Problems and Prospects of Public and Private Sector Bank Customers to Avail Home Loans

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Abstract:

In India housing is recognised as one of the acute problem for the majority of lower and middle income groups. A good number of commercial banks and home loans institutions are working in the direction of fulfilling the housing requirements of these peoples. A number of schemes have been devised and implemented under the RBI guideline. Housing shortage in India is expected to reach 759.632 millions in rural and urban areas by 2020. Both the central government and state government have been working in providing housing facilities to millions of peoples through various housing development schemes in India. In India, giving housing offices turn into a challengeable undertaking to the administration and its strategies set down on requiring the housing requires meets of the general population. Because of development of salary age and urbanization, Housing segment turn into a blasting industry in the nation. In this direction the investigator is interested to find out the problems of customers avail home loans in India. Since commercial banks play a major role for this study.

Keywords: Bank, home loans, private sector

I.   INTRODUCTION

In India housing is recognised as one of the acute problem for the many income groups. A good number of commercial banks and home loans institutions are working in the direction of fulfilling the housing requirements of these peoples. A number of schemes have been devised and implemented under the RBI guideline. Housing shortage in India is expected to reach 759.632 millions in rural and urban areas by 2020. Both the central government and state government have been working in providing housing facilities to millions of peoples through various housing development schemes in India. In this direction the investigator is interested to find out the problems of customers and banks in providing home loans in India. Since banks play a major role, three public and private sector banks are selected for the study.

II.   RESEARCH GAP IDENTIFICATION

After a careful analysis of literature review, it was observed that, there were several studies conducted in the area of branch expansion, deposit mobilization, profitability of the banks, internet banking, banking products etc. few studies were found on the home loans in India, Even the researcher found very few comparative studies on home loans like comparative analysis of selected Indian home loans companies based on camel

approach. This left few questions regarding the subject matter. The present study makes an attempt to bridge the above gap.

III.   STATEMENT OF THE PROBLEM

When the RBI permitted the banks to provide home loans in India several pro activities are considered for issuing and recovery of home loans etc. However in the process identification of right customers, selection of proper bank and categorization of customers and sanctioning home loans is becoming a complex. Both the receiver and issuers are facing some problems regarding the housing finance. The present studies try to reveal all the related problems and try to analyse the different solutions for the above problems.

IV.   NATURE OF THE STUDY

The study is in descriptive nature. It focuses on the diverse issues faced by the commercial bank clients to get home loans to the private and non-private area banks in Guntur region, A.P.

V.   SCOPE OF THE STUDY

The study intended to focus on two categories of commercial banks in the Guntur district (A.P) such as State Bank of India, Andhra Bank, Punjab National Bank and ICICI, HDFC, and AXIS. This study covers responses of customers and employees regarding housing finance. The study tries to offer feasible suggestions to selected banks for minimising the problems with housing finance.

VI.   OBJECTIVES OF THE STUDY

1. To study the growth of real estate industry and policy frame work incentives related to home loans by government of India and other regulatory bodies like RBI, NHB etc., along with shortage of housing in India.
2. To evaluate the role of 3 commercial banks in providing house loans to beneficiaries.

3. To analyze the various influencing factors on customer's decision in the selection of home loans scheme of commercial Banks.
4. To elicit the views of customers on various home loans schemes that are provided by the commercial banks in the study area.
5. To analyze the various problems faced by commercial Banks in selection, sanction and repayment of home loans in the study area.
6. To offer findings, conclusions and suggestions of the study.

VII.   HYPOTHESIS OF THE STUDY

H_0: There are no significant differences in the views of customers on various aspects like   loan amount applied, loan amount sanctioned, submitting documents etc., for home loans of selected banks.

