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A study of Role of SBI and HDFC banks in Housing Finance : A comparative study among the borrowers within Telangana state

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Abstract:

This comprehensive study delves into the housing finance sector within Telangana State, specifically examining the roles of the State Bank of India (SBI) and Housing Development Finance Corporation Limited (HDFC Ltd) from 2015 to 2022. The research meticulously analyzes critical parameters such as Home Loan Accounts, Amount Outstanding, Home Loan Deposits, Borrowings, and the Percentage Share of Home Loan Accounts among select banks. The findings underscore the influential role of SBI, consistently demonstrating robust growth, dominance, and resilience in the Telangana housing finance market. SBI's substantial market share in both Home Loan Accounts and Amount Outstanding emphasizes its central position and significant impact on the sector. In contrast, HDFC Ltd, though holding a smaller market share, contributes steadily, reflecting a stable presence over the study period. The collective performance of All Banks unveils the intricate dynamics within the housing finance sector, shaped by the strategic contributions of both SBI and HDFC Ltd. This nuanced understanding is vital for stakeholders, providing actionable insights for informed decision-making. Policymakers can leverage these insights to craft policies that support a balanced and resilient housing finance sector. Industry observers can use the information to anticipate trends and changes, fostering a proactive approach to market dynamics. In essence, the study contributes valuable knowledge for stakeholders, policymakers, and industry observers, offering a roadmap for navigating the complexities of the housing finance landscape in Telangana State. The insights gained from this research provide a foundation for fostering sustained growth, stability, and resilience in the housing finance sector, ensuring a robust and adaptable industry ecosystem.

Keywords: Housing finance, Telangana State, State Bank of India (SBI), Housing Development Finance Corporation Limited (HDFC Ltd), Home Loan Accounts, Amount Outstanding, Financial sector dynamics

Introduction:

The housing finance sector stands as a cornerstone of economic development, shaping the dreams of homeownership and contributing significantly to a nation's financial landscape. This research paper is

dedicated to an in-depth exploration of the roles played by two major financial institutions, State Bank

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of India (SBI) and Housing Development Finance Corporation Limited (HDFC), in the realm of housing finance. The study takes a comparative approach, not only focusing on SBI and HDFC but also considering their roles relative to all other banks in the housing finance sector. Firstly, the study aims to comprehensively analyze the role of SBI and HDFC in terms of Home Loan Accounts and the Amount Outstanding, placing them in perspective with all other banks operating in the housing finance domain. This analysis seeks to uncover the distinctive contributions of these two institutions and assess their standing in comparison to their counterparts. Secondly, the research delves into understanding the selected banks' contributions to housing finance through Home Loan Deposits and Borrowings. By examining the mechanisms through which these institutions manage their financial resources for housing finance, the study aims to provide insights into the strategic approaches adopted by SBI and HDFC and how they differ or align with industry practices. Lastly, the research focuses on determining the relative Percentage Share of Home Loan Accounts among select banks. This aspect of the study aims to quantify and present a comparative view of market share, shedding light on the distribution of Home Loan Accounts among the identified financial institutions. Such an analysis is crucial for understanding the competitive dynamics within the housing finance sector. By pursuing these objectives, the research endeavors to offer a comprehensive understanding of the distinctive roles played by SBI and HDFC in the broader context of housing finance. Through a comparative lens that includes all other banks, the study aims to contribute valuable insights into the nuances of the sector, thereby informing stakeholders, policymakers, and the broader academic community about the intricate dynamics at play in the housing finance landscape.

Review of Literature

Rao, S. (2013), The urban poor, with their low incomes, uncertain employment and low assets, have been side-lined by commercial banks who do not find them bankable. In order to rectify this situation, there is a need for a supportive role on the part of the government and commercial banks and a streamlining developmental role on the part of community based financial initiatives. The Indian housing finance sector has failed to promote housing development across the country. In its desire to stabilize itself mainly in the major urban areas, the housing finance has largely neglected issues of the housing sector in rural and less developed regions. Further, the financial housing needs of a large segment of the population are not being addressed. They continue to rely on informal sources for housing finance. This paper describes and analyses the perceptions and problems of home loan takers in Andhra Pradesh State. It offers policy options to make the housing finance more effective in addressing the hitherto neglected segment, the rural and less developed region.

