

A STUDY ON DEBTORS BEHAVIOUR TOWARDS HOME LOAN WITH REFERENCES TO HOME FIRST FINANCE

Submitted in partial fulfillment of the requirements for the award of Degree in

MASTER OF BUSINESS ADMINISTRATION

By

KEERTHIVASAN.M

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**DEPARTMENT OF BUSINESS ADMINISTRATION SCHOOL OF
MANAGEMENT STUDIES**

SATHYABAMA

**INSTITUTE OF SCIENCE AND
TECHNOLOGY(DEEMED TO BE UNIVERSITY)**

Accredited with Grade "A" by NAAC I12B Status by

**UGC Approved by AICTE JEPPIAARNAGAR, RAJIV GANDHI SALAI, CHENNAI-
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MAY 2023



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BONAFIDE CERTIFICATE

I hereby confirm that the Project Report titled "A Study on Debtors Behaviour towards Home Loan with References to Home First Finance" is the legitimate work of Keerthivasan.M, bearing registration number 41410168, who conducted the project under my supervision between January 2023 to March 2023.

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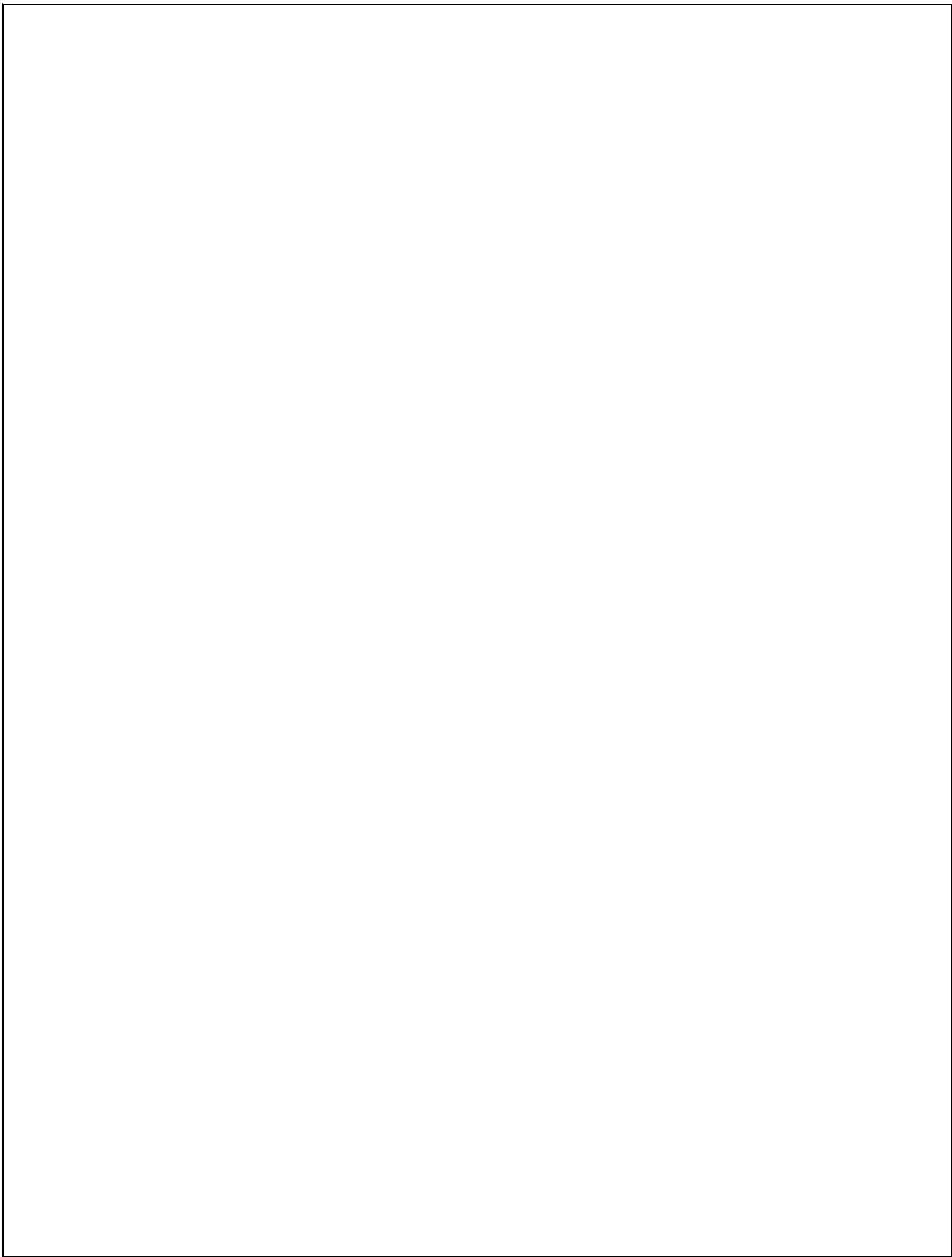
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06/05/2023

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DECLARATION

I, Keerthivasan.M (41410168), hereby state that the Project Report titled "A Study on Debtors Behaviour Towards Home Loan with Reference to Home First Finance" has been undertaken by me under the guidance of **Dr. B. Bhavya**, who holds degrees in MBA, M.Com, M.Phil, PGDLL&AL, PGDHRL, M.A(LM)with Reference to Home First Finance" has been prepared by me under the guidance of Dr. B. Bhavya MBA, M.Com, M.Phil, PGDLL&AL, PGDHRL, M.A(LM), Ph.Diss., as part of the requirement for the award of the Master of Business Administration degree.



SIGNATURE OF THE STUDENT

(KEERTHIVASAN.M)

DATE: 06/05/2023

PLACE:CHENNAI

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KEERTHIVASAN.M

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ABSTRACT

Reason of personal problems, job dissatisfaction, and workplace bullying. Whatever the reason, absenteeism can result in a loss of productivity and can affect the quality of work being produced. This can lead to missed deadlines, decreased customer satisfaction, and ultimately, financial losses for the organization. Additionally, frequent absences can cause strain on other employees who may have to cover for the absent worker, leading to lower morale and work being produced. It can also lead to increased costs for the employer, as they may need to hire temporary staff or pay overtime to cover the absent employees' workload. Furthermore, it can create a sense of resentment among co-workers who must pick up the slack, which can result in a negative work environment. Therefore, it is essential for employers to address absenteeism and put measures in place to reduce its impact on the workplace.

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CHAPTER1

INTRODUCTION

1.1 INTRODUCTION:

A home loan is a long-term commitment of 15-20 years, several factors like expertise, quality of service in-depth domain knowledge and the company's level of commitment and transparency right through, the loan procedures, the fine print, quality of services offered and safe retrieval of the title deed are critical. There are lot many banks and financial institutions through which one can easily avail of a home loan at reasonable rate of interest. The success of a business depends upon its ability to attract and retain customers that are willing to purchase goods and services at prices that are profitable to the company. Consumer fulfillment describes how customers and potential customers accept a company and its products and services. Consumer fulfillment is important to businesses since it can influence consumer behavior, which ultimately affects the profitability of a business. Home loans, also known as mortgages, use the borrower's home for collateral. This home can be a single-family house up to a four-unit property, as well as a condominium or cooperative unit.

India's banking sector is constantly growing; there has been a noticeable change in transactions through ATMs, and also internet and mobile banking. Following the passing of the Banking Laws (Amendment) Bill by the Indian Parliament in 2012, the landscape of the banking industry began to change. The bill allows the Reserve Bank of India (RBI) to make final guidelines on issuing new licenses, which could lead to increase the banks in the country.

Some banks have already received licenses from the government, and the RBI's new norms will provide incentives to banks to spot bad loans and take requisite action to keep rogue borrowers in check. Over the next decade, the banking sector is projected to create up to two million new jobs, driven by the efforts of the RBI and the Government of India to integrate financial services into rural areas. Also, the traditional way of operations will slowly give way to modern technology. Home is the most important human need, next only to food, clothing and shelter is an important facet of economic development; it is a basic need of a human being. It is a place where everyone can relax after returning home from day's tiring work. It is a place where everyone can give time to his/her family and spend beautiful moments with family members. It is a fundamental demand for living and one of the keys to peace and happiness.



The first and the best training ground for human beings' development of their varied facilities is home. It constitutes a very significant part of the social and physical environment where the individuals grow and mature as good citizens. It also plays an important role in creating employment, maintaining health, social stability and preserving decent human life.

Every citizen of the country dreams of having his own house. Home is a basic need of a human being; it is an important facet of economic development. The dream home is not very far away with home loan, which will fulfil the dream into reality. The demand for home loans has increased manifold in the last decade. There are number of housing finance companies and banks offering cheap home loans at a low interest rate.

PROBLEMSTATEMENT

The connection between employee attitude and absenteeism is undeniable. These two factors are intertwined, with one influencing the other. This means that an employee's attitude can have an impact on their likelihood of being absent from work, and vice versa. In other words, if an employee has a negative attitude, they may be more prone to absenteeism, which can also further decrease their morale. Thus, studying absenteeism can directly impact their frequency of absenteeism, and conversely, frequent absenteeism can have a negative effect on employee attitudes. It is crucial to study this relationship, not only from a theoretical perspective but also from a morale-related viewpoint. It is worth noting that employee morale should be prioritized over cost, as its impact on costs may not always be fully measurable. Departments with high rates of absenteeism are often associated with low morale, highlighting the importance of addressing absenteeism to improve overall employee morale.

1.2 PURPOSE OF THE STUDY

The purpose of the study was to examine the impact of absenteeism with regard to Talent Pursuits.

1.3 OBJECTIVES OF THE STUDY

This project is designed mainly to identify and evaluate the Debtors behaviour towards home loan.

