan?
- Lengthy documentation requirements
 - Complex application procedures
 - Difficulty in understanding terms and conditions
 - Other

11. How would you rate the clarity and transparency of information provided by lenders during the home loan application process?

- Clear and transparent
- Somewhat clear
- Unclear

12. Did you encounter any difficulties in meeting the eligibility criteria set by lenders for home loans?

- Yes
- No

13. How satisfied are you with the overall experience of dealing with SBI Home Loans?

- Highly satisfied
- Satisfied
- Dissatisfied
- Highly Dissatisfied

14. Would you recommend SBI Home Loans to others based on your experience?

- Yes
- No

ANNEXURE II – RESEARCH ARTICLE

A STUDY ON FACTORS AFFECTING THE HOME LOAN FINANCING IN SBI BANK

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ABSTRACT

This study aims to identify and analyze the key factors affecting home loan financing in State Bank of India

(SBI). By examining the loan application process and the decision-making criteria within the bank, the research seeks to provide insight into the elements that contribute to successful home loan approvals and rejections. Data were collected through a combination of interviews with SBI bank officers, a survey of home loan applicants, and analysis of loan approval records. Factors such as creditworthiness, income stability, loan-to-value ratio, property type, and customer relationship with the bank were examined. The findings suggest that while traditional criteria such as credit score and income remain important, other factors like customer loyalty and the bank's risk appetite play a significant role in determining home loan approval. The study concludes with recommendations for both the bank and future home loan applicants to optimize the loan financing process, including the development of a more nuanced risk assessment model and enhanced customer education initiatives.

INTRODUCTION

Home loan financing plays a pivotal role in enabling individuals and families to achieve their homeownership goals. A study on the factors affecting home loan financing is essential for understanding the various elements that impact borrowers' ability to access and manage home loans effectively. By delving into this topic, researchers can identify key drivers and barriers that influence the home loan process and explore how different aspects affect both lenders and borrowers.

The study will examine multiple factors that contribute to the home loan financing landscape, such as interest rates, loan eligibility criteria, income levels, credit scores, down payment requirements, and loan tenure. Additionally, it will consider the influence of macroeconomic trends, government policies, and property market conditions on the availability and affordability of home loans.

The aim of the study is to provide a comprehensive overview of the home loan financing process and highlight the challenges and opportunities for lenders and borrowers alike. By gaining a deeper understanding of these factors, the study can offer insights into potential areas for improvement in lending practices, customer service, and financial inclusion. Ultimately, the findings can guide stakeholders in developing strategies and policies that promote sustainable home loan financing for a broader segment of the population.

OBJECTIVE OF THE STUDY

- Primary objective focuses on understanding the factors affecting the home loan financing in SBI bank.
- To analyze the market dynamics, including interest rates and property prices, affecting the profitability and risk management strategies of financial institutions offering home loan financing.
- To Examine the borrower-specific characteristics and behaviors influencing the utilization and repayment of home loan financing.
- To identify and assess the factors influencing the demand for home loan financing.

SCOPE OF THE STUDY

- The scope of this study is focused on investigating the factors influencing home loan financing within a specific geographic region or market segment.
- The study will investigate a range of factors affecting home loan financing, including but not limited to

economic indicators, regulatory policies, demographic variables, market conditions, creditworthiness metrics, technological innovations, and psychological factors.

- The study will employ a combination of quantitative and qualitative research methods, such as statistical analysis, surveys, interviews, case studies, and literature reviews, to gather data and insights on the identified factors.
- The study will focus on a specific time frame, which may include historical data analysis to examine trends and patterns over time, as well as current market conditions and projections for the future.

NEED OF THE STUDY

- Emphasize the potential impact of the study's findings on improving decision-making processes and enhancing financial stability.
- Discuss how current literature may be insufficient or outdated in addressing the complexities of the modern housing market.
- Discuss its role in promoting homeownership, stimulating economic growth, and contributing to overall financial well-being at both individual and societal levels.
- This could include improved risk management strategies, more tailored loan products, better regulatory frameworks, and enhanced financial literacy among consumers.

REVIEW OF LITERATURE

In this Chapter, the researcher has made an attempt in understanding the basic concepts of on these topics will provide a strong foundation for your a study on factors affecting the home loan financing in SBI bank, offering a comprehensive understanding of the current state of the industry and its environmental challenges and opportunities made by earlier researchers in respect of strategies that are used by company to make employee get engaged, for this, the researcher has used various books, research Journals and websites. The detailed list is further elaborated in the Bibliography. Through this Literature Survey researcher wants to find out which are the important parameters of employee engagement.

N. Kumar, and Dr. V. K. Gangal, (2019) in “Customer Satisfaction in new generation banks in case study of HDFC Bank” say that, for a bank to survive and perform in this competitive world, customer satisfaction with speedy and efficient quality service happens to be the most essential factor to take gain confidence of buyers. The authors also said that the products and services offered by Indian banks are not much diversified, which creates the need for adopting the customer retention strategies to enhance customer satisfaction and retain them with banks.

