



CERTIFICATE

This is to certify the project work entitled
“A STUDY ON HOME LOAN (ICICI)”

Is done by

NAME: NADIKUDA NAVYA

ROLL NO: 110420405146

As a part of their Curriculum in the Department of Commerce

IDEAL DEGREE COLLEGE FOR WOMEN

HYDERABAD-500007

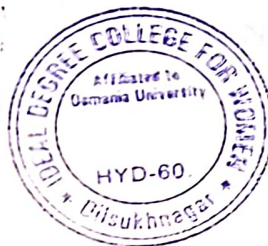
This work has been carried out under my guidance

B. Madhusudhan

PRINCIPAL: B.MADHUSUDHAN

S. Bhagya Laxmi

MENTOR: S.BHAGYA LAXMI



[Signature]

EXTERNAL EXAMINER

ANNEXURE-1

DECLARATION

I hereby declare that the project entitled "A STUDY ON HOME LOAN (ICICI)" is an original work done by me and has been submitted to the Department of Commerce Osmania University, Hyderabad in partial fulfillment for the award of the Degree of Bachelor of Commerce (Computer Applications).

This report has not been submitted anywhere else for award of any degree or diploma or certificate.

Name and address of the student

NADIKUDA NAVYA

IDEAL DEGREE COLLEGE FOR WOMEN

N. Navya

SIGNATURE OF THE STUDENT

Abstract

This report is an attempt to provide a detailed analysis of the process to get a home loan and the requirements to get a loan and the requirements to get a loan in ICICI bank.

In my complete student internship program I met more than 40 customers and promoted ICICI bank home loan products. During this student internship program I came to know that most of the people showing to take a home loan but they are so confused what the necessary requirements to get a loan.

However, it suggests that maximum number of people is interested to take a loan but all are not aware of the products and the process. Employees and business people are already taken home loans to meet their financial requirements to construct a home.

Finally, creating awareness is very important to get good profits to the company as well as to build good brand image in the minds of customers.

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CONCLUSION

- In my study we came to know that many people are interested to take a home loan for ICICI bank to construct their homes.
- Home loans have long period when compared to personal loans and other loans. So, people are confused to take a home loan.
- The interest rate is also somewhat high when compared to other banks.
- Even though the interest rates are high people are willing to take a loan from ICICI Bank due to some reasons.
- The loan sanction process is low when compared to other banks.
- For the disbursement process it will take low time when compared to other banks.
- The home loans segment can be extended to the lucrative NRI segment; this would provide the bank a cutting edge and larger share of the home loan market.
- The bank can provide benefits like SMS alert and other features so as to make the home loans more attractive.
- The bank can contemplate and decentralizing the operations however taking into consideration the experience and expertise of the members at Loan Department enters.