- To Study On Debtors Behaviour Towards Housing Finance.
- To Understand The Behaviour Of Debtors
- To Analyze The Factors Influencing The Behaviour Of Debtors in Housing Finance
- To Find Remedies Or Solution Towards Debtors Behaviour

1.4 SCOPE OF THE STUDY

The scope of this study is to understand the behaviour of debtors towards home loans with specific reference to Home First Finance, a non-banking financial company (NBFC) that provides affordable home loans to customers in India. The study will focus on the following aspects:

1. Eligibility criteria: The study will explore the eligibility criteria for availing a home loan from Home First

To understand demands for home loans

The study on debtor's behaviour towards home loan with references to Home First Finance needs to have the following requirements:

2. Research Design: The study should have a clear research design that includes the methods and techniques that will be used to collect and analyze data. The research design should explain the research questions and objectives of the study. SIGNIFANCE. Study helpsthecompanytoreducetheabsenteeismwhichinturnincrease sprofitofthecompany. Thisstudyhelpstoreducetheemployeeturnoverrate.

- Absenteeism has a negative impact on the company's employee morale.
- Duetotheprocessofstudyingabsenteeismwecanknowhowwearegoingtoreducethe absent rateinthe company.
- Therelevance ofthestudyisthat,nowthecompanyisfacingamajorissueof highrateofabsenteeismandhopethatthestudywillrevealthereasonforitandthereby

1.5 LIMITATIONS OF STUDY

1. Sample size: The sample size used in the study may not be representative of the entire population, as it could be too small or too specific in terms of geographic location or demographics. This may limit the generalizability of the findings to a larger population.

2. Method of data collection: The study may rely on self-reported data or data gathered

3. Some possible borders of the study on debtors' behavior towards home loan with references to Home First Finance are:

4. Geographical: The study may be limited to a specific geographic area or region, such as a particular city, state, or country. This border would affect the generalizability of the findings to other regions, as the debtors' behavior may vary depending on their location and economic conditions.

CHAPTER2

REVIEW OF LITERATURE

Goyal and Joshi (2011) have deduced in their study on Social and Ethical Aspects of Banking Industry that banks can extend themselves as a social and moral oriented association by just dispensing credits to those social, moral and ecological concern associations.

Kumar and Gulati (2010) examined at the centrality of the possession on the Indian local banks adequacy. Data Envelopment Analysis (DEA), which is a non-parametric, deterministic and straight programming based system, was utilized to register open and private division banks effectiveness score. The operational cross-sectional information of the general population and private area banksamid the money related years 2005-06 and 2006-07 was utilized and it was found that (1) De nova private division banks command the development of effective boondocks of Indian household saving money industry; (2) Primarily, the entire specialized wastefulness stops from administrative inadequacy rather than scale wastefulness; and (3) Though the general population and private part banks' productivity contrasts have been noted, in a large portion of the cases these distinctions are measurably insignificant. Overall, it is reasoned that industry possession is incapable in the Indian local saving money industry.

Naveen K.Shetty and Dr.Veerashekhharappa (2009) studied the significance of microfinance in achieving money related incorporation. The paper concentrates on effect of the expanding hole sought after and supply of money related administrations in India which has prompted the expanding populace of the nation to be avoided from the formal budgetary credit framework on housing advance.

Kerry D (2008) broke down, amid the period 1998-2008, there was a sharp ascent and afterward there was a surprising International Journal of Current Advanced ResearchISSN: O: 2319-6475, ISSN: P: 2319 – 6505, Impact Factor: SJIF: 5.995 Available Online at www.journalijcar.org Volume 6; Issue 9; September 2017; Page No. 5821-5823 DOI: <http://dx.doi.org/10.24327/ijcar.2017.5823.0812>.drop in the home costs. Financial basics were the fundamental purposes behind these adjustments in home costs. Thusly the issue was not a result of subprime loaning, but rather emotional diminishments in the Fed, a short time later amid the early mid-2000 there was an expansion in the rates of premium; the development of housing was engaged in the business sectors where there were critical supply-side limitations, that able to be more value unpredictable. Likewise the issues laid in light of expansion and decline of certain home loan items, instead of credit lack.

Sendhilvelan and Karthikeyan (2007) RBI has expressed that the development towards general keeping money ought to have speedier dependability and proficiency of the budgetary framework, yet without anyone else it cannot give a viable or feasible answer for the operational issues of individual organizations emerging from credit capitalization, abnormal state of NPAs vast resources liabilities crisscross, liquidity and so forth. However in a business sector driven economy to confront the opposition one variable is the size and subsequently, the passage of Universal banks is unavoidable for the general monetary advancement of our nation. There is most likely step by step we are moving towards the administration of a couple of substantial banks from the administration of numerous little banks. This illustration is accomplished with the idea of widespread managing an account which surely fortify the banking sector.

Talwar (1996) in an article on the present saving money situation and the requirement for an arrangement change, opines that a noteworthy concern tended to by managing an account segment change is the strengthening of the budgetary wellbeing of banks. The presentation at prudential standards is better money related order by guaranteeing that the banks are aware of the danger, benefit of their loan portfolios.

Boyd (1994) the study closes on rate of interest charged on advances, enthusiasm on bank accounts, notoriety. All these interest have played an essential part for customers and money related execution of a bank in business sector. However, customers likewise mind other criteria, for example, the amount of agreeableness of representatives, item, online offices, paper work and postliminary.

Spencer (1991) pointed that the significance of bank picture as focused technique for expanding customer activity stream. Inclination for bank amongst understudies as supplier of money related administrations, more noteworthy trust in huge medium estimated banks, significance of customers by work force, focused store rates and credit accessibility were the key discoveries.

Narasimham Committee (1991) In the most recent two decades different changes came in the keeping money framework in our nation that were engaged and highlighted by Narasimham Committee. Till now has progress going on. By this bank came to know their frail focuses and how to

came up. There were numerous angles which decrease in profitability, effectiveness and gainfulness of a bank framework. The board of trustees firmly makes changing, solid economy ventures to make Indian banking framework effective.

Rangarajan(1988) Remarks that division of banks credit for gainful reason is vital for financial improvement. Banks are more unbending in loaning exercises and along these lines meriting and poor individuals are not getting budgetary help. New measures are key to guarantee that advance achieving meriting hands.

Leelamma Kuruvilla (1999) tosses light on National Housing Policy and new activities in housing money. She proposed that the adjustment in the lawful casing work, rearranging the strategy for housing money and the dynamic contributions of the Government in the housing division will moderate the housing issue.

Mathurn (1993) opined that the money related weight of interest in housing is by and large substantial when the proprietor does not have adequate assets accessible to pay for the site and the whole cost of development. Consequently, he should make game plans to acquire reserves from some different sources.

Parekh (1988) reported that the eventual fate of housing fund is to improve the credit start process for housing all through the nation to build up an institutional system that would encourage the beginning procedure, to distinguish the potential asset base for the framework in general and to disentangle the lawful framework as for danger administration of housing money organizations.

Vidhayavathi. K (2002) in her study evaluated the performance of housing finance institutions on certain selected business parameters as well as through an opinion survey over the home loan seekers and concluded that apart from interest rate advertisement, service quality, courtesy and speed of service are certain other important dimensions affecting the growth of housing finance industry.

Karthik. G. (1998) in his study about the Housing and Development corporation and national housing bank argued that profitability and growth of housing finance in India is largely based on the development and introduction of new schemes matching the economic profile of the borrowers.

This study suggested improvement in schemes is highly essential for the growth of housing finance in India.

On one hand, it offers an opportunity to access capital for investments, personal financing, and other financial needs. On the other hand, it can also lead to financial instability and stress if not managed properly. Debtors behavior towards home loans is an important area of research that examines the attitudes and actions of debtors when managing their home loans.

Many studies have examined the determinants of borrower behavior in relation to home loans. According to studies conducted by Chen and Deng (2019) and Mollah et al. (2019), borrowers' behavior is influenced by a combination of socio-economic and psychological factors. These factors include age, income, educational attainment, household size, attitude towards borrowing, and risk perception.

In a study conducted by Gupta and Parida (2017), it was found that the perception of interest rates and the overall cost of the loan influenced borrower behavior towards home loans. Furthermore, the study revealed that the trustworthiness of the lending institution also played an important role in determining borrower behavior.

A study by Shukla and Kumar (2019) investigated the impact of macroeconomic factors such as inflation, gross domestic product (GDP), and interest rates on borrower behavior towards home loans. It was found that fluctuations in these macroeconomic factors had a significant impact on borrowing behavior.

Regarding the concept of debt aversion, a study by Beckmann and Sørensen (2018) suggests that some individuals may avoid borrowing altogether due to a psychological aversion to debt. On the other hand, another study by van Rooij et al. (2012) found that cultural and social norms around debt and borrowing also play a role in determining individual behavior towards debt.

In conclusion, the above-reviewed literature suggests that borrowers' behavior towards home loans is influenced by a variety of economic, socio-economic, and psychological factors. It is, therefore, essential for financial institutions to understand these behavioral patterns to better serve their customers and promote responsible borrowing practices.

CHAPTER3

RESEARCH METHODOLOGY

3.1. METHODOLOGY:

Research methodology is mainly needed for the purpose of framing the research process and the designs and tools that are to be used for the project purpose. Research methodology helps to find absenteeism based on various factors. This time research methodology is framed for the purpose of finding various factors so absenteeism.

3.2. RESEARCH DESIGN:

Descriptive Research Design

- Descriptive research design is a hypothesis-based method that defines the primary subject matter of the research and tries to analyze it using different assumptions and techniques. This type of research design uses data collection techniques like natural observation, case studies, and surveys to derive results. Descriptive data is used to obtain basic information about variables in a data set and to find relationships between variables.
- Qualitative data includes respondents' opinions and ideas. It is also applied in order to describe current conditions or to investigate relationships.

