

# A Study on Credit Schemes at State Bank of India Jayankondam Branch

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**ABSTRACT** - This research paper is based on “A Study on credit schemes among state bank of India (SBI). Many of the credit schemes in the bank. Some of the schemes only known by the customers and analyze the customer benefits. Especially many schemes are favor for women and women entrepreneurs. Many schemes are very useful in future. Similarly poverty people are to get a scholarship and people are get a loan in lowest interest rate.

**Key words:** Schemes, Bank, Customer

## I. INTRODUCTION

As the co-operative credit societies were unable to meet the credit needs of the farmers, Commercial Banks were called up by nationalizing 14 private commercial banks in 1969 and 6 in 1980. In order to meet the objectives of the planned economic development, the Commercial Banks were brought under the direct control of the Government through ‘social control’. However, a large number of small and marginal farmers and landless agricultural labourers continued to be deprived of credit from the co-operative credit societies and also commercial banks. Consequently, they had to depend on the non-institutional sources of credit, resulting in a rapid growth of “Indebtedness” among them.

### *Credit Cards Schemes:*

The banking scenario in the country has been fast changing. The process of financial sector reforms highlighted the need for innovation credit interventions from financial institutions that are in crises. Any such innovation should comprise adequate and timely credit coupled with operational flexibility to the borrowers and insurance protection. While the banks have changed their lending process over time, various credit delivery innovations in the forms of Self Help Group (SHG) Bank Linkage Programme for making financial services available to the poor have been introduced. In this direction, Hon’ble Union Finance Minister announced a ‘Kisan Credit Card Schemes’ to farmers in his budget speech for 1998-99.

## II. REVIEWS OF LITERATURE

**P.N. Joshi (1972):** Remarks that commercial banks are reluctant to give loans and advances to the priority sector, including self employment schemes.

**Purohit (1973):** In his study on small Artisans and potential for bank financing, conducted in Jaipur city,

states that the working capital requirements alone accounts for 89 per cent of the total financial management.

**A.R. Patel (1984):** Conducted a study on the performance of the public sector banks in lending under the differential rate of interest scheme. The study reveals the banking progress in lending to SC/ST borrowers under the schemes

## III. RESEARCH METHODOLOGY

### RESEARCH

“Research is a systematic inquiry to describe, explain, predict and control the observed phenomenon”.

### RESEARCH DESIGN

### STATEMENT OF THE PROBLEM

There are many schemes for the benefits of customers and me also. I have to analyze the credit schemes how much it is useful and benefits for the customers and suggest the more schemes other than credit.

### OBJECTIVES OF THE STUDY

- To proper analysis of the credit schemes for the customer benefits.
- To examine the schemes for the poverty peoples.
- To know the preference of the customer towards the increase or decrease of credit schemes.

### LIMITATION OF THE STUDY

The time consumption of the study is limited. Some of the respondents were also busy in their daily work and it might be a little bit burden to collect data’s.

### RESEARCH DESIGN

**Data:** Primary Data

**Population:** 3000

**Sampling Technique:** 50

**Statistical Tool:**

- (i) Simple Percentage Method

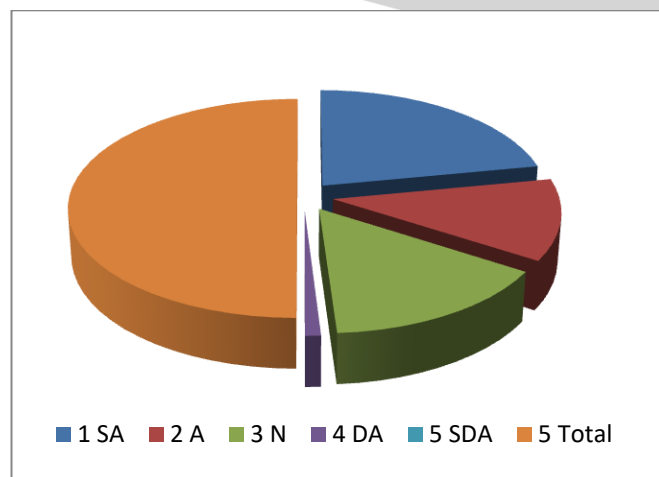
**TABLE: 4.1 AGE WISE DISTRIBUTION OF THE RESPONDENTS**

S.NO	Age	No. of respondents	Percentage
1	20-30 years	18	36%
2	30-40 years	19	38%
3	40-50 years	13	26%
	Total	50	100%

#### Interpretation:

From the above table it is clear that 38% of the respondents belongs to the Age wise distributions group of peoples 30-40 years, 36% of the respondents belongs to the 20-30 years, 26% of the respondents belongs to the 40-50 years.

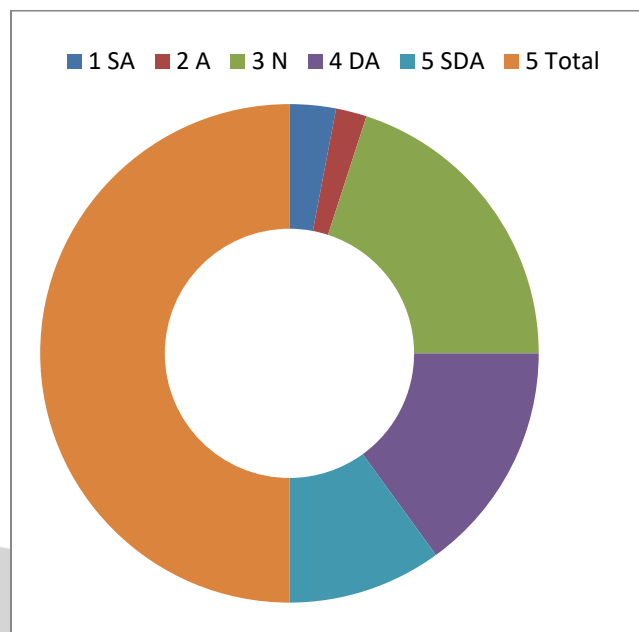
**FIGURE: 4.1 AGE WISE DISTRIBUTIONS OF THE RESPONDENTS**