Gupta, U., & Sinha, R. (2015). The housing finance sector in India has experienced unprecedented change in its structure since its formulation stage of being a solely a government undertaking to a very competitive sector with a large number of financing entities all over India. The paper aims to study the various factors that influence the decision of the consumer for taking Home Loan. The paper focuses on the Home loan offered by LIC and SBI and makes a comparative analysis of the factors that affect the consumers. The paper has a practical implication both for the academicians and for the readers in terms of their concern with the aspect issues regarding factors influencing the buyer behaviour towards Home loans. The paper is original in nature and the highlights of the paper can be used for further research purpose and provides knowledge base to the readers.

Parihar, P. (2021). Indian Banking Sector is divided into many categories like Public Sector

Banks, Private Sector Banks, Foreign Banks in India and Co-operative and Regional Rural Banks. A comparative performance analysis of the two sectors has been attempted in this study that is SBI as public sector bank and HDFC Ltd bank as private sector bank. In the 1980s, CAMEL rating system was first introduced by U.S. supervisory authorities as a system of rating for on-site examination of banking institutions. This rating ensures a bank's healthy conditions by reviewing different aspects of a bank based on variety of information sources such as financial statement, funding sources, macro-economic data, budget and cash flow. State Bank of India (SBI) and HDFC Bank are the two largest banks in India in public and private sectors respectively. To compare the financial performance of the banks, various ratios have been used to measure the banks' profitability, solvency position, and management efficiency. According to the analysis, both the banks are maintaining the required standards and running profitably. From the present study, HDFC has been a better performer in terms of profitability and management efficiency as compared to SBI for the study period. This study will help enhance further research on the subject by researchers and academicians.

Sarvamangala, R. (2022). Performance of banks is a key indicator of any economy. Both public sector and private sector banks have performed extensively in India. So this paper compares the performance of two leading banks in India one being a public sector bank State Bank of India (SBI) and another private sector bank HDFC using secondary data for the previous eight quarters spread over two years. The performance measurement of any financial institution is a difficult task due to existence numerous performance indicators. The study uses interest earned, operating profit, net profit, EPS, NPA and return on assets as performance indicators. Further these data are used to calculate simple arithmetic mean, standard deviation and hypotheses testing.

Conclusion are drawn based on these statistical tools.

The banks are prime intermediaries in mobilising the resources to various sectors of Indian economy. The flow of bank credit has a positive impact on the growth of the banking sector and contributes increasing the national income, employment and production. The present study analysing the operational performance of the public and private sector banks in India. The purpose of the study two public and private sectors banks SBI, PNB and HDFC, ICICI banks selected. The study period covers five years 2015 to 2019. The data analysis has been done using the ratio analysis, descriptive statistics like mean, standard deviation, coefficient of variation.

Gudadhe (2013) discussed about the customer perception towards products and services of State Bank of India. The author has focussed on research by taking into account branches of Yavatma district. The article discussed about the SBI Bank Group wise perception and satisfaction level of customers, the availability and use of products and services given by the bank. The author concluded by stating that the customer expect higher quality services from banks which, if fulfilled, could result in significantly improved customer satisfaction levels. 99.27% customers expressed their satisfaction towards the services.

Rao T. S. (2013) discussed about the perception and problems of home loan takers in Andhra Pradesh. The author has focused on research by taking into account HDFC and SBI bank. The paper discussed about the Housing Policy frame work, trends and progress in Housing Finance, the operational performance of HDFC and SBI with regard to providing housing finance to individuals, perception and problems of home loan takers in the State of Andhra Pradesh. The author concluded by stating that the Housing Finance in India faced a number of set-back in decades but the designing of a shelter policy, the organization of the housing finance market, the introduction

of fiscal incentives have brought about a number of changes in the housing finance. The services and product innovations are the key tools for success.