3.3. SAMPLING TECHNIQUE:

Convenience sampling method

A convenience sample is one of the main types of non-probability sampling methods. A convenience sample is made up of people who are easy to reach. Convenience sampling is used because it is quick, inexpensive, and convenient. Convenience samples are useful for certain purposes, and they require very little planning.

3.4. SOURCES OF DATA:

Data collection is the term used to describe a process of preparing and collecting data.

- Primary Data–Questionnaire given to 116 respondents
- Secondary Data–
Websites and online journals, Published reports & Review of literature from published articles

3.5. STRUCTURE OF QUESTIONNAIRE:

Questionnaire was divided into two sections. First part was designed to know the general information about employees and the second part contains some questions to know about the opinion and various factors influencing absenteeism.

3.6. SAMPLE SIZE:

Number of the sampling size selected from population is called the size of the sample. Sample of 150 responses were obtained from the population.

3.7. PERIOD OF STUDY:

The study was conducted for the period of four months from January to March.

3.8. LOCATION & TARGETED PEOPLE OF STUDY:

The location where the study was conducted is Home first finance, Tambaram and the targeted people of study are employees working in Home first finance, Tambaram.

3.9. HYPOTHESIS:

H₀: There is no significant relationship between age and how many days they take leave.

H₁: There is significant relationship between age and how many days they take leave.

3.10. TOOLS FOR ANALYSIS:

3.10.1 Percentageanalysis

Research questions are always answered with a descriptive statistic: generally, eitherpercentage or mean. Percentage is appropriate when it is important to know howmany of the participants gave a particular answer. Generally, percentage is reportedwhenthe responses havediscretecategories.

3.10.2 Chi-Square

A **chi-squaredtest** (symbolically representedas χ^2) is basically adata analysisonthe basis of observations of a random set of variables. Usually, it is a comparison oftwestatisticaldatasets.This test was introducedby **Karl Pearson** in 1900for categorical data analysis and distribution. So it was mentioned as **Pearson's chi-squared test**.

CHAPTER4

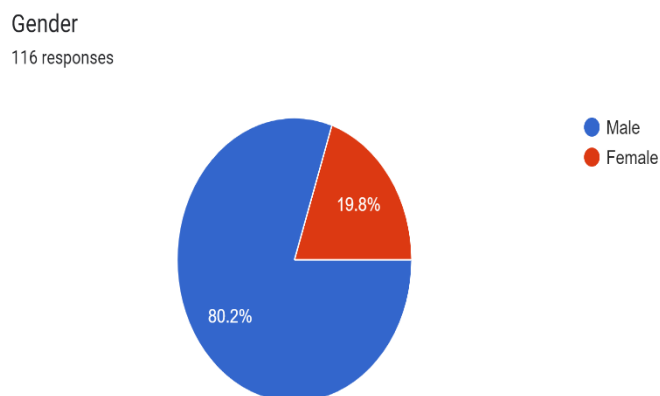
DATA ANALYSIS AND INTERPRETATION

4.1.PERCENTAGEANALYSIS

TABLE4.1.1:GENDEROF RESPONDENTS

Gender	No.ofRespondents	Percentage
Male	93	80.2%
Female	23	19.8%
TOTAL	116	100

CHART4.1.1:GENDEROFTHERESPONDENTS



INTERPRETATION

From the above table it is interpreted that the number of male respondents is 80.2% and female respondent is 19.8%

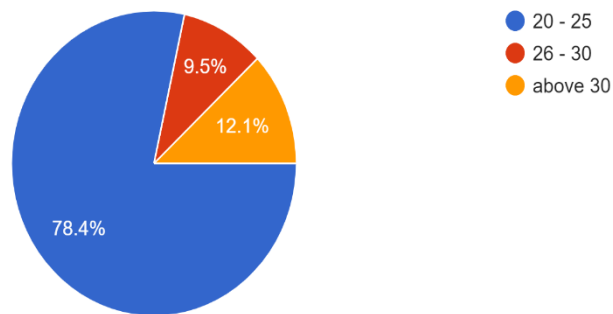
TABLE 4.1.2: AGE OF THE RESPONDENTS

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE %
20-25	91	78.4%
26-30	11	9.5%
ABOVE 30	14	12.1%
TOTAL	116	100

CHART 4.1.2: AGE OF THE RESPONDENTS

Age

116 responses



INTERPRETATION

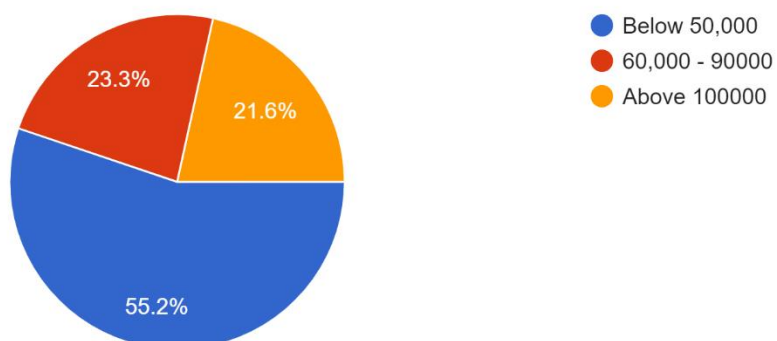
78.4% of the respondents responded 20-25. 9.5% of the respondents responded 26-30. 12.1% of the respondents responded Above 30.

TABLE 4.1.3: FAMILY INCOME OF THE RESPONDENTS

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE %
TOTAL	116	100

CHART 4.1.3: FAMILY INCOME OF THE RESPONDENTS

Family income
116 responses



INTERPRETATION

17% of the respondents responded often. 39% of the respondents responded Sometimes.

33.33% of the respondents responded rarely. 11% of the respondents responded Never.

TABLE 4.1.4: IDENTIFICATION OF SHIFT DIFFICULTIES

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE %
TOTAL	116	100

CHART4.1.4:IDENTIFICATIONOFSHIFTDIFFICULTIES

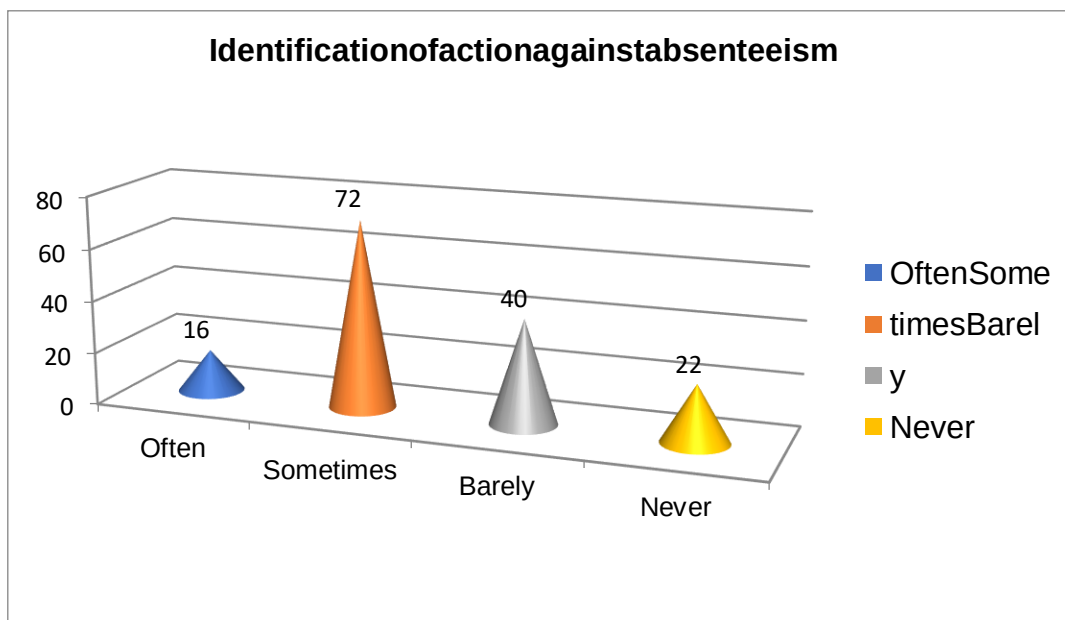
INTERPRETATION

17% of the respondents responded Morning. 21% of the respondents responded evening. 36% of the respondents responded Night. 25% of the respondents responded none.