**TABLE: 4.2 STUDENTS GET A SCHOLARSHIP THROUGH CREDIT SCHEMES**

S.NO	Students get a scholarship through credit schemes	No. of respondents	Percentage
1	Strongly Agree	15	30%
2	Agree	15	30%
3	Neutral	15	30%
4	Disagree	5	10%
5	Strongly Agree	0	0%
	Total	50	100%

**FIGURE: 4.2 STUDENTS GET A SCHOLARSHIP THROUGH CREDIT SCHEMES**



#### Interpretation:

From the above table it is clear that 30% of the respondents belongs to students get a scholarship the group of people Strongly Agree, 30% of the respondent belongs to the Agree, 30% of the respondent belongs to the Neutral, 10% of the respondent belongs to the Disagree, None of the respondent belongs to the Strongly Disagree

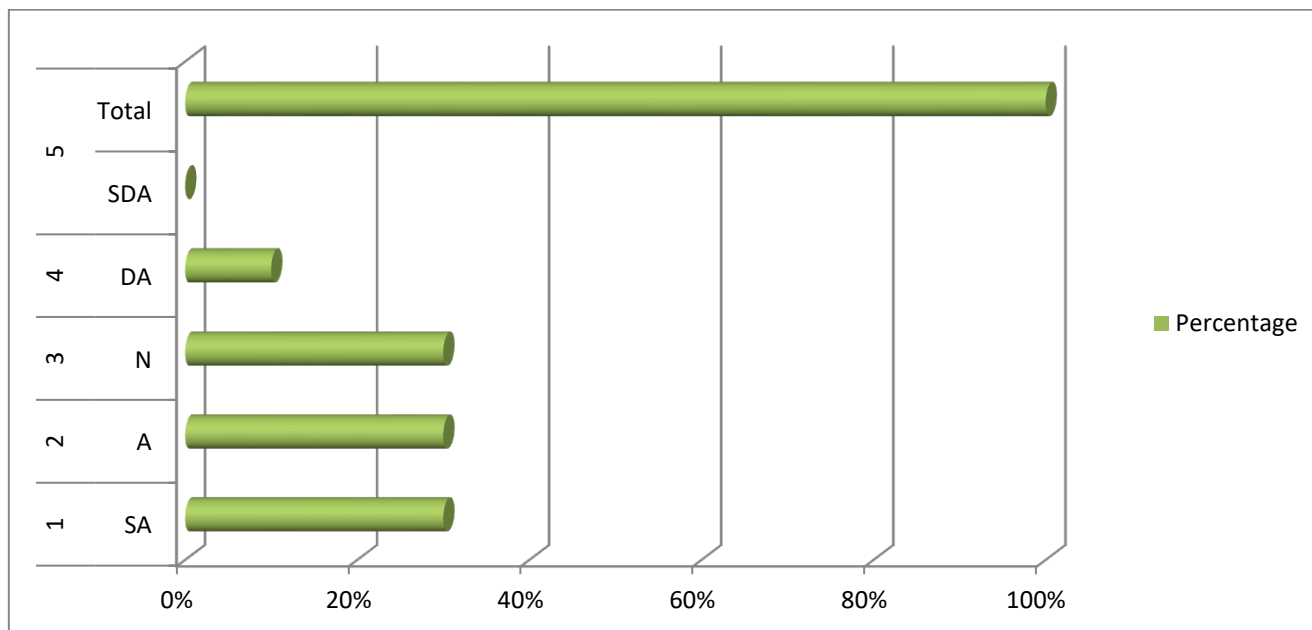
**TABLE: 4.3 YOU FEEL WHETHER TERMS AND CONDITIONS TO INCREASE OR DECREASE WISE DISTRIBUTION OF THE RESPONDENTS**

S. No	You feel whether terms and conditions to increase or decrease	No. of respondent	Percentage
1	Strongly Agree	3	6%
2	Agree	2	4%
3	Neutral	20	40%
4	Disagree	15	30%
5	Strongly Disagree	10	20%
	Total	50	100%

#### Interpretation:

From the above table it is clear that 40% of the respondent belongs to the Neutral, 30% of the respondent belongs to the Disagree, 20% of the respondent belongs to the Strongly Disagree, 6% of the respondent belongs to the Strongly Agree, 4% of the respondent belongs to the Agree.

FIGURE: 4.3 TERMS AND CONDITIONS TO INCREASE OR DECREASE WISE DISTRIBUTION OF THE RESPONDENTS



#### IV. SUGGESTION

- The bank should focus on introducing more schemes to amendment for student's future development.
- "Credit Schemes" should be promoted through conducting awareness programmes especially in schools and colleges.
- The bank should also introduce new schemes focusing on long term investment benefited both economic development and individuals wealth.

#### V. CONCLUSION

Most of the customers are preferred by decreasing interest rates and less formalities. Then the customers are expecting more schemes for providing "Entrepreneurs"

#### REFERENCES

- [1] <https://Shodhganga.inflibnet.acin>bitstream>