Kumaraswami M. and Nayan J. (2014) discussed about the importance of housing finance and the institutions providing housing finance. A detailed discussion of the marketing strategies adopted by financing institutions have been discussed by taking into account the loan criteria eligibility, loan amount, interest rate, security, loan tenure, margin and processing fee. Finally the paper highlights the performance of the housing sector, major findings and suggestions to improve the effective marketing of housing finance for both public and private sector banks.

Gupta J. and Jain S. (2012) focussed on the various practices adopted by cooperative banks in India and made a comparison of the cooperative banks with respect to their efficiency with respect to lending practices. The major findings of the study showed that majority (32% as per the study) of the respondent were having housing loan for the bank under study, most (64% as per the study) of the people prefer to take long term loan which is more than 3 years, there is a very simple procedure followed by bank for loan, easy repayment and less formalities are the main factors determining customer's selection of loans, quality of services provided by the staff is satisfactory because bank is catering to a small segment only and the customers are properly dealt with, customers are satisfied with the mode of repayment of instalments, average time for the processing of loan is less i.e approx 7 days. The authors also suggested measures to improve the efficiency of the Cooperative banks. Ghosh S.(2012) in his study mainly focused on the guidelines followed by commercial banks in India regarding the appraisal process of housing loans with specific reference to Indian Overseas Bank.

Sridharan S. (2014) in the paper made an analysis of the Indian demographics and how,

correspondingly, the housing finance sector has evolved. According to the author "Although there are various Government of India initiatives as well as schemes of institutions like World Bank and its members like the International Finance Corporation (IFC), there still exists a challenge at the ground level: the simple availability or production of affordable housing projects."

Objectives

To study the role of SBI and HDFC Home Loan Accounts and Amount Outstanding relatively with all other banks

To understand the select banks' role in Housing finance through Home Loan Deposits and Borrowings

To find relative Percentage Share of Home Loan Accounts of select banks

Analysis

Objective 1: To study the role of SBI and HDFC Home Loan Accounts and Amount Outstanding relatively with all other banks

The housing finance sector plays a pivotal role in shaping the economic landscape, providing individuals with avenues to realize their dreams of homeownership. Within this dynamic sector, the State Bank of India (SBI) and Housing Development Finance Corporation Limited (HDFC) stand as major players, each contributing uniquely to the landscape. This study aims to delve into the distinctive roles played by SBI and HDFC in terms of Home Loan Accounts and Amount Outstanding. However, the analysis extends beyond these two entities, seeking to understand their roles relative to all other banks operating in the same domain within a specified region. By focusing on Home Loan Accounts and Amount Outstanding, this research endeavors to provide a comprehensive perspective on how SBI and HDFC contribute to the broader housing finance sector, shedding light on their unique positions and contributions in comparison to

their counterparts. Through this exploration, the study aspires to uncover nuanced insights that will contribute to a better understanding

of the intricate dynamics within the housing finance landscape.

Table 1: Home Loan Accounts and Amount Outstanding in SBI, HDFC Ltd & All Banks in Telangana State for the period from 2015 to 2022

Year	No. of Accounts						Amount Outstanding (Rs. In Lakhs)					
	SBI	Growth Rate %	HDFC Ltd	Growth Rate %	All Banks	Growth Rate %	SBI	Growth Rate %	HDFC Ltd	Growth Rate %	All Banks	Growth Rate %
2015												
2016	89432		22789		392314		535879		255449		4717800	
2017	392392	338.8	26329	15.5	608027	55.0	2136322	298.7	297746	16.6	5023214	6.5
2018	545287	39.0	30770	16.9	781291	28.5	2391720	12.0	417762	40.3	5776558	15.0
2019	501400	-8.0	33942	10.3	747516	-4.3	2552642	6.7	469862	12.5	6710729	16.2
2020	165915	-66.9	40026	17.9	428952	-42.6	3313279	29.8	548110	16.7	8364448	24.6
2021	172985	4.3	44585	11.4	471214	9.9	3283360	-0.9	658313	20.1	9698257	15.9
2022	210146	21.5	28164	-36.8	381800	-19.0	3850800	17.3	658400	0.0	9728900	0.3
Total	2135444		241430		4087452		18348135		3421068		51778758	
AVG		54.7		12.7		9.9		64.6		32.5		-35.3
CAGR		20%		10%		5%		45%		28%		28%

Table 1 encapsulates a detailed record of Home Loan Accounts and Amount Outstanding for three significant financial entities - State Bank of India (SBI), Housing Development Finance Corporation Limited (HDFC Ltd), and the cumulative representation of All Banks in Telangana State, spanning the duration from 2015 to 2022. The data is presented in terms of the number of accounts and the corresponding amount outstanding, expressed in lakhs of rupees, accompanied by the annual growth rates computed for each parameter.

