

A Study on Loans Performance in State Bank of India at Jayankondam Branch

¹S.JUSTINA NISHA, ²Mrs. N. ISVARYA, M.Com, M.Phil, MBA.BED.(P.HD)

¹II-MBA Final Year Student, ²Assistant Professor Department of Management, Idhaya College for Women, Kumbakonam, India. * naveenbernad4140@gmail.com

ABSTRACT - Many of the customers to preferred to jewel loan. So get more schemes. Customers expecting to the less formalities of providing loans. Most of the customer interested to the EMI options. Personal loan customers are satisfied with the personal loan schemes and interest rate. The customers mostly preferred for the customers jewel loan.

Keywords: jewel, customers

I. INTRODUCTION

If you have never received a loan to purchase something, you are certainly in the minority loans can be a great thing, but they can also get you in to treble. One of the keys to being financially successful understands when loans are a good solution for your situation. Loans are never a good idea if you can't afford to pay them back in the required time frame. Let's explore what a loan is and find out some of the common ways to borrow money.

A loan is when you receive money from a friend, bank or financial institution in exchange for future repayment of the principal, plus interest. The principal is the amount you borrowed, and the interest is the amount charged for receiving the loan. Since lenders are taking a risk that you may not repay the loan, they have to off set that risk by charging a fee-known as interest .

The document evidencing debt, e.g. a promissory note, will normally specify, among other things, the principal amount of money borrowed, the interest rate the lender is charging, and date of repayment. A loan entails the reallocation of the subject asset for a period of time, between the lender and the borrower.

II. REVIEW OF LITERATURE

Naveen K. Shetty and DR Veerasheekharappa(2009): Studies the importance of micro finance in beginning about financial inclusion. which has led to the increasing population of the country to be excluded from the formal financial credit system on housing loan.

David (2008): Observed in his study that comparing to private mortgage. Insurance (PMI), there has been an increase in submission of home loan between 2001 and 2008.

Micheal (2007): I analyzed his study that during 2005 over 2004 few factors affected the increased in level of annual percentage rate (APR). it also effect an all types of loan and major impact on factor which related to credit risk with yield curve.

III. RESEARCH METHODOLOGY

RESEARCH

Have to using primary data for the period of study 2017-2018.

OBJECTIVES OF STUDY

- To know about the customers preference of loans.
- To search about the customers expectation of loans.

LIMITATIONS OF THE STUDY

- Housing loan benefitted to the working persons.
- Jewel loan most prefer to the all the person.
- Personal benefitted to the pensioner persons and students.
- Loan against property of the mortgage loan business for ever business purpose.
- Car loan prefer for the highest salary people.

RESEARCH DESIGN:

DATA ANALYSIS

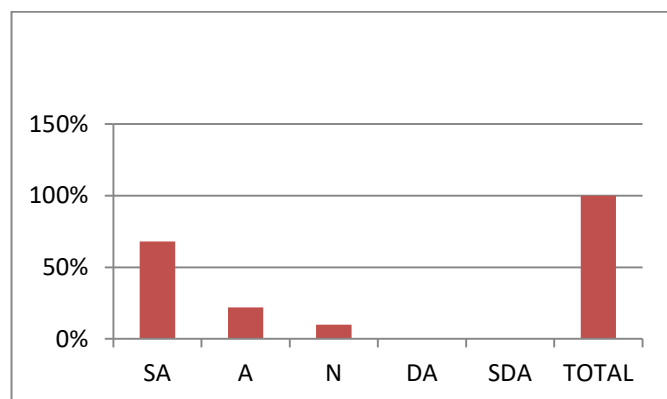
Population – 50 Sampling techniques – 50
Tools - simple percentage method

IV. DATA ANALYSIS AND INTERPRETATION

TABLE 4.1

S. NO	CUSTOMER ARE PREFERENCE WITH HOME LOAN	NO OF RESPON DENT	PERCEN TAGE
1	SA	33	66%
2	A	12	24%
3	N	5	10%
4	DA	0	0%
5	SDA	0	0%
	TOTAL	50	100%

FIGURE 4.1 FIRST PREFERENCE WITH HOUSING LOAN



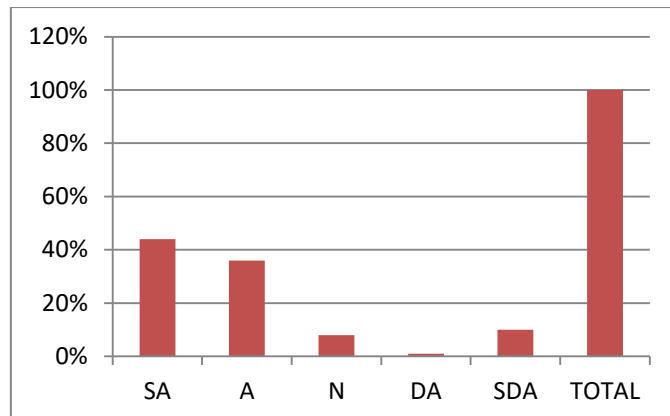
INTERPRETATION:

From the above analysis 66% of the respondents are Strongly Agree with customer are preference with home loan, 24% respondents are Agree, 10% respondents are Neutral and 0% of the respondents are Dis agree, Strongly dis agree.

TABLE 4.2

S.NO	CUSTOMER ARE INTRESTED TO JEWEL LOAN	NO OF RESPONDENT	PERCENTAGE
1	SA	22	54%
2	A	18	36%
3	N	4	8%
4	DA	1	2%
5	SDA	5	10%
	TOTAL	50	100%

FIGURE4.2 CUSTOMERS ARE INTERESTED TO JEWEL LOAN



INTERPRETATION:

From the above analysis 54% of the respondents are Strongly Agree with customer are interested to Jewel loan ,36 % respondents are Agree, 8% respondents are Neutral and 2% of the respondents are Dis agree,10% Strongly dis agree.

V. SUGGESTION

- ✓ Gold loan feature making your assets work for you is one of severd benefits of gold loans.
- ✓ Most of the customers has preferred to EMI system. If EMI customer have regularly paid the payment at that time SBI will to relax the amount

VI. CONCLUSION

The state bank of India is the "commercial bank of India". It is one of the benchmark of .Other financial services.In this study so many scopes of others.

REFERENCE

Shodhganga.inflipsnet.ac.in/bitstream/106083/18816/10/10-chapter%202.pdf

<https://study.com/academy/lesson/weblight>.