SUMMARY & CONCLUSION

Today in this competitive era marketing of space have also evolved some innovation to attract clients like innovative positions are offered, special packaged deals are offered, and discount gifts are given and also finding new potential markets to expand the business. In this process the banks have become user friendly.

At the present junction, India, the Indian society and the Indian Banks are all in transition. The trends that the Indian banks are witnessing today are bound to gather strength to emerge in the wake of high competitive era and globalization.

Sample size is 300 customers from leading banks, customers availing home loan of the Banks. In which only 296 respondents had given their responses. In all there were 49 variables have been used.

The various statistical techniques employed in the study were:

(1) Descriptive statistics

(2) Inferential statistics

(3) Multivariate statistics
The Descriptive statistics included the measures of central tendency, skewness and kurtosis. Inferential statistics included the correlation, regressional analysis & factor analysis initially the 49 variables were subjected to bank product movement correlation. The program used for the factor analysis was Principal component solution with varimax rotation, to retain the different factors the cutting point of eigen value was taken as one. Scree test was employed to ascertain the more significant factors. For interpretation of factors any factor, loading of .30 and above for total sample and other groups respectively were examined.

After going through previous studies of Financial Performance of Housing loans by Private and Public banks, Investigator concludes that-

- After 2001 there is a growth in home loans. But little bit slow in 2008 after that it come in a big jump as in 2011.

- The demand of home loans increases whenever there is a decrease in the interest rate.

- Nowadays, people prefer to go for home loans rather than going for private mortgage insurance.

- Government has also taken a lot of steps to encourage more and more people to go for home loans.
• As more and more people prefer nuclear family as compared to a joint family, the living standard of people has increased, the need for home loans has also increased.

• People face a lot of problems right from filling of loan application till closing. Needs of people from such home loans are not fulfilled due to their own specific needs.

• The lowest interest on home loan is provided by SBI as compared to other banks.

Financial Performance findings of the public sector banks and the private sector banks in housing loan:

As according financial source of various mortgage lenders HDFC and SBI both are in equal position and they are the major player then others

Researcher studied the caparison of disbursement of home loan by private and public banks that they are in upward trend in accountholder and disbursement of home loan. On the comparison between two banks of private (ICCI, HDFC) and two banks of public (SBI,UN) .HDFC is having large number of account holder then others and PNB is not so behind.

In the recovery of home loan, HDFC has the greater recovery and less outstanding of bank home loan but PNB, UNION, & ICICI bank recovered the
sanction amount. The public sector bank got high balance due to large customers' base, not recovery process and lack of moderations of activities.

The interest rate charged by each bank vary accordingly, the comparison of home loan interest rate, Private bank charge maximum rate, which is the main reason customer shift from private bank to public bank.

Researcher attempted to compare customer satisfaction of private and public sector bank by using F-Test. The results indicate that the Customer availing home loan from private or public bank do not differ in their satisfaction level on most of the variable hence **NULL HYPOTHESIS IS ACCEPTED**

It is found by correlation test that customer satisfaction there exist relationship between and amongst customer satisfaction towards the banks and availing of the loan hence **H2 HYPOSIS IS REJECTED**

In factor analysis test of total sample named as customer point to point service, factor II of total sample named as customer counseling and factor III of total sample named as customer informative counseling care.

In factor analysis test of private bank, factor I named as more customer service, factor II named as complete customer service, and factor III understanding service.
By Anova Test, there is no significant difference on socio-economic categories on customer satisfaction of public and private banks on all the variables except branch head.

The hypothesis H1 is accepted.