A discernible pattern emerges as the data unfolds, revealing distinct trajectories for each entity over the seven-year period. SBI demonstrates a consistent upward trend in both Home Loan Accounts and Amount Outstanding, notably surging in 2022. Conversely, HDFC Ltd consistently contributes to the overall positive growth, yet experiences a decline in 2022. The collective performance of All Banks indicates a contraction in 2020,

followed by a robust recovery and subsequent positive growth in the subsequent years.

The years from 2016 to 2019 depict a robust growth phase for SBI, while HDFC Ltd consistently adds to the overall positive trajectory observed in All Banks. The contraction in 2020 aligns with broader economic challenges, impacting SBI, HDFC Ltd, and All Banks concurrently. The rebound in 2021 and sustained growth in 2022 underscore the sector's resilience, adapting to external economic fluctuations.

Aggregate analysis, encapsulated in the Total row, provides a holistic view of the cumulative Home Loan Accounts and Amount Outstanding for each entity. The AVG (Average) row lends additional insight by computing the average growth rates, offering a nuanced perspective on the trends observed. The CAGR (Compound Annual Growth Rate) provides a standardized

metric, indicating the average annual growth rate over the entire period.

In summation, the data underscores the dynamic nature of the housing finance sector within Telangana State, marked by variations in growth rates and performance indicators. SBI emerges as a stalwart contributor, showcasing consistent growth, while HDFC Ltd demonstrates resilience despite occasional downturns. The collective representation of All Banks navigates through challenges, exhibiting a rebound with positive growth in the subsequent years. However, a thorough analysis should consider external factors that may influence the observed trends, ensuring a comprehensive understanding of the intricate dynamics within the housing finance landscape.

Objective 2: To understand the select banks' role in Housing finance through Home Loan Deposits and Borrowings

Within the intricate realm of housing finance, the roles of financial institutions extend beyond the facilitation of Home Loan Accounts and Amount Outstanding. The study recognizes that Home Loan Deposits and Borrowings form integral components of the financial architecture that fuels housing finance operations. This objective aims to comprehensively understand the roles played by select banks, with a specific focus on State Bank of India (SBI) and Housing Development Finance Corporation Limited (HDFC), in managing their financial resources for housing finance. By delving into the mechanisms of Home Loan Deposits and Borrowings, the research seeks to unveil the strategic approaches adopted by these institutions and discern how they align or differ with prevailing industry practices. This exploration is crucial for gaining insights into the financial intricacies that underpin the housing finance sector, providing a nuanced understanding of how select banks contribute to and navigate within this dynamic financial landscape.

Table 2: Home Loans Deposits and Borrowings for SBI and HDFC Ltd of Telangana

Year	SBI					HDFC Ltd				
	Borrowings	Borrowings % to total borrowings	Deposits	Fixed Deposits percentage to total borrowings	Total (Borrowings +FD)	Borrowing s	Borrowings Percentage to total borrowing	Deposits	Fixed Deposits percentage to total borrowings	Total (Borrowings +FD)
2015	5327026	53.5	4620965	46.5	9947991	2047057	50.0	2049116	50.0	4096173
2016	6255886	52.0	5765895	48.0	12021781	2459240	47.1	2765527	52.9	5224767
2017	11521440	47.2	12906808	52.8	24428248	3328452	53.8	2859725	46.2	6188177
2018	11271687	45.6	13454109	54.4	24725796	4005742	51.7	3738497	48.3	7744239
2019	11936300	45.8	14123600	54.2	26059900	4984646	52.1	4581302	47.9	9565948
2020	12320582	42.8	16456675	57.2	28777257	5631880	50.6	5500270	49.4	11132150
2021	16998300	49.7	17231600	50.3	34229900	6918175	52.1	6371238	47.9	13289413
2022	16627200	48.1	17927900	51.9	34555100	8595400	52.8	7675000	47.2	16270400
AVG		48.1		51.9			51.3		48.7	
CAGR		18%		21%			23%		21%	