TABLE4.1.5:IDENTIFICATIONOFACTIONAGAINSTABSENTEEISM

RESPONSE	NUMBEROFRESPONSE	PERCENTAGE%
OFTEN	16	11
SOMETIMES	72	48
RARELY	40	27
NEVER	22	15
TOTAL	150	100

CHART 4.1.5: IDENTIFICATION OF ACTION AGAINST ABSENTEEISM



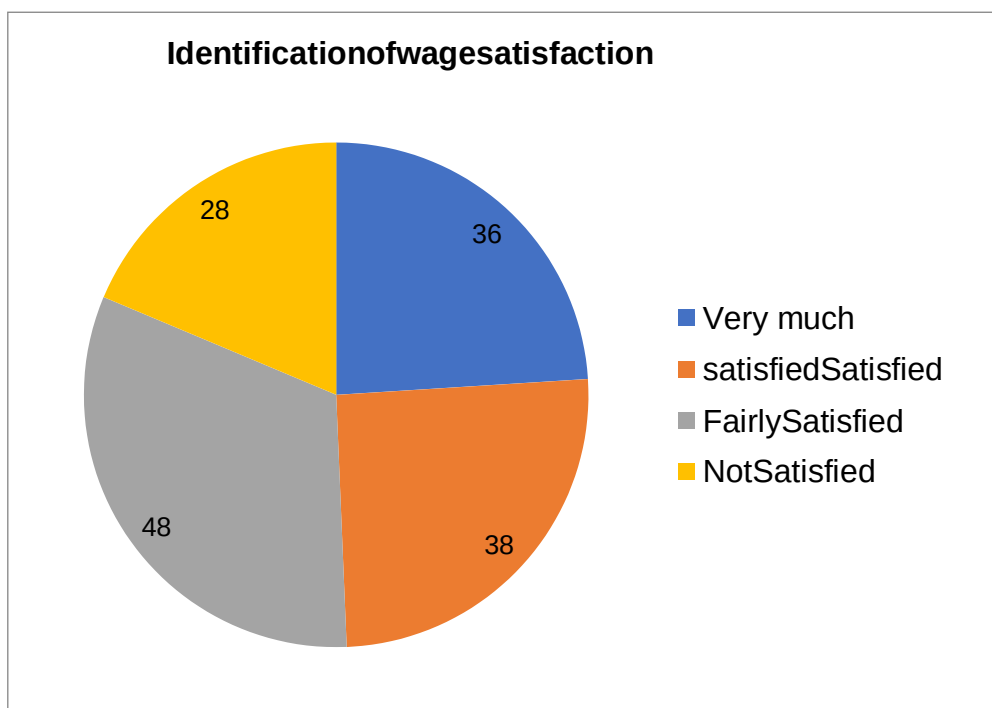
INTERPRETATION

11% of the respondents responded often. 48% of the respondents responded sometimes. 27% of the respondents responded rarely. 15% of the respondents responded never.

TABLE 4.1.6: IDENTIFICATION OF WAGE SATISFACTION

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE %
VERY MUCH SATISFIED	36	24
SATISFIED	38	25
FAIRLY SATISFIED	48	32
NOT SATISFIED	28	19
TOTAL	150	100

CHART 4.1.6: IDENTIFICATION OF WAGE SATISFACTION



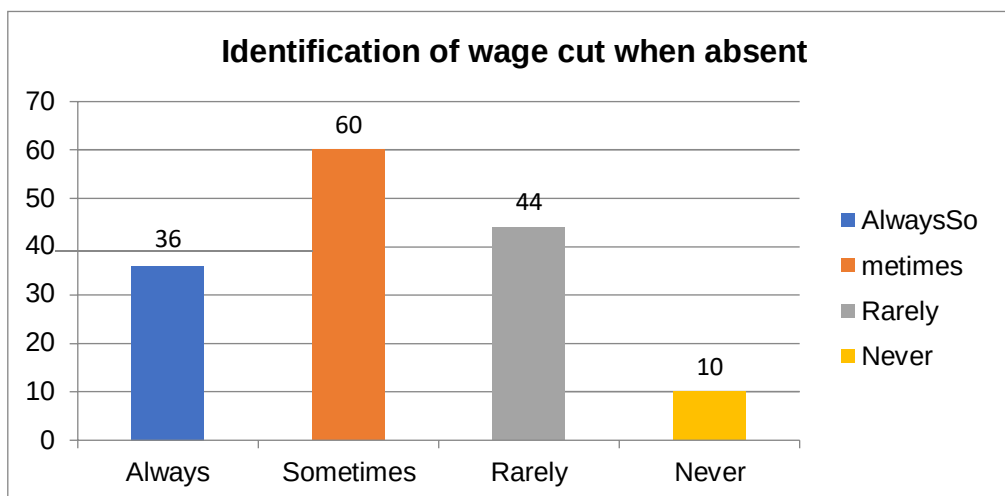
INTERPRETATION

24% of the respondents responded very much satisfied. 25% of the respondents responded satisfied. 32% of the respondents responded fairly satisfied. 19% of the respondents responded not satisfied.

TABLE 4.1.7: IDENTIFICATION OF WAGE CUT WHEN ABSENT

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE %
ALWAYS	36	24
SOMETIMES	60	40
RARELY	44	29
NEVER	10	7
TOTAL	150	100

CHART 4.1.7:IDENTIFICATION OF WAGE CUT WHEN ABSENT



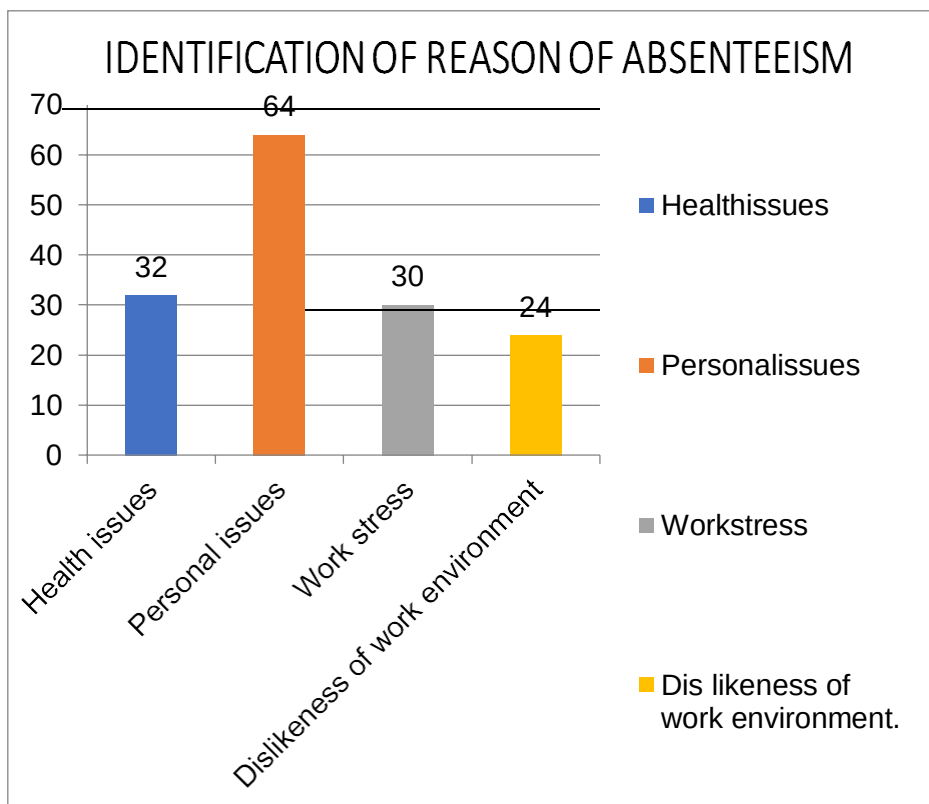
INTERPRETATION

24% of the respondents responded always .40% of the respondents responded sometimes.29% of the respondents responded rarely. 7% of the respondents responded never.

TABLE4.1.8:IDENTIFICATION OF REASON ON ABSENTEEISM

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE%
HEALTHISSUES	32	21
PERSONALISSUES	64	43
WORKSTRESS	30	20
DIS LIKENESS OF WORK ENVIRONMENT	24	16
TOTAL	150	100

CHART4.1.8:IDENTIFICATION OF REASON ON ABSENTEEISM



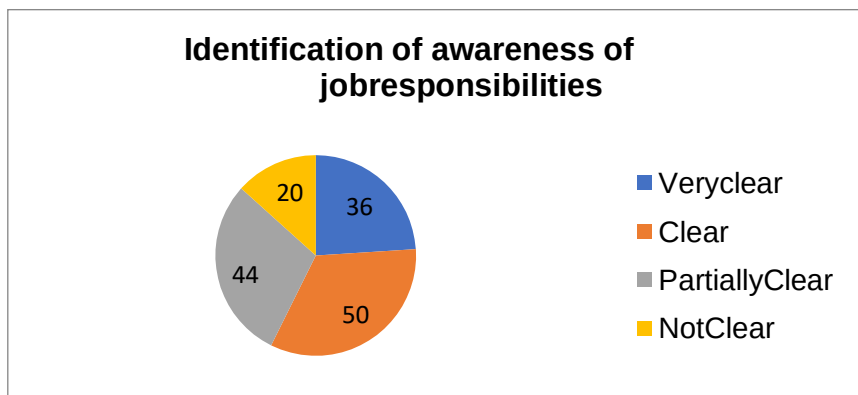
INTERPRETATION

21% of the respondents responded health issues. 43% of the respondents responded personal issues. 20% of the respondents responded work stress. 16% of the respondents responded dislikeness of work environment.

TABLE4.1.9:IDENTIFICATION OF AWARENESS OF JOB RESPONSIBILITIES

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE%
VERY CLEAR	36	24
CLEAR	50	33
PARTIALLY CLEAR	44	30
NOT CLEAR	20	13
TOTAL	150	100

CHART4.1.9:IDENTIFICATION OF AWARENESS OF JOB RESPONSIBILITIES



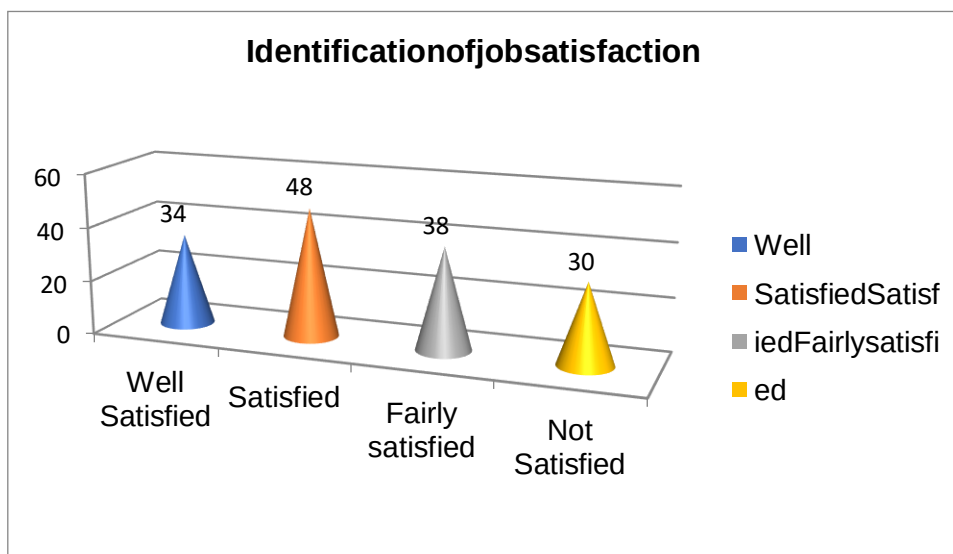
INTERPRETATION

24% of the respondents responded very clear. 33% of the respondents responded clear. 30% of the respondents responded partially clear. 13% of the respondents responded not clear.

