

A Study on Consumer Preference Towards Home loan With Special Reference To The State Bank of India (SBI) in Jayankondam.

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ABSTRACT - The research paper is based on A study on consumer towards home loan with special reference to the state bank of India (SBI) in jayankondam customer preference play on essential role in the marketing field a home (or mortgage) is a contract between and a lender that allows someone to borrower money to buy a house an apartment, condo, other livable property. I refer the state bank of India balance sheet in jayankondam for my research. I analyses the bank statement and go through the customer preferences in state bank of India.

Key words: home loan, reference, borrower

I. INTRODUCTION

Home loan is a necessity to all human beings and owning a house is a dream for everyone. Earlier only few people to have an own house but now with the availability to house loans provided by banks many people's dream has come true. These are loans which are provided either to buy an already built ready to occupy a house or a flat or to construct a house. loans are very good when they are used in the right way. They enable enable to afford t hinges that otherwise you would simply miss out on a home is a good example. Few people would ever own a home if loans for their purchase were not available the home the typical home is simply far too expensive and as the prices continue to go up, they manage to stay well out you can of reach, but with home loans

II. REVIEW OF LITERATURE

Thirumann.R.M. (1981) : attempted to study the role co-operative societies In lending housing finance in Chennai city. The study has covered the are Importance of housing, its components, housing shortage in urban and rural Areas the role of government, and the role of private and public sector in the Housing. He also discussed the problems of housing and housing finance In India.

Holmes (1987) : Stated that most people cannot afford to pay the full cost for Accommodation from income or saving but neither have they postponed their Even if they cannot afford to buy outright.

Rangarajan (1988) : Remarks that division of banks credit for gainful reason In vital for finance improvement. Banks are more unbending in loaning the Exercise and along these lines meriting and poor individual are not getting are budgetary help. New measures are key to guarantee that advance achieve the Meriting hands.

III. RESEARCH METHODOLOGY

STATEMENT OF THE PROBLEM

Customer requirement is not accepted in various ways. To analyze and interpret the situation to overcome through my study.

3.1 RESEARCH DESIGN:

OBJECTIVE OF THE STUDY

- To know about the satisfaction of customer loans.
- To understand the problem faced by the home loan lender.
- To analyses the installment benefits.

LIMITATION OF THE STUDY

The time consumption of the study is limited some the respondents were also buy their daily week and it might be little bit burden to collect data's

COLLECTION OF DATA: Primary Data

TOTAL POPULATION: 28,902

SAMPLING SIZE: 50

STATISTICAL TOOL: I) Simple Average Method.

IV.DATA ANALYSIS

TABLE: 4.1 PEOPLE ARE SATISFIED WITH THE HOME LOAN

SNO	PEOPLE ARE SATISFIED WITH HOME LOAN	NUMBER OF RESPONDENTS	PERCENTAGE
1	STRONGLY AGREE	29	58
2	AGREE	19	38
3	NEUTRAL	2	4
4	DISAGREE	0	0
5	STRONGLY	0	0

	DISAGREE		
		50	100

INTERPRETATION:

From the above table it is 58% of respondents of strongly agreed 38% of respondents agreed. 4% of respondents were neutral