Table 2 provides a comprehensive overview of Home Loans Deposits and Borrowings for State Bank of India (SBI) and Housing Development Finance Corporation Limited (HDFC Ltd) within Telangana, spanning the years from 2015 to 2022. The data is presented in terms of Borrowings, Deposits, Fixed Deposits, and the corresponding percentages relative to total borrowings. This analysis aims to understand the financial dynamics of these institutions in terms of their borrowings and deposit management.

Over the years, both SBI and HDFC Ltd have exhibited distinct patterns in their approach to borrowings and deposits. In 2015, SBI and HDFC Ltd had borrowings of 53.5% and 46.5%, respectively, with a proportional mix of deposits. As the years progressed, the proportions evolved, showcasing varying strategies in managing their financial resources.

Between 2015 and 2022, SBI's average borrowings constituted 48.1% of the total, while HDFC Ltd's borrowings averaged 51.9%. This suggests a relatively balanced approach for SBI, while HDFC Ltd leaned slightly more towards borrowings in its financial strategy.

The Compound Annual Growth Rate (CAGR) for borrowings indicates an 18% growth for SBI and a 21% growth for HDFC Ltd, demonstrating an increased reliance on borrowings over the years.

In interpretation, the data signifies that both SBI and HDFC Ltd have actively managed their financial resources, with HDFC Ltd showing a higher inclination towards borrowings compared to SBI. The consistent growth in borrowings for both institutions, as indicated by the CAGR, suggests a deliberate financial strategy, possibly influenced by market conditions and the pursuit of strategic objectives.

Examining the percentage of Fixed Deposits (FD) to total borrowings provides insights into the stability of funding sources. Both SBI and HDFC Ltd have maintained a balanced portfolio, with fixed deposits constituting a significant portion of their financial structure. This diversification reflects a strategic approach to ensure stability and mitigate risks associated with overreliance on a single funding source.

In conclusion, the data illustrates the nuanced financial strategies employed by SBI and HDFC Ltd, with a focus on maintaining equilibrium between borrowings and deposits. The upward trajectory in borrowings, as evidenced by the CAGR, indicates a dynamic and adaptive financial approach in response to changing market conditions and strategic imperatives.

Objective 3: To find relative Percentage Share of Home Loan Accounts of select banks

The quest to determine the relative Percentage Share of Home Loan Accounts among select banks is a pivotal aspect of assessing the competitive landscape within the housing finance sector. In the dynamic realm of financial institutions, understanding the market distribution of Home Loan Accounts provides key insights into the individual contributions and market influence of select banks. This analysis delves into the proportional representation of Home Loan Accounts held by each bank within the specified group, offering a quantitative measure of their market share. By unveiling the comparative distribution of Home Loan Accounts, this objective sheds light on the strategic positioning and competitive strengths of each select bank in shaping the housing finance landscape.

Table 3 : Percentage Share of Home Loan Accounts in SBI, HDFC Ltd, and All Banks of Telangana State for the period from 2015 to 2022

Year	No. of Accounts					Amount Outstanding (Rs. In Crores)				
	All Banks	SBI	% Share	HDFC Ltd	% Share	All Banks	SBI	% Share	HDFC Ltd	% Share
2015	276338	57887	20.9	14825	5.4	1758852	284133	16.2	115426	6.6
2016	392314	89432	22.8	22789	5.8	4717800	535879	11.4	255449	5.4
2017	608027	392392	64.5	26329	4.3	5023214	2136322	42.5	297746	5.9
2018	781291	545287	69.8	30770	3.9	5776558	2391720	41.4	417762	7.2
2019	747516	501400	67.1	33942	4.5	6710729	2552642	38.0	469862	7.0
2020	428952	165915	38.7	40026	9.3	8364448	3313279	39.6	548110	6.6
2021	471214	172985	36.7	44585	9.5	9698257	3283360	33.9	658313	6.8
2022	381800	210146	55.0	28164	7.4	9728900	3850800	39.6	658400	6.8
Total	4087452	2135444	52.2	241430	5.9	51778758	18348135	35.4	3421068	6.6

Table 3 illustrates the Percentage Share of Home Loan Accounts for State Bank of India (SBI), Housing Development Finance Corporation Limited (HDFC Ltd), and All Banks in Telangana State over the period from 2015 to 2022.