TABLE4.1.10:IDENTIFICATION OF JOB SATISFACTION

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE%
WELL SATISFIED	34	23
SATISFIED	48	32
FAIRLY SATISFIED	38	25
NOT SATISFIED	30	20
TOTAL	150	100

CHART4.1.10:IDENTIFICATION OF JOB SATISFACTION



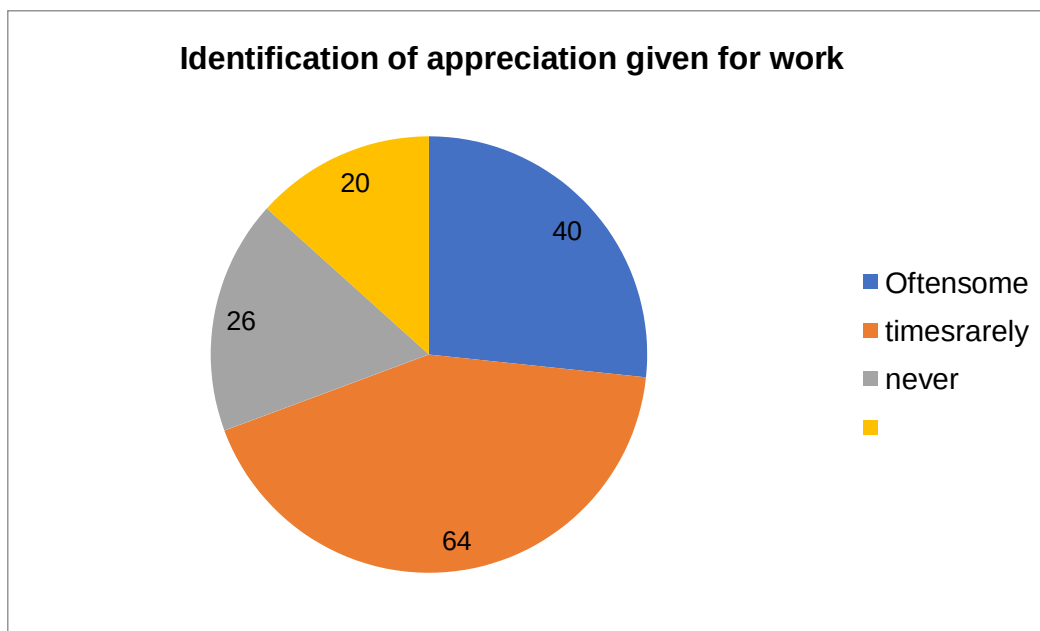
INTERPRETATION

23% of the respondents responded well satisfied. 32% of the respondents responded satisfied. 25% of the respondents responded fairly satisfied. 20% of the respondents responded not satisfied.

TABLE4.1.11:IDENTIFICATION OF APPRECIATION GIVEN FOR WORK

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE%
OFTEN	40	27
SOMETIMES	64	43
RARELY	26	17
NEVER	20	13
TOTAL	150	100

CHART4.1.11:IDENTIFICATION OF APPRECIATION GIVEN FOR WORK



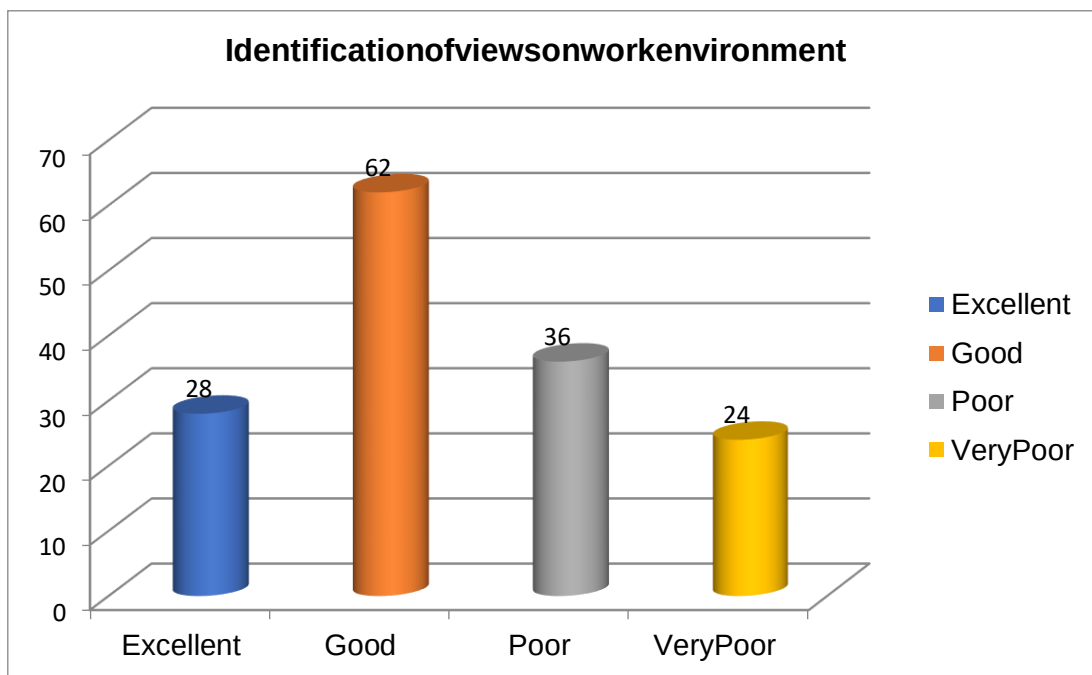
INTERPRETATION

27%oftherespondentsrespondedoften.43%oftherespondentsrespondedsometimes.17%oftherespondentsrespondedrarely.13%oftherespondentsrespondednever.

TABLE4.1.12:IDENTIFICATIONOFVIEWSONWORKENVIRONMENT

RESPONSE	NUMBEROFRESPONSE	PERCENTAGE%
EXCELLENT	28	19
GOOD	62	41
POOR	36	24
VERYPOOR	24	16
TOTAL	150	100

CHART4.1.12:IDENTIFICATIONOFVIEWSONWORKENVIRONMENT



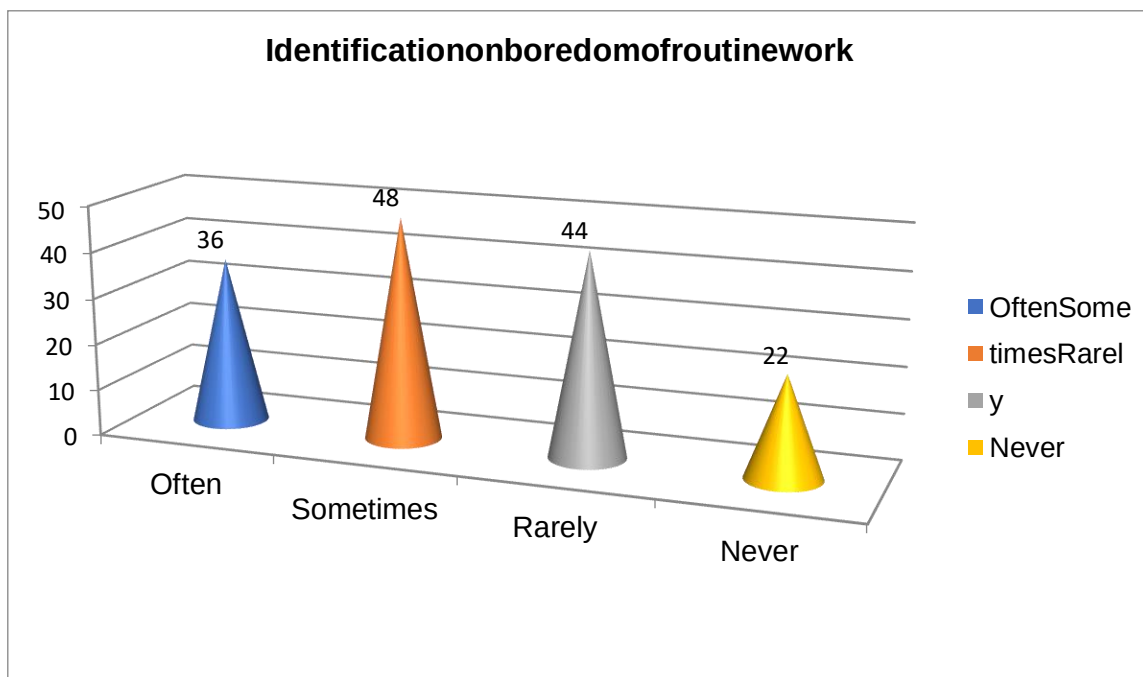
INTERPRETATION

19% of the respondents responded excellent. 41% of the respondents responded good. 24% of the respondents responded poor. 16% of the respondents responded very poor.