FIGURE: 4.1 SATISFIED WITH THE HOME LOAN OF THE RESPONDENTS

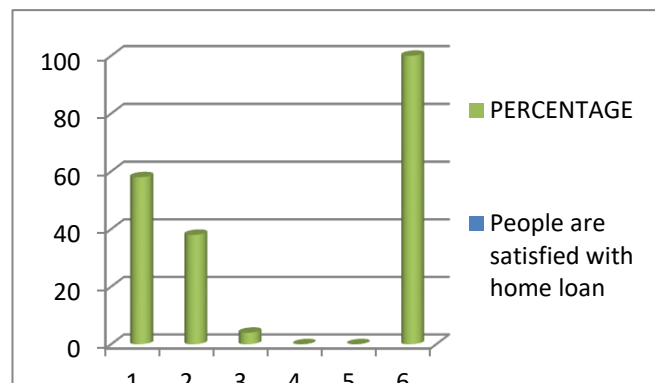
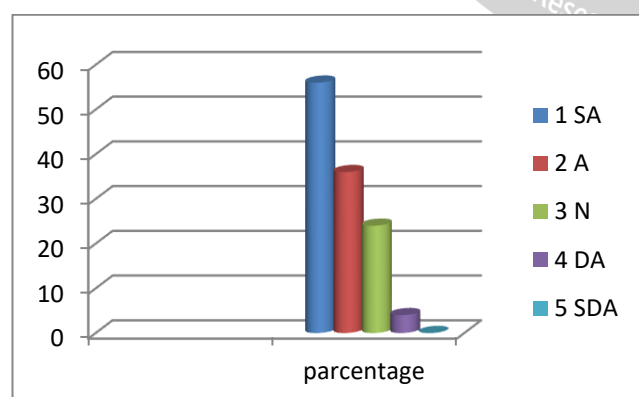


TABLE:4.2 MANY PROBLEMS IN OBTAINING HOME LOAN

S. N O	MANY PROBLEM IN OBTAINING HOME LOAN	NUMBER OF RESPONDENTS	PERCENTAGE
1	STRONGLY AGREE	28	56
2	AGREE	18	36
3	NEUTRAL	12	24
4	DISAGREE	2	4
5	STRONGLY DISAGREE	0	0

FIGURE: 4.2 PROBLEM OBTAINING HOME LOAN OF THE RESPONDENTS



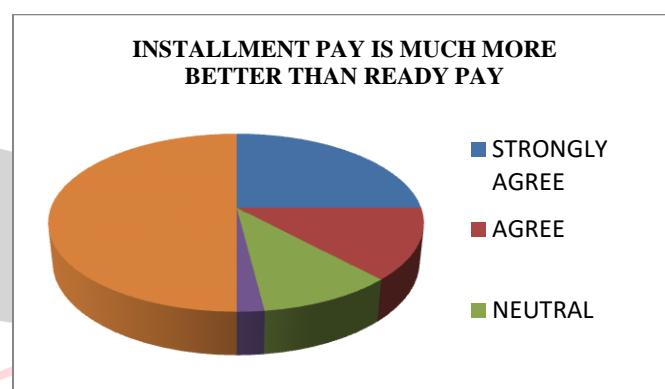
INTERPRETATION:

From the above table it is 56% of respondents of strongly agree 36% of respondents agree. 24% of respondents neutral 4% of respondent's disagree 0% of respondents strongly disagree

TABLE: 4.3 INSTALLMENT PAY IS BETTER THAN READY TO PAY OF THE RESPONDENTS

SN O	Installment pay is much more better than ready pay	Number of Respondent	Percentage
1	STRONGLY AGREE	23	46
2	AGREE	15	30
3	NEUTRAL	10	20
4	DISAGREE	2	4
5	STRONGLY DISAGREE	0	0

FIGURE: 4.3 INSTALLMENT BETTER THAN READY TO PAY OF THE RESPONDENTS



INTERPRETATION:

From the above table it is 46% of respondents of strongly agree 30% of respondents agree. 20% of home loans. Some peoples are only satisfied with the home loan. Some times are interest rate suddenly increased it's not accept the peoples.

respondents neutral 4% of respondent's disagree 0% of respondents strongly disagree

V. SUGGESTION

People are expecting the large amount that property are not eligibility not that amount in home loan is interest rate is decrease people are satisfied. Some peoples are expecting installment pay to the home loan.

VI. CONCLUSION

Some people are faced by the problem of the home loan interest rate .More rules and regulations in the home loans. Some peoples are only satisfied with the home loan. Some times are interest rate suddenly increased it's not accept the peoples.

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