

# **A COMPARITIVE STUDY OF HOME LOANS WITH ICICI BANK AND SBI BANK.**

Submitted in partial fulfilment of the requirements for the award of

**MASTER OF BUSINESS ADMINISTRATION**

by

**SARATH.D**

**Register No: 40410158**



**SCHOOL OF MANAGEMENT STUDIES**

**SATHYABAMA**

**INSTITUTE OF SCIENCE AND TECHNOLOGY**

**(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade “A” by NAAC**

**JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119**

**APRIL 2022**



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Jeppiaar Nagar, Rajiv Gandhi Salai, Chennai-600119.

[www.sathyabama.ac.in](http://www.sathyabama.ac.in)

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## **SCHOOL OF MANAGEMENT STUDIES**

### **BONAFIDE CERTIFICATE**

This is to certify that this Project Report is the bonafide work of **D.SARATH (40410158)** who carried out the project entitled “**A COMPARITIVE STUDY OF HOME LOANS WITH ICICI AND SBI BANK**” under my supervision from January 2022to March 2022.

**Internal guide**

**Dr. D. VELUMONI**

**External guide**

**Dr. G. BHUVANESWARI**

**(Dean – School of Management Studies)**

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**Submitted for Viva voce Examination held on\_\_\_\_\_**

**Internal Examiner**

**External Examiner**

## **DECLARATION**

I **D.SARATH (40410158)** hereby declare that the Project Report entitled “**A comparative study of home loans with ICICI Bank and SBI Bank**” done by me under the guidance of **DR. D. VELUMONI** is submitted in partial fulfilment of the requirements for the award of Master of Business Administration degree.

**DATE:**

**PLACE:**

**SARATH.D**

## **ACKNOWLEDGEMENT**

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**SARATH D**

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## **ABSTRACT**

Home is a dream of a person that shows the quantity of efforts, sacrifices luxuries and above all gathering funds little by little to afford one's dream. Home is one of the things that everyone one wants to own. Home is a shelter to person where he rests and feels comfortable. Many banks providing home loans whether commercial banks or financial institutions to the people who want to had a home. The housing sector plays an important role in the economic development of the country.

## CHAPTER 1

### **Indian banking system:**

Organized banking was active in India since the establishment of the general bank of India in 1786. After the independence, the reserve bank of India RBI was established as the central bank and in 1955, the imperial bank of India the biggest bank at the time, was taken over by the government to form state owned state bank of India. RBI had undertaken an exercise to merge weak banks to strong banks and the total number of banks, thus reduced from 566 in 1951 to 85 in 1969.

With the objective of reaching out to masses and meeting the credit needs of all sections of people, the government nationalized 14 large banks in 1969 followed by another 6 banks in 1980. This period saw enormous growth in the number of the branches and the banks' branches network became wide enough to reach the weakest sections of the society in a vast country like India. SBI's network of 9033 domestic branches and 48 overseas offices is considered to be one of the largest for any banks in the world.

The economic reforms unleashed by the government in early nineties included banking sector too, to a significant extent. Entry of new private sector banks was permitted under specific guidelines issued by RBI. A number of liberalization and deregulation measures aimed at consolidation, efficiency productivity, asset quality capital adequacy and profitability have been introduced by the RBI to bring Indian banks in line with international best practices.

### **Banks are prone to crisis:**

The traditional bank has an inherent tendency to crisis. This is because the bank borrows short terms and lends leveraged long term. The sum of deposits and the bank's capital will never equal more than a modest percentage of the loans the bank has outstanding.

Even if liquidity is not a concern, if there is no run on the bank, banks can simply choose a bad portfolio of loans, and lose more money than they have. The US Savings and Loan Crisis in the late 1980s and early 1990s is such an incident.

### **Role in the money supply:**

A bank raises funds by attracting deposits, borrowing money in the inter-bank market, or issuing financial instruments in the money market or a securities market. The bank then lends out most of these funds to borrowers. However, it would not be prudent for a bank to lend out all of its balance sheet. It must keep a certain proportion of its funds in reserve so that it can repay depositors who withdraw their deposits. Bank reserves are typically kept in the form of a deposit with a central bank. This behavior is called fractional-reserve banking and it is a central issue of monetary policy. Some government (or their central banks) restrict the proportion of a bank's balance sheet that can be lent out, and use this as a tool for controlling the

money supply. Even where the reserve ratio is not controlled by the government, a minimum figure will still be set by regulatory authorities as part of banking supervision.