H_1: There are no significant differences in the views of respondent employees towards various problems like customers are failed to submit the documents, fixing EMI and NPA etc., faced by selected banks in respect of housing finance

VIII.   RESEARCH METHODOLOGY

Selection of the banks:

Public sector banks: 1.State bank of India 2. Andhra bank 3.   Punjab national bank

*Private sector banks :*1. ICICI 2. HDFC 3.AXIS

Criteria for selection of the banks

1. Based on market capitalization of the banks
2. Based on the no of branches in Guntur district
3. Based on the popularity of the banks

IX.   SAMPLING TECHNIQUE

1. Convenience sampling technique applied to accumulate the responses from the peoples of selected commercial banks in Guntur district.
2. Stratified Random Sampling tool used to gather the views from the employees of both category banks in Guntur district.

SAMPLE DESIGN FOR THE CUSTOMERS

Sr.No.	Name of the Bank	Total branches in Guntur Dt	Selected Branches for study on Random Bases	questionnaires distributed	Number of questionnaires received back	questionnaires found fit and taken up for analysis work
Public Sector Banks						
1	State Bank Of India	170	50	210	130	92
2	Andhra Bank	136	47	162	95	61
3	Punjab National Bank	22	10	110	85	53
Total		**328**	**107**	**482**	**310**	**206**
Private Sector Banks						
1	ICICI	20	12	105	98	**82**
2	HDFC	17	10	95	78	**52**
3	AXIS	14	8	88	62	**45**
Total		**51**	**30**	**288**	**238**	**179**
Grand Total		**379**	**137**	**770**	**548**	**385**

SAMPLE DESIGN FOR THE EMPLOYEES

Public Sector Banks						
1	State Bank Of India	170	35	105	65	40
2	Andhra Bank	136	25	75	38	27
3	Punjab National Bank	22	15	45	25	21
Total		**328**	**75**	**172**	**128**	**88**

	Private Sector Banks					
1	ICICI	20	10	30	24	**20**
2	HDFC	17	9	27	22	**17**
3	AXIS	14	7	21	15	**11**
Total		**51**	**26**	**78**	**61**	**48**
Grand Total		**379**	**101**	**250**	**189**	**136**

X. DATA COLLECTION METHODS

Collocation of data is done by the researcher in two sources.

*Primary Source:*The primary information accumulated from the structured questionnaire to know the views of both banking sector customers and employees on various problems. The questionnaire was prepared with the help of dichotomous, general type and ranking questions. Questionnaire was prepared by analyzing the various questionnaires which were given other researchers in the study area.

*Secondary Source :*The Researcher gathered the this information through the books, articles published in magazines & journals, newspaper, reports of Banks etc.,

STATISTICAL TOOLS APPLIED IN THE STUDY

Belowtools were used for analysing the gathered data is Average, Variance, T- test, Two way Anova Co- relation

XI. DATA ANALYSI AND INTERPRETATION

Table 1

Loan amount applied

S. NO	Loan Applied	Total		PUBLIC SECTOR BANKS						PRIVATE SECTOR BANKS					
				SBI		AB		PNB		ICICI		HDFC		AXIS	
		N=385	%	N=92	%	N=61	%	N=53	%	N=82	%	N=52	%	N=45	%
A	Below 5 Lakhs	27	7.0	9	9.8	4	6.6	5	9.4	5	6.1	3	5.8	1	2.22
B	5-10 Lakhs	64	16.6	19	20.7	13	21.3	7	13.2	8	9.8	6	11.5	11	24.4
C	10-15 Lakhs	115	29.9	27	29.3	26	42.6	17	32.1	23	28.0	12	23.1	10	22.2
D	Above 15 Lakhs	179	46.5	37	40.2	18	29.5	24	45.3	46	56.1	31	59.6	23	51.1
	Total	385	100	92	100	61	100	53	100	82	100	52	100	45	100

Source: Primary Data

Interpretation: The above table consists of the information on the loan amount applied by the customers in the table I Based on the above table analysis 46.50% respondents applied above 15 lakhs for loan. It is followed by 29.9% of respondents applied 10-15 lakhs and few customers applied 5-10 lakhs but only 6.8% of customers applied below 5 lakhs. From the total customer's public sector bank average 44.13% of customers applied above 15 lakhs for completing their house. It is intriguing to observe other side banks 55.87% of customers applied the above 15 lakhs and only 30% of customers applied below 5 lakhs. It is also identified that in the case of public

banks particularly in PNB 45.3% of customers applied the above the 15 lakhs but among the private sector banks in HDFC 59.6% of customers applied the same amount. So here the researcher

noticed that majority of the customers from the private sector banks applied the higher loan than public banks.

