

HOUSING LOANS ON HDFC BANK & SBI

FINANCE INDUSTRY



**Retail
banking**



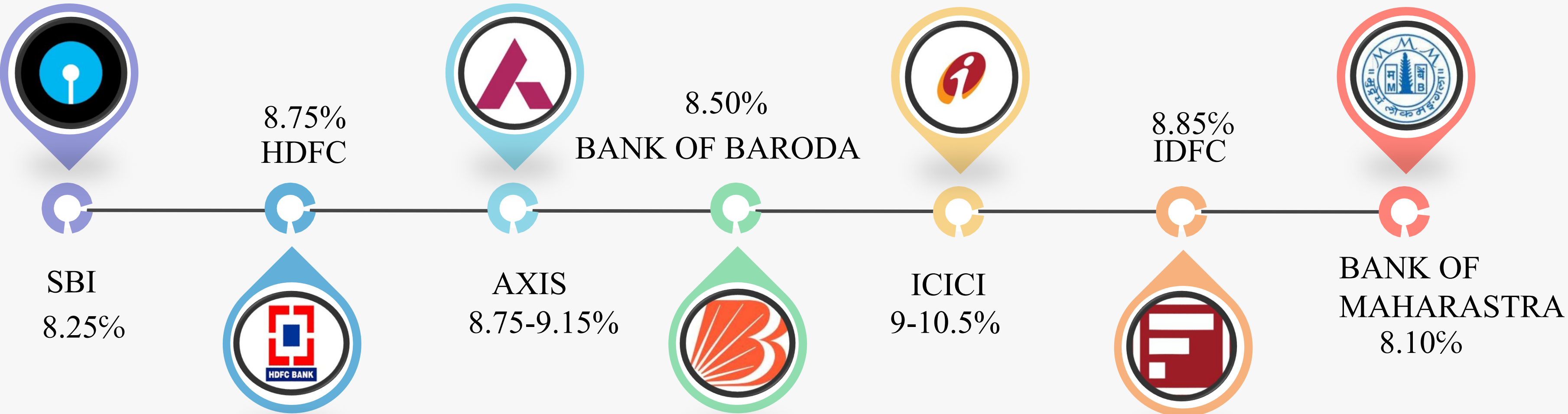
**Investment
banking**



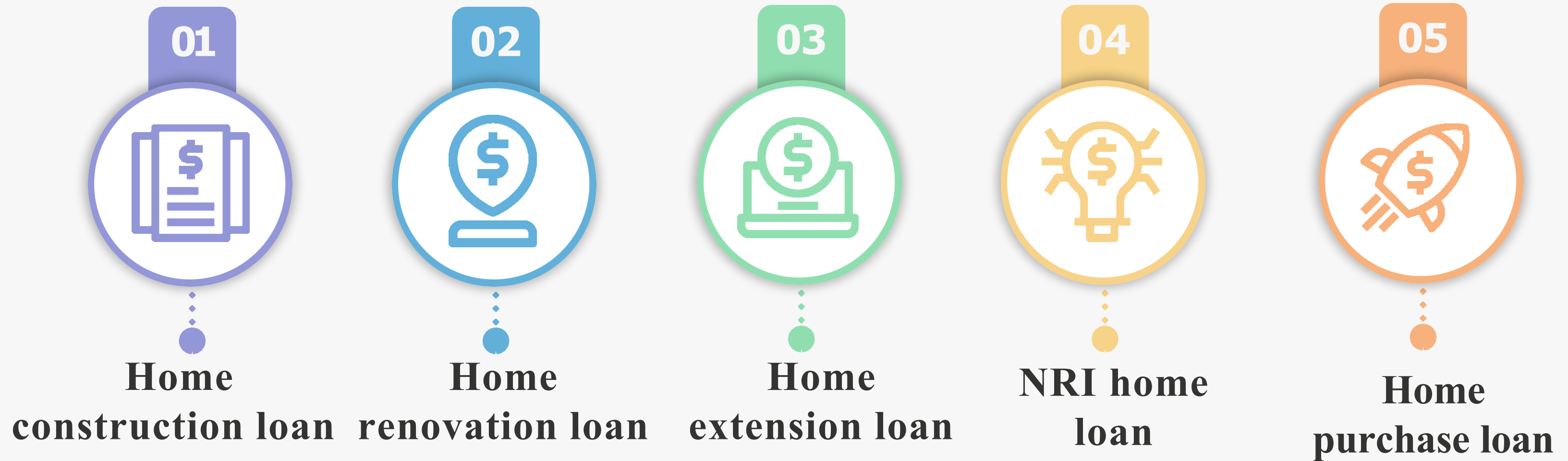
**Corporate
banking**

BANKING AND FINANCE INDUSTRY

HOUSING LOANS



DEMONSTRATE BUSINESS ORGANISATION AND PRODUCTS OF HDFC & SBI FOR HOUSING LOANS



COMPARISON OF HDFC & SBI

Aspects	HDFC	SBI
Home Loan Portfolio	₹25.08 lakh crore	₹7.92 lakh crore
Home Purchase Loan	8.75% to 9.65% per annum	8.25% to 9.20% per annum
Home Extension Loan	8.75% to 9.65% per annum	8.25% to 9.20% per annum
Growth Target	Aggressive home loan expansion	Targeting ₹10 lakh crore in home loans by 2027

Evaluation of Future plans of HDFC & SBI Bank about Housing Loan

HDFC Bank

Merger Impact (July 2023):Merged with Housing Development Finance Corp.



Loan Sale (Sept 2024):
Planned to sell loans worth ₹90 billion (\$1.08 billion), marking its largest sale.

Pass-Through
Certificates: Issued pass-through certificates backed by a pool of car loans.

SBI

Increased youth home ownership and rising incomes.



Planned to double home loan portfolio to ₹10 trillion within five years.

Asset Quality:
Maintained low NPAs (0.67% in home loan segment).