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To Study the Advancements of SBI Home Loans Pre and Post Covid in India

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Abstract: Every human being wants their own house. House is a profitable and useful in the future and furnishes propulsion to economic development. But into day's scenario buying the home is a challenging chore, because it is a major expenditure. A middle-class family cannot afford this expenditure. To resolve this activity, government provides housing finance loan facility for every person at lower interest rate. Housing finance sector encourage of tax rebates. Housing finance means to take a home on loan basis in which we pay monthly installments with favorable interest rates. A loan facility has been provided on the basis of people's eligibility and the bank's rules. Many numbers of banks and financial institutions entered in housing financing sector which offer cheap loans at low interest rate. Interest rate is very important part of loans. The banks and financial institutions provide two types of interest rates i.e. fixed and floating for loan. Banks are not only providing home loan but they also provide improvement, extension, conversion, construction loan etc. The main purpose of this study is to analyze between home loan procedure and customer satisfaction of S.B.I. India's largest public sector bank.

Keywords: House