TABLE4.1.13:IDENTIFICATIONONBOREDOMOFROUTINEWORK

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE%
OFTEN	36	24
SOMETIMES	48	32
RARELY	44	29
NEVER	22	15
TOTAL	150	100

CHART4.1.13:IDENTIFICATIONONBOREDOMOFROUTINEWORK



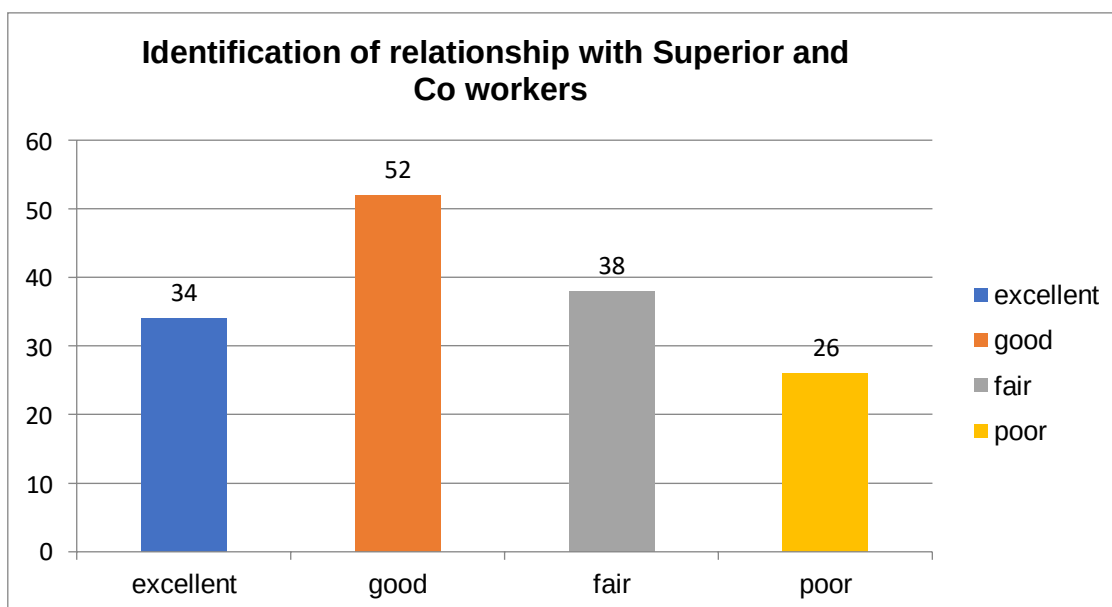
INTERPRETATION

24%oftherespondentsrespondedoften.32%oftherespondentsrespondedsometimes.29%oftherespondentsrespondedrarely.15%oftherespondentsrespondednever.

TABLE4.1.14:IDENTIFICATIONOFRELATIONSHIPWITHSUPERIORANDCO-WORKERS

RESPONSE	NUMBEROFRESPONSE	PERCENTAGE%
EXCELLENT	34	23
GOOD	52	35
POOR	38	25
VERYPOOR	26	17
TOTAL	150	100

CHART4.1.14:IDENTIFICATION OF RELATIONSHIP WITH SUPERIOR AND CO-WORKERS



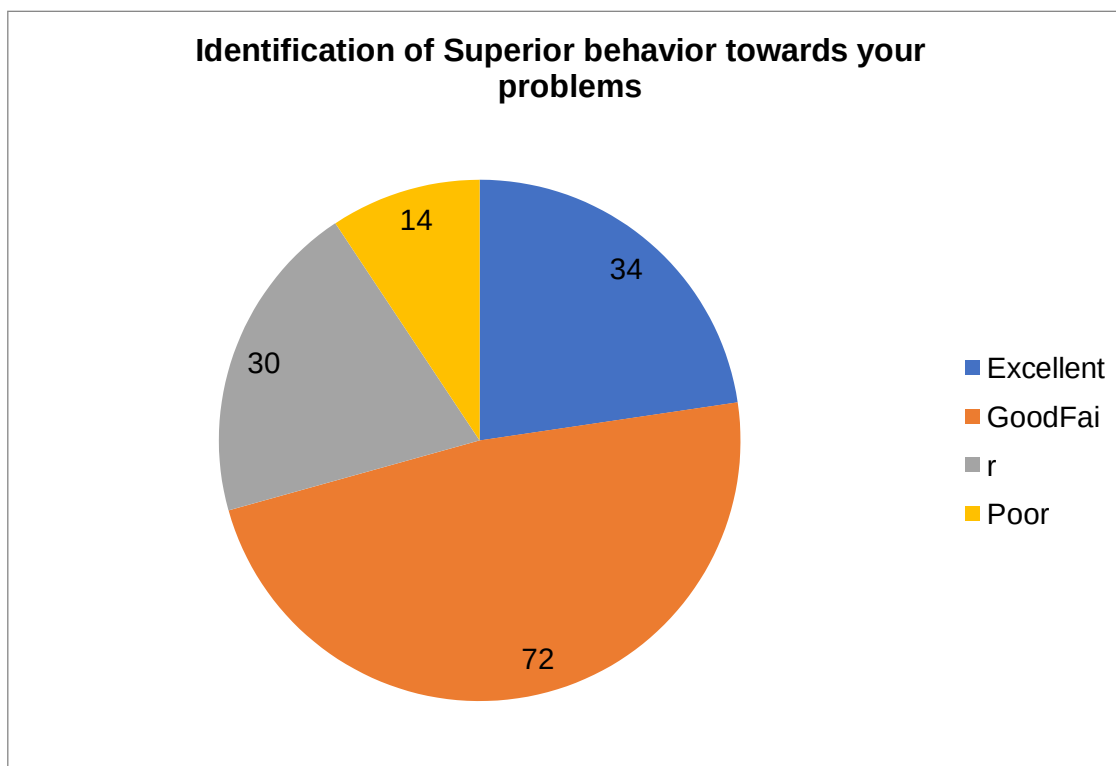
INTERPRETATION:

23% of the respondents responded excellent. 35% of the respondents responded good. 25% of the respondents responded fair. 17% of the respondents responded poor.

TABLE4.1.15:IDENTIFICATION OF SUPERIOR BEHAVIOUR TOWARDS YOUR PROBLEMS

RESPONSE	NUMBER OF RESPONSE	PERCENTAGE%
EXCELLENT	34	23
GOOD	72	48
POOR	30	20
VERY POOR	14	9
TOTAL	150	100

CHART4.1.15:IDENTIFICATION OF SUPERIOR BEHAVIOUR TOWARDS YOUR PROBELMS



INTERPRETATION

23% of the respondents responded excellent. 48% of the respondents responded good. 20% of the respondents responded fair. 9% of the respondents responded poor.

4.2 STATISTICAL ANALYSIS

Chi-Square

H0: There is no significant association between the age and how many taken home loan

H1: There is significant association between the age and how many taken home loan

TABLE 4.1.16: ASSOCIATION BETWEEN THE AGE OF THE RESPONDENTS AND EVER TAKEN OUT A HOME LOAN OR MORTGAGE.

Chi-Square Tests

Test Statistics

	EVER TAKEN HOME LOAN OR MORTGAGE	GENDER
Chi-Square ^{a, b}	1.991	43.835
df	1	1
Asymp. Sig.	.158	.000

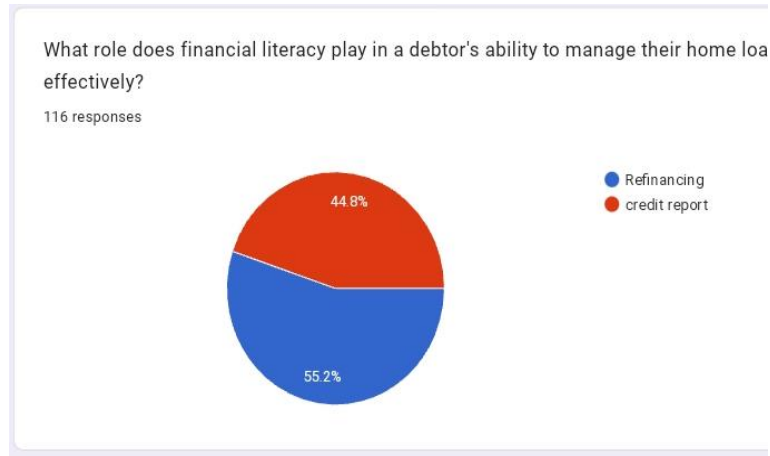
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 56.5.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 57.5.

INTERPRETATION

The result in the above table shows that there is no significant association between the age of the respondents and how many days they take leave as $p = 0.000$ which is less than 0.05. This finding supports the hypothesis and so there is significant association between the age of the respondents and how many taken home loan or mortgage. **Hence we rejected the null hypothesis.**

DATA ANALYSIS AND INTERPRETATION



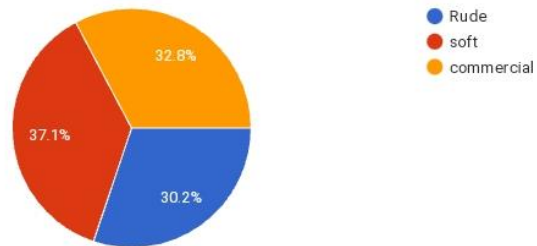
In this particular analysis the credit report is 55.2% and refinancing is 44.8%. (Here we can see that the credit report gets majority)



In this particular analysis the credit counseling is 36.2%, followed by credit repair 33.6% and debt Settlement is 30.2% (Here we can see that credit counselling plays major role).

How do debtors' attitudes towards homeownership and debt impact their behavior towards their home loan?