Graph-I   I
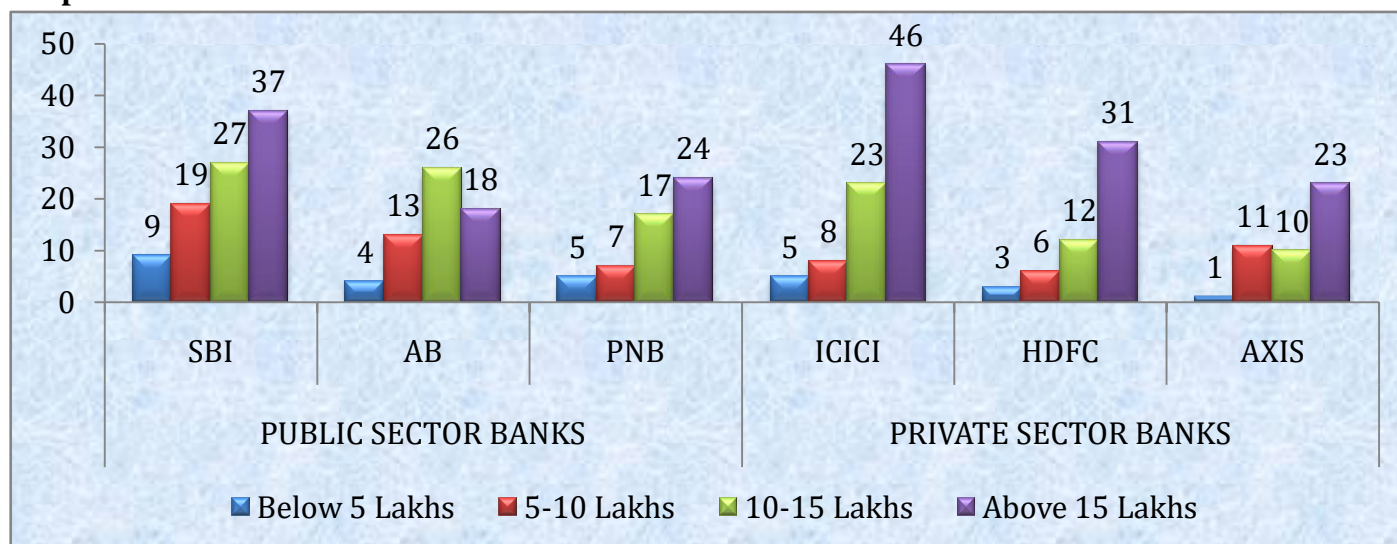
t-Test: Two-Sample Assuming Equal Variances		
	PUBLIC SECTOR BANKS	*PRIVATE SECTOR BANKS*
Mean	51.5	44.75
Variance	792.3333	1573.583
Observations	4	4
Pooled Variance	1182.958	
Hypothesized Mean Difference	0	
df	6	
t Stat	0.277545	

Anova: Two-Factor Without Replication				
Particulars	*Count*	*Sum*	*Average*	*Variance*
Below 5 Lakhs	6	27	4.5	7.1
5-10 Lakhs	6	64	10.66667	23.46667
10-15 Lakhs	6	115	19.16667	52.56667
Above 15 Lakhs	6	179	29.83333	106.9667
SBI	4	92	23	141.3333
AndhraBank	4	61	15.25	84.91667

PNB	4	53	13.25	78.91667
ICICI	4	82	20.5	351
HDFC	4	52	13	158
AXIS	4	45	11.25	81.58333
PUBLIC SECTOR BANKS	4	206	51.5	792.3333
PRIVATE SECTOR BANKS	4	179	44.75	1573.583

