OBJECTIVES

Since the year 2003 Commercial Banks have been dominating the housing finance system in India. Before this both Commercial Banks and Housing Finance Corporation (HFC) were holding the major share of the market and a small share was taken over by Co-operative sector institutions. In the above context the objectives of this research are as follow:

1. To analyze the pattern of preferences of consumers for selection of housing loan.
2. To analyze the effects of changes in economic environment on housing loan.
3. To review the emergence of the Commercial Banks for housing finance in India.
4. To study the major problems and challenges faced by Commercial Banks in housing loan.