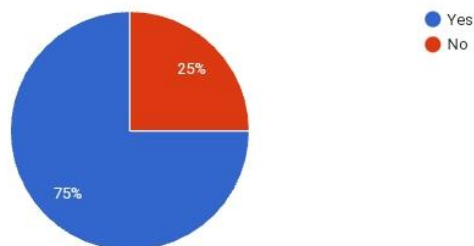
116 responses



In this particular analysis the soft is 37.1% ,followed by commercial at 32.8% and finally rude is 30.2%(Here we can see that soft plays majority role).

Did you compare interest rates and loan terms among different lenders before finalizing the home loan?

116 responses



In this particular analysis the the no gets 75% and yes gets 25% (Here we can see that no plays majority role).

CHAPTER5

FINDINGS,SUGGESTIONSANDCONCLUSION

5.1.FINDINGS

Here we can see credit report gets majority

Here we can see credit report gets maojority.

Here we can see soft gets majority.

Here we can see no plays majority.

- 23% of the sample's superior has excellent behaviour towards their problems, 48% of the sample's superior has good behaviour towards their problems, 20% of the sample's superior has fair behaviour towards their problems, and 9% of the sample's superior has poor behaviour towards their problems.
- There is no significant association between the age of respondents and how many days they take leave. **Therefore accept H0.**

5.2 SUGGESTIONS & RECOMMENDATIONS

In conducting a study on debtors' behavior towards home loans with references to Home First Finance, the following suggestions and recommendations can be considered:

1. research on the factors that influence debtor behavior towards home loans - this can help identify trends and patterns in debtor behavior towards home loans, which can inform Home First Finance on how to better communicate with and serve their customers.
2. Analyze borrower demographics -to monitor and analyze the behavior of debtors towards home loans, with a focus on identifying trends and patterns that may impact loan repayment rates.
2. Conduct regular surveys and interviews with debtors to better understand their financial situation, repayment behavior, and overall satisfaction with their home loan. Use this data to identify areas where improvements can be made in both the loan application process and loan servicing.
3. Develop a comprehensive debt counseling and financial education program that can be offered to new and existing loan customers, helping them better manage their debt and improve their financial health.
4. Increase transparency and clarity around loan terms and conditions, providing customers with detailed information about fees, interest rates, and repayment schedules before they apply for a loan.
5. Provide flexible repayment options that are tailored to the unique needs of each customer, including options for early repayment, partial payments, and loan restructure.
6. Make it easy and convenient for customers to access repayment information, account balances, and loan statements online or through a mobile app.

5.3 In conducting a study on debtors' behavior towards home loans with references to Home First Finance, the following suggestions and recommendations can be considered:

5.4 .CONCLUSION

In conducting a study on debtors' behavior towards home loans with references to Home First Finance, the following suggestions and recommendations can be considered:

1. research on the factors that influence debtor behavior towards home loans - this can help identify trends and patterns in debtor behavior towards home loans, which can inform Home First Finance on how to better communicate with and serve their customers.
2. Analyze borrower demographics -to monitor and analyze the behavior of debtors towards home loans, with a focus on identifying trends and patterns that may impact loan repayment rates.
2. Conduct regular surveys and interviews with debtors to better understand their financial situation, repayment behavior, and overall satisfaction with their home loan. Use this data to identify areas where improvements can be made in both the loan application process and loan servicing.
3. Develop a comprehensive debt counseling and financial education program that can be offered to new and existing loan customers, helping them better manage their debt and improve their financial health.
4. Increase transparency and clarity around loan terms and conditions, providing customers with detailed information about fees, interest rates, and repayment schedules before they apply for a loan.
5. Provide flexible repayment options that are tailored to the unique needs of each customer, including options for early repayment, partial payments, and loan restructure.
6. Make it easy and convenient for customers to access repayment information, account balances, and loan statements online or through a mobile app.

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ANNEXURE- I- QUESTIONNAIRE
A STUDY ON ABSENTEEISM WITH REGARD TO TALENT PURSUITS

1. Name _____
2. Gender:
 - Male
 - Female
3. Age
 - 20-30
 - 31-40
 - 41-50
 - above 50
4. Highest education level attained.
 - B.Ed.
 - MA
 - M.Ed.
 - Ph.D.
 - Others
5. Experience in present Institution
 - 1-3 years
 - 4-6 years
 - above 6 years
6. Monthly Income
 - 20000 to 30000
 - 31000 to 40000
 - 41000 to 50000
 - above 50000
7. How often do you remain absent in a month?
 - Nil
 - Once
 - Twice

- MorethanTwice

8. Doyouinformyoursuperior aboutyour absence?

- Often
- Sometimes
- Rarely
- Never

9. Which shiftdoyou finddifficult?

- Morning
- Evening
- Night
- None

10. Isthereanystrict actionagainstabsenteeism?

- Often
- Sometimes
- Rarely
- Never

11. Areyousatisfiedwithyourwages?

- VerymuchSatisfied
- Satisfied
- FairlySatisfied
- NotSatisfied

12. Willyou get wage cutifyouare absent?

- Always
- Sometimes
- Rarely
- Never

13. Accordingtoyouwhatisthemainreasonforanemployee'sabsenteeism?

- HealthIssues
- PersonalIssues
- WorkStress
- Dislikenessofworkenvironment

14. Are you aware of your job responsibilities?

- Very Clear
- Clear
- Partially Clear
- Not Clear

15. Are you satisfied with your job?

- Well Satisfied
- Satisfied
- Fairly Satisfied
- Not Satisfied

16. Have you received any appreciation for your work done?

- Often
- Sometimes
- Rarely
- Never

17. Your views regarding work environment in Talent pursuits.

- Excellent
- Good
- Poor
- Very Poor

18. Do you feel bored when you do your routine work?

- Often
- Sometimes
- Rarely
- Never

19. How is your relationship with superiors and co-workers?

- Excellent
- Good
- Fair
- Poor

20. Yoursuperiorbehaviourtowardsyourproblems

- Excellent
- Good
- Fair
- Poor

21. Anysuggestiontoreduceabsenteeism.

ANNEXURE-II -RESEARCHARTICLE
ASTUDYONABSENTEEISMWITHREGARDTOTALENT
PURSUITSDR.A.S.PRINCY¹&V.LOKESHWARI²

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ABSTRACT

Absenteeism is a severe issue at work and is costly for both companies and individuals due to its erratic nature. To enable a department to meet its goals and objectives, there must be a high level of staff attendance at work. Due to the productivity loss that arises from absenteeism and the expense of sick leave benefits or other benefits that are provided as compensation for no work, absenteeism causes financial losses. Absenteeism lowers an employee's degree of job satisfaction and unease about his position within the company. Most studies have come to an end. Absence is a complicated variable that is influenced by a variety of factors on both a personal and an organizational level.

The article focuses on employee absenteeism as a threat to the organization since it lowers employee happiness and explores strategies for managing it in the service industry, with particular reference to Talent Pursuits in Chennai, in order to increase productivity.

Keywords: Absenteeism, employee satisfaction, productivity, job satisfaction, attendance.

INTRODUCTION

Absenteeism is a significant issue at work and is costly for both companies and individuals due to its erratic nature. In order for a department to fulfill its goals and aims, personnel must be present at work on a regular basis. The absence of an employee from work is known as employee absenteeism. It is a significant issue that today's employers generally deal with. When workers aren't present at work, the work suffers as a result. Employee absenteeism at work causes backlogs, piles of work, and delays in production.

OBJECTIVE OF THE STUDY

- To study the level of absenteeism with regard to Talent pursuit.
- To explore the various variables such as personal and professional factors that lead to absenteeism among employees.
- To evaluate the internal and external reasons affecting the absenteeism in the organization.
- To measure the absenteeism rate with respect to demographic profiles of employees.
- To find out the possible ways to reduce the rate of absenteeism.
- To suggest distinct measures that may assist Talent Pursuits to manage absenteeism among the employees.

INDUSTRY PROFILE

Chennai-based Talent Pursuits has been in business since 2013. With a subtext of finding future leaders, it concentrates on hiring mid management. We are confident in the skills and knowledge we have developed over the years working in a variety of exciting and specialized professions. We have carved out a position for ourselves in the manufacturing, retail, e-commerce, apparel, and BFSI spaces over the past few years. Avantha Group, Biocon, CRISIL, Citibank, and Latent View Analytics are among the clients on the list. Talent Pursuits is a provider of HR services to a range of businesses in industries like manufacturing and health. Regular temporary workforce and internal services are among the available offerings. They provide recruitment, training, performance management, and payroll administration.

REVIEW OF LITERATURE

- **Shen, Li, and Wu (2021)** review the literature on the relationship between organizational culture and absenteeism, finding that supportive cultures may reduce absenteeism rates.
- **Lu and Kao (2020)** examine the impact of job characteristics on absenteeism, finding that work-family conflict mediates the relationship, while job insecurity moderates it.
- **Cikrikci, Yildirim, and Kilic (2019)** highlight the role of workplace friendships in reducing absenteeism and turnover, suggesting that organizations may benefit from fostering social connections among employees.
- **Farh, Hackett, and Liang (2019)** explore the role of job embeddedness in predicting employee absenteeism over time, finding that higher levels of job embeddedness are associated with lower absenteeism rates.
- **Wang and Chiang (2019)** examine the role of leader-member exchange in predicting absenteeism, finding that work engagement mediates the relationship.

RESEARCH DESIGN:

Descriptive research A study that uses descriptive research aims to accurately represent its subjects. **Quantitative design** was used to process data which could be quantified and was numeric in nature. For example, the response rate, income.

Qualitative research was also applied in order to describe current conditions or to investigate relationships, including effects relationships. In addition, it helped in answering questions concerning the current state of the subject under study.

SAMPLING DESIGN

In this study, intentional sampling or non-probability sampling was used to select respondents from the population. Using this technique, the study gave only eligible participants a chance by choosing from each unit of the study population.

