



## CERTIFICATE

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

Is done by

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As a part of their Curriculum in the Department of Commerce  
IDEAL DEGREE COLLEGE FOR WOMEN

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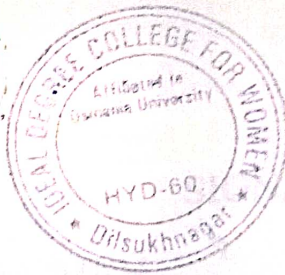
This work has been carried out under my guidance

*B. Madhusudhan*

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*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

**NEELLA MANISHA**

N. Manisha

SIGNATURE OF THE STUDENT

IDEAL DEGREE COLLEGE FOR WOMEN

## **OBJECTIVE OF THE STUDY OF HOME LOANS**

- The study was mainly conducted to understand the concept of home loan scheme and the eligibility criteria of the customers.
- The study is done to understand the documents involved in the home loan scheme and the repayment methodology adopted by various banks and the HFC (Housing Finance Corporations).

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- Introduction of ICICI bank.
- The parameters involved and its extensions.
- The procedure followed for home loans.
- The parameters involved in evaluation of home loans.



## 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.