METHODOLOGY

The study will be exclusively based on the secondary data. Data related to housing loan will be collected from National Housing Bank (NSB), Comptroller and Auditor General of India (CAG), International Union for Housing Finance (IUHF), Ministry of Housing and Urban Poverty Alleviation (MHUPA), State Bank of India (SBI), HDFC, ICICI BANK, LIC India, GIC and other commercial Banks. The relevant data will be collected from various issues of Report on Currency and Finance (RBI), Banking Statistics (RBI), Report on Trends and Progress in Banking in India (RBI), RBI Bulletin (RBI), Centre for Monitoring Indian Economy (CMIE), Statistical Outline of India (Tata Services Ltd.), and Economic Survey (Government of India). Data will be collected from Handbook of Statistics (RBI), Economic and Political Weakly, and various websites such as www.rbi.org.in, www.iba.org.in, www.iibf.org.in, www.nabard.org and Indiastat.com.

Scientific methods of statistics and econometrics will be applied for analyzing the data and getting the results to derive logical conclusions. Besides simple statistics like means, coefficient of variations, CAGR, correlation coefficients, the study will also use t-statistics to test statistical significance. Student t-test and ANOVA will be used to test whether there is any significant difference between the variables over different periods. It measures as to whether there is any significant difference between the means of the two samples. Generally the null hypothesis is formulated as if there is no significant difference between the variables and the alternate hypothesis is that there is a significant difference between the variables.