ANOVA						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Rows	2172.458	3	724.1528	21.10036	1.22E-05	3.287382
Columns	435.7083	5	87.14167	2.539134	0.074139	2.901295
Error	514.7917	15	34.31944			
Total	3122.958	23				

ANOVA						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Rows	6517.375	3	2172.458	11.22959	0.038706	9.276628
Columns	91.125	1	91.125	0.471032	0.5418	10.12796
Error	580.375	3	193.4583			
Total	7188.875	7				

*Inference:*Different opinions found between both banking sector respondent views in Loan amount applied. Highest average is observed with "Above 15 Lakhs".H_0 is rejected w.r.t customers of public vs. private sector banks. There is a significant difference among the quantity of customers of different category in terms of the name of the *Correlation:* bank they associated with. Highest average is observed with SBI. There is no significant difference among the quantity of customers of different category in terms of the type(public vs. private) of the bank they associated with. The loan amount being applied most of the customers in the bank is above 15 lakhs.

	PSB	*PSB*
SBI,AB,PNB	1	
ICICI,HDFC,AXIS	0.88617	1

High correlation is observed between both banking sectors in the views of the respondents.

Table 2

Loan amount sanctioned

S. NO	Loan Sanctioned	Total		PUBLIC BANKS						PRIVATE BANKS					
				SBI		AB		PNB		ICICI		HDFC		AXIS	
		N=385	%	N=92	%	N=61	%	N=53	%	N=82	%	N=52	%	N=45	%
A	Below 5 Lakhs	30	7.8	9	9.8	4	6.6	5	9.4	5	6.1	3	5.8	4	8.9
B	5-10 Lakhs	139	36.1	19	20.7	13	21.3	7	13.2	46	56.1	31	59.6	23	51.1
C	10-15 Lakhs	115	29.9	27	29.3	26	42.6	17	32.1	23	28.0	12	23.1	10	22.2
D	Above 15 Lakhs	101	26.2	37	40.2	18	29.5	24	45.3	8	9.8	6	11.5	8	17.8
	Total	385	100	92	100	61	100	53	100	82	100	52	100	45	100

Source: Primary Data

Interpretation: The information furnished in the above table related to the loan disbursement by the banks is shown in the table II. According to the table information 36.1% of customers got the 5-10 lakhs loan from the both banking sectors and it is followed by the 29.9% of customers got 10-15lakhs loan and above 15 lakhs loan got by 26.2% of customers and only 7.8% of customers got the below 5 lakhs loan from the both banking sides. It is noticed that in government banks on average 28.05% of customers got the 5-10 lakhs but other banking side, 71.95% of customers too got same home loan. Among the public sector banks in PNB 45.3% of customers got above 15 lakhs loan, it is in the private sector especially in HDFC 59.6% customers got the same loan.

t-Test: Two-Sample Assuming Equal Variances		
	PUBLIC SECTORBANKS	*PRIVATE SECTOR BANKS*
Mean	51.5	44.75
Variance	792.3333	1547.583
Indentified value	4	4
Variance	1169.958	
Hypothesized Mean Difference	0	
df	6	
t Critical two-tail	2.446912	

Anova: Two-Factor Without Replication				
SUMMARY	*Count*	*Sum*	*Average*	*Variance*
Below 5 Lakhs	6	30	5	4.4
5-10 Lakhs	6	139	23.16667	192.9667
10-15 Lakhs	6	115	19.16667	52.56667
Above 15 Lakhs	6	101	16.83333	146.5667
SBI	4	92	23	141.3333

AndhraBank	4	61	15.25	84.91667
PNB	4	53	13.25	78.91667
ICICI	4	82	20.5	351
HDFC	4	52	13	158
AXIS	4	45	11.25	67.58333
PUBLIC SECTOR BANKS	4	206	51.5	792.3333
PRIVATE SECTOR BANKS	4	179	44.75	1547.583

*Inference:*There is a good sized distinction among the amount of customers of numerous banks in terms of Loan amount sanctioned. Highest average is observed with the category "5-10 Lakhs". In terms of the Loan amount sanctioned H_0 is accepted w.r.t customers of both sides. There is no significant difference among the quantity of customers of different category in terms of the *Correlation:*

name of the bank they associated with. There is no significant difference among the quantity of customers of different category in terms of the type(public vs. private) of the bank they associated with. The likelihood of the amount sanctioned by the bank is 5-10 lakhs in majority of the cases.

