CONCLUSIONS

Role of sample housing finance companies is constrained by the limits to resource mobilization, households saving instrument may provide some additionality to this sector. However, in a restrictive resources, domestic resource mobilization may be inadequate. Under such a situation, it is crucial to utilize the loanable funds to finance a variety of imported activities. The mortgage finance for house purchase or construction, the predominant mode at present, is not necessarily the only such activity.

In this era of intense competition, housing finance companies which are now operating on squeezed margins, have to pay due attention to said factor in their order of importance to expand their volume of business. The institutions that are geared to meet the expectations of customers only will survive. Institutions philosophies, traditions, priorities and standards will help while understanding the changes in the perception of the customers and will enable strategic planning for improved market share.