Ashwani Bhalla and Parvinder Arora (2020) say that housing finance is a very unique form of finance. They also stated that the efficiency of the housing finance system in any country tends to be one of the basic yet crucial indicators that reflect the growth of its economy. Therefore, understanding the efficiency and effectiveness of the housing finance system in India is essential and relevant to understanding the role of Indian banking better.

Dr. S. J. Manjunath and Aluregowda in their paper “Impact of Service Quality on Customer Satisfaction at AXIS Bank” (2019) carried out a study that basically intended to identify the factors that affect services provided to customers. It also emphasized customer loyalty and customer satisfaction and its effects on service quality in general. In terms of customer loyalty, it was found that customer loyalty has a relationship with service quality,

and it did affect consumer satisfaction in services. The more involvement of services is essentially important for improved service quality for any bank.

Manureet Riar* and Dr. G.S. Bhalla (2019) concluded that the various borrowers of housing finance face several problems in the process of procurement of a loan. According to their study, these factors are rate of interest, low service quality, initial loan processing problem, lack of knowledge among banking staff, poor or weak communication skills, inflexible provisions, stringent and rigid conditions, bureaucracy, insecurity of transactions, and several hidden costs.

Ms. Prabha Garg and Dr. Ramphool Sharma, (2019) concluded that

the public sector banks in India are very popular among the customers because the interest rate is lower in the State Bank of India than any private sector bank (e.g. HDFC Bank), whereas the trust level that customers have with these banks is very high in comparison to other private players in the Indian banking industry. Special cases can be observed with older persons who, in general, are more dependent on public banks for their basic regular banking needs. It is true that the preference of the younger population is changing in line with the advancement of technology, resulting in their preferences for private banks, thanks to the services and facilities provided. The appearance of banks also becomes very important for the present generation, as it holds the key to the future of banking in India. However, in recent times, it has also been observed that the public sector banks have started providing better facilities and services to customers. They have started giving all the information to the customer's time to time through SMS and internet banking; the information given by the public banks is, also, up to the mark. There is a vague possibility that the information provided by the private banks can sometimes be fake, and there have been attempts made to cheat the customers for the banks' own benefits. In all, the author clarified that the public sector banks are still a better option.

RESEARCH DESIGN:

Analytical Analysis Design

Analytical Analysis research involves gathering and examining non-numerical data, which includes observational data, focus group transcripts, and interview transcripts. These types of data are frequently utilized to investigate detailed subjects or gain perspective on the experiences of individuals or groups.

HYPOTHESIS 1

- **H0:** There is no significant difference in the proportion of gender and monthly household income.
- **H1:** There is significant difference in the proportion of gender and monthly household income.

HYPOTHESIS 2

- **H0:** All factors have an equal influence on the decision to select SBI Home Loans.
- **H1:** At least one factor has a significantly greater influence on the decision

to select SBI Home Loans compared to others.

DATA ANALYSIS AND INTERPRETATION:

WHICH FACTOR INFLUENCED YOUR DECISION THE MOST IN SELECTING SBI HOME LOANS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Recommendations from friends or family	32	32%
2	Online reviews and ratings	32	32%
3	Advertisement and promotions	18	18%
4	Personal research and comparison with other lenders	18	18%
TOTAL		100	100%

CHART



INTERPRETATION

The respondents., 32 % of customers have Recommendations from friends or family, 32% of the customers have Online reviews and ratings, 18% of the customers have Advertisement and promotions, and 18% of the customers have Personal research and comparison with other lenders.

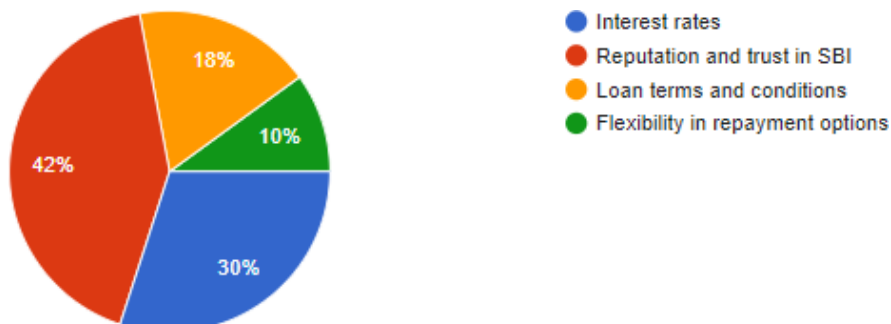
INFERENCE

Majority responses, i.e., 32% of customers have Recommendations from friends or family and Online reviews and ratings.

WHAT PRIMARILY MOTIVATES YOUR DECISION TO CHOOSE SBI HOME LOANS

S.NO	PARTICULARS	NO.OF. RESPONDENTS	PERCENTAGE ANALYSIS
1	Interest rates	30	30%
2	Reputation and trust in SBI	42	42%
3	Loan terms and conditions	18	18%
4	Flexibility in repayment options	10	10%
TOTAL		100	100%

CHART



INTERPRETATION

The respondents., 30 % of customers have Interest rates, 42% of the customers have Reputation and trust in SBI, 18% of the customers have Loan terms and conditions, and 10% of the customers have Flexibility in repayment options.