	PUBLIC SECTOR	*PRIVATESECTOR*
PUBLICBANKS	1	
PRIVATEBANKS	-0.06457	1

No correlation is observed between public &private sector banks in terms of the views of the customers.

Table 3

Duration for loan sanctioning

| S. NO	Time Taken	Total		BANKS						BANKS					
				State bank of India		AB		PNB		ICICI		HDFC		AXIS	
		N=385	%	N=92	%	N=61	%	N=53	%	N=82	%	N=52	%	N=45	%
A	Below 1 month	91	23.6	14	15.2	7	11.5	7	13.2	30	36.6	20	38.5	13	28.9
B	1-2 months	113	29.4	42	45.7	35	57.4	27	50.9	5	6.1	2	3.8	2	4.4
C	2-3 months	104	27.0	35	38.0	18	29.5	18	34.0	13	15.9	10	19.2	10	22.2
D	More than 3 months	77	20.0	1	1.1	1	1.6	1	1.9	34	41.5	20	38.5	20	44.4
	Total	385	100	92	100	61	100	53	100	82	100	52	100	45	100

Source: Primary Data

*Interpretation:*Above data says that the banks how much duration taken to sanctioned home loan to respondents is shown in the table III. According to this 29.4% of respondents said that the banks took

1 to 2 months to sanctioned home loan. This is followed by 27.0% of respondents told that the banks taken 2-3 months and 23.6% of customers expressed their opinions that the banks had taken

only one month duration to sanction home loans. But in the case of public sector banks on average 92.03% of customers reported that the banks had taken 1-2 months duration to complete the loan

process whereas in private sector banks customers expressed different opinions, only 7.94% of customers said that the banks had taken same time period.

Graph-2
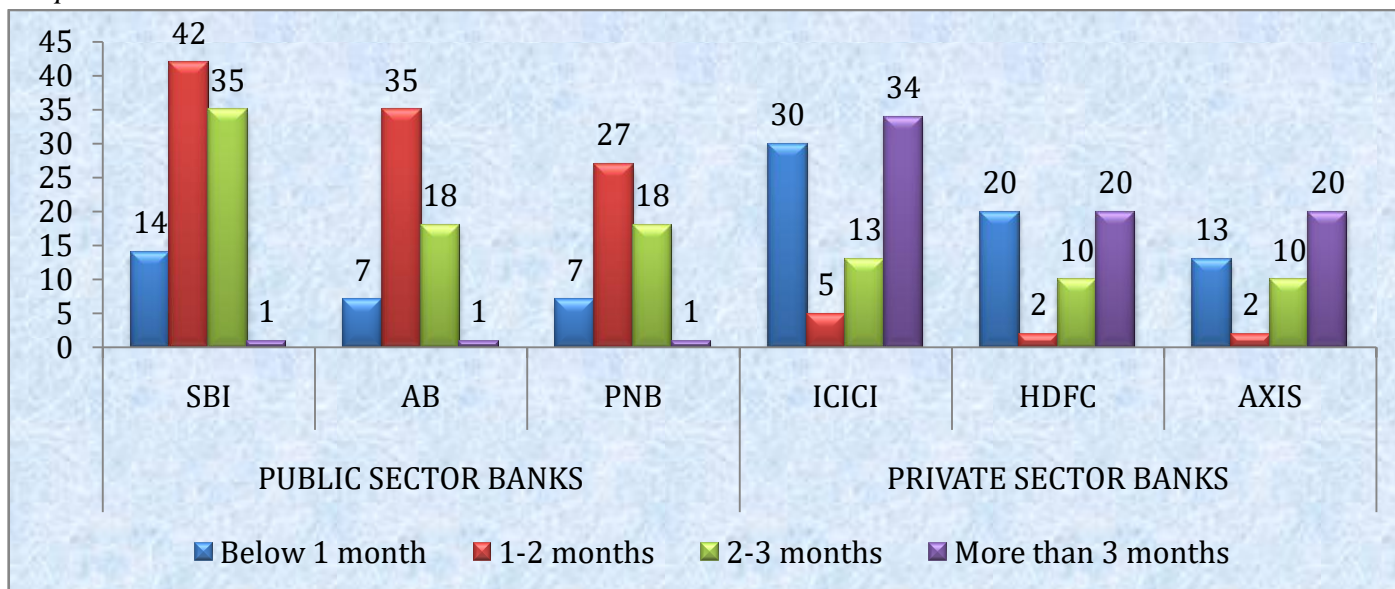
Statistical Data:

t-Test:

	PUBLIC SECTOR BANKS	*PRIVATE SECTOR BANKS*
Mean	51.5	44.75
Variance	1819.667	374.9167
Observations	4	4
Pooled Variance	1097.292	
Hypothesized Mean Difference	0	
df	6	

Anova: Two-Factor Without Replication				
Response	*Count*	*Sum*	*Average*	*Variance*
Below 1 month	6	91	15.16667	76.56667
1-2 months	6	113	18.83333	324.5667
2-3 months	6	104	17.33333	87.86667
More than 3 months	6	77	12.83333	194.1667
SBI	4	92	23	356.6667

AndhraBank	4	61	15.25	222.9167
PNB	4	53	13.25	133.5833
ICICI	4	82	20.5	189.6667
HDFC	4	52	13	76
AXIS	4	45	11.25	55.58333
PUBLIC SECTOR BANKS	4	206	51.5	2013.667
PRIVATE SECTOR BANKS	4	179	44.75	868.25
ANOVA				

*Inference:*There is no significant difference among the quantity of customers of various banks in terms of the Time taken to sanctioned home loan. There is no significant difference among the quantity of customers of public vs. private sector banks in terms of the Time taken to sanctioned home loan. H_0 is accepted w.r.t customers of public vs. private sector banks. There is no significant difference among the quantity of *Correlation:*

customers of different category in terms of the name of the bank they associated with. There is no significant difference among the quantity of customers of different category in terms of the type(public vs. private) of the bank they associated with. Majority of times the bank have taken time about 1-2 months to sanction a home loan.

	Category 1	*Catogery 2*
PUBLICBANKS	1	
PRIVATEBANKS	-0.99665	1

Almost perfect negative correlation is observed between public &private sector banks in terms of the views of the customers.

Table 4

Loan disbursement in Instalments

S. NO	Loan Disbursement	Total		SBI		AB		PNB		ICICI		HDFC		AXIS	
		N=385	%	N=92	%	N=61	%	N=53	%	N=82	%	N=52	%	N=45	%
A	1 Installment	33	8.6	2	2.2	2	3.3	8	15.1	10	12.2	2	3.8	9	20.0
B	2 Installment	109	28.3	16	17.4	17	27.9	10	18.9	25	30.5	19	36.5	22	48.9
C	3 Installment	114	29.6	23	25.0	19	31.1	15	28.3	22	26.8	22	42.3	13	28.9
D	4 Installment	129	33.5	51	55.4	23	37.7	20	37.7	25	30.5	9	17.3	1	2.2
	Total	385	100	92	100	61	100	53	100	82	100	52	100	45	100

Source: Primary Data

*Interpretation:*The above table giving the details about loan disbursement done by the banks in how many instalments. According to this table 33.5% of customers got the loan disbursement in 4

instalments and 29.6% of customers got the loan disbursement in 3 instalments and 28.3% of customers got the loan in 2 instalments very few respondents taken the loan disbursement in one

instalment. It 72.86% of customers got the total loan amount in 4 instalments but in the case of private sector bank only 27.14% of customers got the loan disbursement in 4 instalments. A similar observation is found among the both banking sectors in the remaining points. Here the *Statistical Data:*

researcher identified among the public sector banks particularly in SBI 55.4% of customers got the loan in 4 instalments but in private sector banks 48.9% of AXIS bank customers got the loan amount in 2 instalments.