DATA COLLECTION

- **Primary Data**—Questionnaire given to 150 respondents
- **Secondary Data**—Websites and online journals, Published reports & Review of literature from published articles.

RESEARCH HYPOTHESIS:

H0: There is no significant relationship between age and how many days they take leave.

H1: There is a significant relationship between age and how many days they take leave.

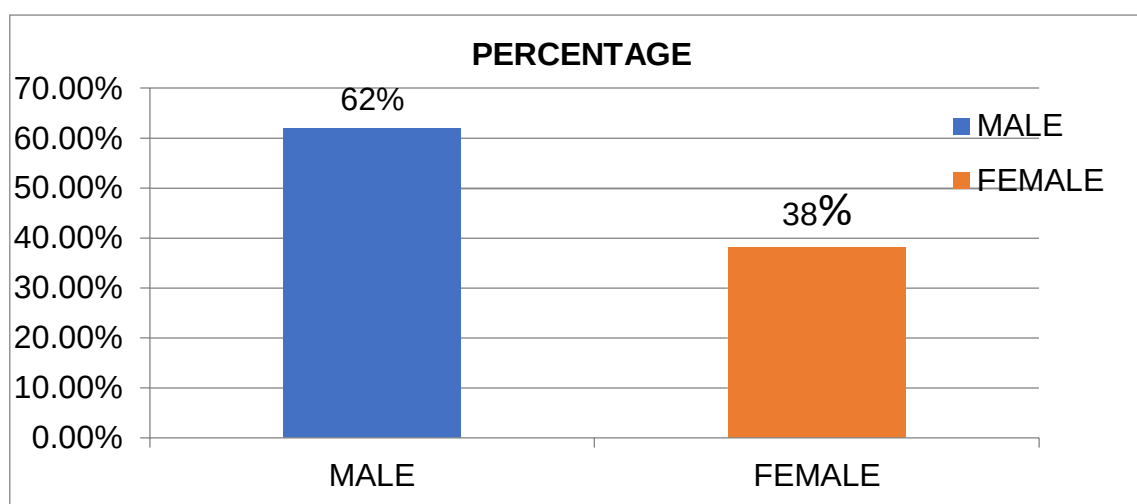
TOOLS FOR ANALYSIS:

A **chi-squared test** (symbolically represented as χ^2) is basically a data analysis based on data collected from a random sample of variables. Typically, it involves a contrast between two sets of statistical data. Karl Pearson developed this test in 1900 for the analysis and distribution of categorical data. As a result, Pearson's chi-squared test was cited.

PERCENTAGE ANALYSIS

TABLE1:GENDEROF RESPONDENTS

Gender	No.ofRespondents	Percentage
Male	93	62
Female	57	38
TOTAL	150	100

CHART1:GENDEROF THERESPONDENTS**Interpretation**

From the above table it is interpreted that the number of male respondents is 62% and female respondent is 38%

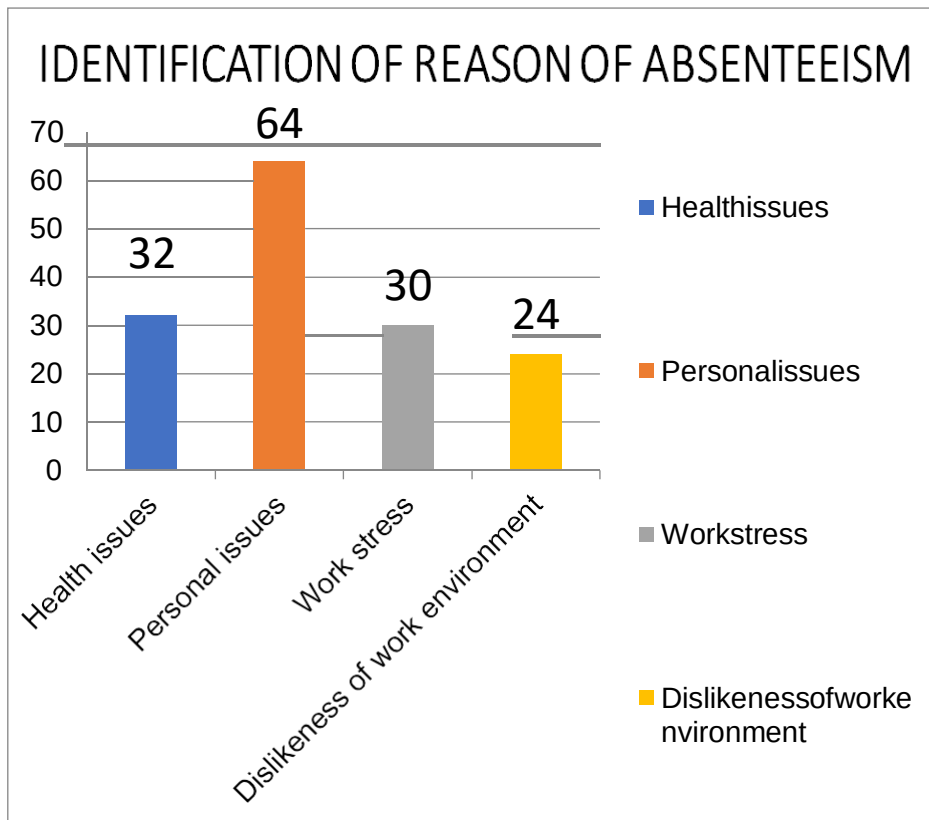
Inference

Majority (62%) of the respondents are Male.

TABLE2:IDENTIFICATIONOFREASONONABSENTEEISM

RESPONSE	NUMBEROF RESPONSE	PERCENTAGE%
HEALTHISSUES	32	21
PERSOLISSUES	64	43
WORKSTRESS	30	20
DIS LIKENESS OF WORKENVIRONMENT	24	16
TOTAL	150	100

CHART2:IDENTIFICATIONOF REASONONABSENTEEISM



INTERPRETATION:

- 21% of the respondents responded health issues.
- 43% of the respondents responded personal issues.
- 20% of the respondents responded work stress.
- 16% of the respondents responded dislikeness of work environment.

INFERENCE:

Majority of the respondents (43%) responded personal issues.

STATISTICAL ANALYSIS

Chi-Square

H0: There is no significant association between the age and how many days they take leave

H1: There is significant association between the age and how many days they take leave

TABLE3:ASSOCIATIONBETWEENTHEAGEOFTHERESPONDENTSANDHOWMANYDAYSTHEYTAKE LEAVE.

Chi-SquareTests

	Value	Df	Asymp.Sig.(2-sided)
PearsonChi-Square	2.362 ^a	4	.670
LikelihoodRatio	3.488	4	.480
Linear-by-LinearAssociation	.161	1	.688
NofValidCases	150		

a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .38.

INTERPRETATION:

The result in the above table shows that there is no significant association between the age of the respondents and how many days they take leave as $p = 0.670$ which is more than 0.05. This finding doesn't support the hypothesis and so there is no significant association between the age of the respondents and how many days they take leave. Hence we fail to reject the null hypothesis.

INFERENCE:

There is no significant association between the age of respondents and how many days they take leave.

FINDINGS, SUGGESTIONS AND CONCLUSION FINDINGS

- From the above table it is interpreted that the number of male respondents is 62% and female respondents is 38%.
- 31% of the sample responded nil absence in a month. 20% of the sample responded once per month. 21% of the respondents responded twice and 27% responded more than twice per month.
- 39% of the respondents sometimes inform to the superior.
- 36% of the sample find night shift as difficult.
- 48% of the sample say there is sometimes action against absenteeism.
- 32% of the respondents are fairly satisfied with the wages.
- 40% of the sample will get wage cut in some cases.
- 21% of the sample is absent due to health issues, 43% has personal issues, 20% of the respondents are absent due to work stress and 16% of them are absent due to the dislike of work environment.
- 33% of the sample is clear about their job responsibilities.
- 32% of the sample are satisfied with their job, 25% of the respondents are fairly satisfied with their jobs.
- 43% of the sample sometimes gets appreciation for the work done.

- 19% of the sample finds the work environment excellent, 41% of the sample finds the work environment as good, 24% of the respondents find the work environment poor and 16% find it as very poor.
- 24% of the sample find bored often at work, 32% of the sample finds work bored sometimes, 29% of the sample find bored rarely at work and 15% are not bored.
- 23% of the sample is having excellent relationship with their superior and co-workers, 35% of the sample is having good relationship with their superior and co-workers.
- 23% of the sample's superior has excellent behaviour towards their problems, 48% of the sample's superior has good behaviour towards their problems, 20% of the sample's superior has fair behaviour towards their problems, and 9% of the sample's superior has poor behaviour towards their problems.
- There is no significant association between the age of respondents and how many days they take leave. Therefore accept H_0 .

SUGGESTIONS & RECOMMENDATIONS

There is a need for proper regularization of leave policies, improved relations between employees and employers, and greater coordination. Establish a clear attendance policy and expectations in writing. Communicate the regulations and include them in your absence and disciplinary code. Reducing absenteeism requires a good working environment. Flexible time can be introduced for better productivity.

LIMITATIONS OF STUDY

- The study is confined to Medium scale industry only.
- The study is based upon the HR Service Industry and work towards HR Services.
- Due to shortage of time and other constraints, the study has been limited to 150 respondents only.
- The data collected for the research is fully on primary data given by the respondents. There is chance for personal bias. So, the accuracy may not be true.

CONCLUSION

Absenteeism is to some extent acceptable, but some full-time or part-time workers elect to skip work, which lowers productivity, efficiency, and staff morale. It is the purposeful absence from work without a justifiable excuse. Employees of a corporation experience external mobility at varying rates throughout a certain time frame. External career is another name for it. There are numerous ways absenteeism negatively affects an organisation, hence various measures are tried to reduce and control it.

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