SBI consistently dominates the market in terms of Home Loan Accounts, maintaining a substantial percentage share ranging from 36.7% to 69.8%. This emphasizes SBI's influential role in facilitating homeownership, reflecting a robust market presence. In contrast, HDFC Ltd, while holding a smaller share ranging from 3.9% to 9.5%, exhibits stability, contributing consistently to the housing finance landscape. The combined share of All Banks experiences variations, influenced by the individual contributions of both SBI and HDFC Ltd.

The analysis extends to the amount outstanding, where SBI consistently claims a majority share ranging from 33.9% to 55.0%. This reaffirms SBI's dominance in the total value of Home Loan Accounts, underscoring its significant impact on the financial landscape. HDFC Ltd, with a share ranging from 6.6% to 7.2%, maintains a smaller but consistent

contribution to the overall amount outstanding. The combined share of All Banks reflects fluctuations over the years, indicative of the dynamic interplay between SBI and HDFC Ltd's contributions.

The aggregated data in the Total row highlights SBI's overarching influence in both Home Loan Accounts (52.2%) and the amount outstanding (35.4%). This reinforces SBI's pivotal role in shaping the housing finance market within Telangana State. The average percentage share underlines the sustained dominance of SBI, providing a comprehensive view of its significant impact on the market over the years.

In conclusion, the findings underscore the consistent and influential presence of State Bank of India in the Telangana State housing finance market. HDFC Ltd, though with a smaller market share, contributes steadily, adding to the overall dynamics of All Banks in the sector. The data provides valuable insights into the relative market positioning of these key financial institutions, shaping the housing finance landscape in the region.

Findings

SBI consistently demonstrated significant growth in both Home Loan Accounts and Amount Outstanding over the years, with a notable surge in 2022.

HDFC Ltd maintained positive and steady growth in both parameters, although a decline was observed in 2022.

All Banks collectively showcased resilience, rebounding from a contraction in 2020 and exhibiting positive growth in subsequent years.

SBI displayed a relatively balanced approach between borrowings and deposits, while HDFC Ltd leaned slightly more towards borrowings.

Both SBI and HDFC Ltd demonstrated consistent growth in borrowings over the years, with a Compound Annual Growth Rate (CAGR) indicating an adaptive financial strategy.

State Bank of India (SBI) consistently held a dominant position in both the number of Home Loan Accounts and the amount outstanding, with a share ranging from 36.7% to 69.8%.

Housing Development Finance Corporation Limited (HDFC Ltd) maintained a smaller but steady market share, contributing consistently to both Home Loan Accounts and the amount outstanding.

The combined share of All Banks exhibited variations, reflecting the dynamic interplay between the contributions of SBI and HDFC Ltd.

Conclusion

In conclusion, the study illuminates the State Bank of India's (SBI) central and influential role in Telangana State's housing finance market, characterized by consistent growth, dominance, and resilience. SBI's substantial market share in Home Loan Accounts and

amount outstanding underscores its pivotal position. Housing Development Finance Corporation Limited (HDFC Ltd), although with a smaller share, contributes steadily, ensuring stability. The collective performance of All Banks reflects the intricate dynamics of the housing finance sector, influenced by the strategic contributions of both SBI and HDFC Ltd. These findings offer valuable insights for stakeholders, policymakers, and industry observers, fostering a nuanced understanding of the market landscape. Informed by these insights, proactive measures can be taken to sustain growth and stability in Telangana State's housing finance sector, ensuring a resilient and balanced industry ecosystem.

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