t-Test: Two-Sample Assuming Equal Variances		
	PUBLIC SECTOR BANKS	*PRIVATE SECTOR BANKS*
Mean	51.5	44.75
Variance	1156.333	420.25
Observations	4	4
Pooled Variance	788.2917	
Hypothesized Mean Difference	0	
df	6	
t Stat	0.339997	

Anova: Two-Factor Without Replication				
SUMMARY	*Count*	*Sum*	*Average*	*Variance*
1 Instalment	6	33	5.5	15.1
2 Instalment	6	109	18.16667	26.96667
3 Instalment	6	114	19	17.2
4 Instalment	6	129	21.5	292.7
SBI	4	92	23	424.6667
AndhraBank	4	61	15.25	84.25
PNB	4	53	13.25	28.91667
ICICI	4	82	20.5	51
HDFC	4	52	13	84.66667
AXIS	4	45	11.25	76.25
PUBLIC SECTOR BANKS	4	206	51.5	1156.333
PRIVATE SECTOR BANKS	4	179	44.75	420.25

*Inference:*Highest average is observed with the category "4 Installments". There is no significant

difference among the quantity of customers of public vs. private sector banks in terms of Loan

disbursement in installment. H_0 is accepted w.r.t customers of both banks. No significant difference among the quantity of customers of different category in terms of the name of the bank they associated with. There is no significant difference among the quantity of customers of different category in terms of the type(public vs. private) of the bank they associated with. Most of the banks are paying out the loan in 4 instalments.

Table 5

Satisfaction on loan amount sanctioned

S. NO	Satisfaction on Loan	Total		SBI		AB		PNB		ICICI		HDFC		AXIS	
		N=385	%	N=92	%	N=61	%	N=53	%	N=82	%	N=52	%	N=45	%
A	Highly Satisfied	54	14.0	19	20.7	12	19.7	8	15.1	8	9.8	4	7.7	3	6.7
B	Satisfied	184	47.8	56	60.9	39	63.9	37	69.8	22	26.8	16	30.8	14	31.1
C	Dissatisfied	124	32.2	11	12.0	6	9.8	4	7.5	47	57.3	30	57.7	26	57.8
D	Highly Dissatisfied	23	6.0	6	6.5	4	6.6	4	7.5	5	6.1	2	3.8	2	4.4
	Total	385	100	92	100	61	100	53	100	82	100	52	100	45	100

Source: Primary Data

Interpretation: Based on the above study 47.8% of customers satisfied with the sanctioned amount by the banks and it is followed by 32.2% customers dissatisfied in the case of public and private sector banks, and only 6.0% of customers are highly dissatisfied with the loan sanctioned by the both banking sectors. It is observed that in the case of public sector banks on average 71.73% of Graph

