PREFACE

Shelter is the basic human need and productive investment. Easy accesses to institutional finance at affordable rates are an essential pre-requisite for accelerating the tempo of housing activity. Housing is not just a question of house. But, a world of community, cosmos, building and nurturing. Thus, of maintaining social, cultural, economic and political systems which permit human beings not just to survive, but hopefully to prosper.

The study mainly aims at studying the housing activities in Hyderabad and financing by Life Insurance Corporation Housing Finance Limited (LICHFL) and Housing Development Finance Corporation (HDFC) in Hyderabad in addition to measuring the service quality being provided by LICHFL and HDFC.

The City of Hyderabad including Secunderabad - the twin cities has been growing very fast during the last two decades. Due to fast growth, people from all over the country, more particularly from the rural areas of Andhra Pradesh are migrating to Hyderabad in search of employment and education for their children.

The biggest problem of all the problems being faced by people of Hyderabad is the scarcity of housing and easy housing finance. Now the Greater Hyderabad Municipal Corporation (GHMC) is facing many constraints in the provisions of housing to majority of people and housing finance companies are competing to provide housing loans to the needy.

LICHFL and HDFC provide long-term housing finance of individuals and corporate for the purchase, construction, repair and renovation of new/existing flats/houses.

It is in this context an attempt is made in this study to evaluate LICHFL and HDFC in the provision of house loans to the people of Hyderabad and based on the findings suitable measures were drawn for strengthening house finance programmes.

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