INFERENCE

Majority responses, i.e., 42% of customers have Reputation and trust in SBI.

CHI SQUARE TEST

Chi-Square Tests

	Value	Df	Asymptotic Significance (2- sided)
Pearson Chi-Square	5.325 ^a	4	.256
Likelihood Ratio	6.769	4	.149
N of Valid Cases	101		

a. 3 cells (30.0%) have expected count less than 5. The minimum expected count is 1.66.

INTERPRETATION

The p value is 0.256 which is greater than the significance value (0.05) hence null Hypothesis H₀ is accepted. And H₁ is rejected.

INFERENCE

There is no significant difference in the proportion of gender and monthly household income.

CORRELATION

Correlations

	What primarily motivates your decision to choose SBI Home Loans?	Which factor influenced your decision the most in selecting SBI Home Loans?
What primarily motivates your decision to choose SBI Home Loans?	Pearson Correlation Sig. (2-tailed) N	1 -.105 .297 101
Which factor influenced your decision the most in selecting SBI Home Loans?	Pearson Correlation Sig. (2-tailed) N	-.105 .297 1 101

INTERPRETATION

The p value is -0.105 which is lesser than the significance value (0.05) hence alternate Hypothesis H1 is accepted. And H0 is rejected.

INFERENCE

At least one factor has a significantly greater influence on the decision to select SBI Home Loans compared to others.

FINDINGS

- Majority responses i.e., 58% of the response were given by male customers.
- Majority responses, i.e., 47%, were given by customers in the age group of 25 to 34.
- Majority responses, i.e., 46%, were given by customers in Private employee.
- Majority responses, i.e., 39% of the customers monthly household income is ₹25,000 to ₹50,000.
- Majority responses, i.e., 41% of the customers visit Only When Required.
- Majority responses, i.e., 42% of customers have Reputation and trust in SBI.
- Majority responses, i.e., 32% of customers have Recommendations from friends or family and Online reviews and ratings.
- Majority responses, i.e., 38% of customers have Competitive interest rates.
- Majority responses, i.e., 48% of the customers have given Excellent.
- Majority responses, i.e., 36% of the customers have given Complex application procedures.
- Majority responses, i.e., 60% of the customers have given Clear and transparent.
- Majority responses, i.e., 56% of the customers have given Yes.
- Majority responses, i.e., 47% of the customers have given Highly Satisfied.
- Majority responses, i.e., 86% of the customers have given Yes.
- By using the chi square test to find the relation between in the proportion of gender and monthly household income. The p value is 0.256 which is greater than the significance value (0.05) hence null Hypothesis H_0 is accepted, and H_1 is rejected. There is no significant difference in the proportion of gender and monthly household income.
- By using correlation test to find the relation between At least one factor has a significantly greater influence on the decision to select SBI Home Loans compared to others. The p value is -0.105 which is lesser than the significance value (0.05) hence alternate Hypothesis H_1 is accepted. And H_0 is rejected. At least one factor has a significantly greater influence on the decision to select SBI Home Loans compared to others.

SUGGESTIONS

- Preliminary findings suggest that economic factors, such as interest rates, inflation, and employment levels, exert significant influence on the availability and affordability of home loan financing.
- Socio-demographic characteristics, including income, age, education, and family structure, also play critical roles in shaping individuals' eligibility for mortgage lending.
- Furthermore, regulatory policies, market competition, and institutional practices impact the terms and conditions of home loan financing, influencing borrowers' decisions and lenders' risk assessments.
- The interplay of these factors varies across different contexts, reflecting the diversity of housing markets and socio-economic conditions.
- Our discussions delve into the implications of these findings for policymakers, financial institutions, and prospective homeowners, highlighting opportunities for interventions to improve access to home loan financing and promote inclusive housing markets.

LIMITATIONS OF THE STUDY

- Geopolitical events, natural disasters, or global economic shocks, may impact home loan financing dynamics but cannot be fully accounted for within the study's framework.
- Transparency in research methods and validation through peer review can mitigate this limitation to some extent.
- Interactions between different factors, such as economic conditions, regulatory policies, and market dynamics, may be intricate and difficult to disentangle within the scope of the study.
- Factors influencing home loan financing can vary significantly across different regions, economic contexts, and regulatory environments, making it challenging to extrapolate findings to broader contexts.

CONCLUSION

After conducting a comprehensive study on the factors influencing home loan financing at SBI Bank, several key conclusions can be drawn. Firstly, the interest rate offered by the bank plays a significant role in borrowers' decision-making processes, with lower rates generally attracting more applicants. Additionally, the bank's loan processing time and customer service quality emerged as important considerations for borrowers, indicating the need for efficient and responsive loan processing systems. Furthermore, economic conditions and regulatory changes also impact loan availability and terms, necessitating continuous monitoring and adaptation by both borrowers and lenders. Overall, a combination of competitive interest rates, transparent processes, strong customer support, and adaptability to market dynamics is essential for maintaining and enhancing home loan financing at SBI Bank.

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