customers satisfied and 28.27% of customers satisfied in the private sector banks and 83.07% of private sector bank customers dissatisfied than the public sector banks. It is noticed that in the public sector banks especially in PNB 69.8% of customers satisfied with the sanctioned loan amount whereas in the private sector banks 57.8% of AXIS banks customers dissatisfied.
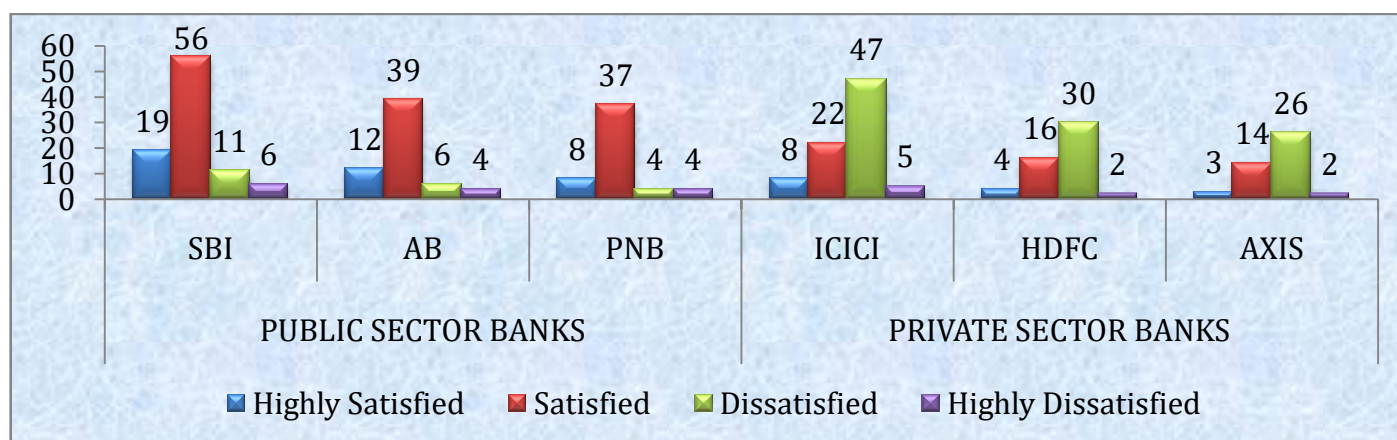
Statistical Data:

Anova: Two-Factor Without Replication				
SUMMARY	*Count*	*Sum*	*Average*	*Variance*
Highly Satisfied	6	54	9	34.4
Satisfied	6	184	30.66667	263.8667
Dussatisfied	6	124	20.66667	279.0667
Highly Dissatisfied	6	23	3.833333	2.566667
.				
SBI	4	92	23	512.6667
AndhraBank	4	61	15.25	262.25
PNB	4	53	13.25	254.25
ICICI	4	82	20.5	367
HDFC	4	52	13	166.6667
AXIS	4	45	11.25	126.25
PUBLIC SECTOR BANKS	4	206	51.5	2991
PRIVATE SECTOR BANKS	4	179	44.75	1869.583

Inference: In this case H_0 is accepted among the customers of public vs. private sector banks. Highest average is observed with the category "Satisfied". There is no significant difference among the quantity of customers of different category in terms of the name of the bank they associated with. There is no significant difference *Correlation:* among the quantity of customers of different category in terms of the type (public vs. private) of the bank they associated with.

Most of the customers are satisfied with the sanctioned loan.

	VALUE	*VALUE*
SBI,AB,PNB	1	
ICICI,HDFC,AXIS	0.073229	1

No correlation is observed between public &private sector banks in terms of the views of the customers.

XII. FINDINGS

1. It was found that among the both banks majority of the respondents of private sector banks customers got above 15 lakhs.

2. It is very interesting to observe that between both banking sectors, public banks were sanctioned 5-10 lakhs.

3. The observation relating to the duration for sanctioned housing finance is public sector banks taken one to two months and private sector banks taken above 3 months.

4. Majority of the private sector banks customers are dissatisfied than the public sector banks.

XIII.   SUGGESTIONS

1. A house is a shelter rather than a symbol of vanity. The beneficiaries are advised to realize the folly of extravagant spending in house construction and invest the surplus in some productive purpose. Low cost housing schemes should be popularized.

2. Proper making plans have to be made via the debtors to complete their house in the time, thereby keeping off price escalation

3. Governments should motive the peoples to construct low-cost housing.

4. Effective measures should be taken by the government to control the prices of building materials so as to reduce cost escalation and Government should take necessary steps to control the fluctuations in the interest rate on housing loan.

5. Government should encourage the public and private banks to provide home loans to all customers. Government may formulate policies for charging differential rate of interest to LIGs, MIGs and HIGs. There should be a balance between the amount of loan and the interest rate.

XIV.   Conclusion

The Present study is a genuine attempt to analyze problems faced by the customers to get home loans.

Here the researcher have taken total 6 commercial to know many of the aspects, problems of borrowers and their satisfaction in regard to loan amount applied, loan sanctioned, documentation procedure, grievance handling mechanism, documents return etc.,

XV.   REFERENCE

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