### **Social control of banks:**

Indian banking structure has grown considerably in strength and stability due to the vigorous control and effective monitoring by reserve bank of India. However, Order to remove the deficiency pointed above, the Government introduced a scheme of social control of banks. According to the Banking Commission (1972), the social control scheme was introduced with the main objective of “achieving a wider spread of bank credit flow to priority sectors and making it a more effective instrument of development.

### **Structure of the Indian banking industry**

The Indian Banking industry, which is governed by the Banking Regulation Act of India, 1949 can be broadly classified into two major categories **Non-Scheduled Banks** and **Scheduled Banks**. **Scheduled banks** comprise commercial banks and the co-operative banks. In terms of ownership, commercial banks can be further grouped into nationalized banks, the Stat Bank of India and its group banks, regional rural banks and private sector banks these banks have over 67,000 branches spread across the country.

The first phase of financial reforms resulted in the nationalization of 14 major banks in 1969 and resulted in a shift from Class banking to Mass banking. This in turn resulted in a significant growth in the geographical coverage of banks. Every bank had to earmark a minimum percentage of their loan portfolio to sectors identified as “priority sectors”. The manufacturing sector also grew during the 1970s in protected environs and the banking sector was a critical source. The next wave of reforms saw the nationalization of 6 more commercial banks in 1980. Since then the number of scheduled commercial banks increased four-fold and the number of bank branches increased eight-fold.

After the second phase of financial sector reforms and liberalization of the sector in the early nineties, the Public Sector Banks (PSB) s found it extremely difficult to compete with the new private sector banks and the foreign banks. The new private sector banks first made their appearance after the guidelines permitting them were issued in January 1993. Eight new private sector banks are presently in operation. These banks due to their late start have access to state-of-the-art technology, which in turn helps them to save on manpower costs and provide better services.

## **BANKING STRUCTURE**

#### **1.4. Structure of Indian Banking Industry**

Organized banking was active in India since the establishment of the General Bank of India in 1786. After independence, the Reserve Bank of India (RBI) was established as the central bank and in 1955, the Imperial Bank of India, the biggest bank at the time, was taken over by the government to form state-owned State Bank of India (SBI). RBI had undertaken an exercise to merge weak banks to strong banks and the total number of banks thus reduced from 566 in 1951 to 85 in 1969.

With the objective of reaching out to masses and meeting the credit needs of all sections of people, the government nationalized 14 large banks in 1969 followed by another 6 banks in 1980. This period saw enormous growth in the number of branches and the banks' branch network became wide enough to reach the weakest sections of the society in a vast country like India. SBI's network of 9033 domestic branches and 48 overseas offices is considered to be one of the largest for any bank in the world.

The economic reforms unleashed by the government in early nineties included banking sector too, to a significant extent. Entry of new private sector banks was permitted under specific guidelines issued by RBI. A number of liberalization and de-regulation measures aimed at consolidation, efficiency, productivity, asset quality, capital adequacy and profitability have been introduced by the RBI to bring Indian banks in line with International best practices. With a view to giving the state-owned banks operational flexibility and functional autonomy, partial privatization has been authorized as a first step, enabling them to dilute the stake of the government to 51 per cent. The government further proposed, in the Union Budget for the financial year 2000-01, to reduce its holding in nationalized banks to a minimum of 33 per cent on a case by case basis.

The banking system can be broadly classified as organized and unorganized banking system. The unorganized banking system comprises of moneylenders, indigenous bankers, lending pawnbrokers, landlords, traders, etc. Whereas the organized banking system comprise of Scheduled Banks and Non-Scheduled Banks that are permitted by RBI to undertake banking business.

##### **1.4.1. Types of Banks**

###### **A. Scheduled Banks**

Scheduled commercial banks are those that come under the purview of the Second Schedule of Reserve Bank of India (RBI) Act, 1934. The banks that are included under this schedule are those that satisfy the criteria laid down vide section 42 (6 of the Act).

1. The bank is dealing in banking business in India only.
2. The paid up capital and total funds of the bank should not be less than five lakh rupees.

3. It should convince RBI that its activities would not be against the interest of investors.
4. The bank must be:
  1. State cooperative bank, or
  2. A company according to the definition of the companies Act 1956, or
  3. An institution notified by the central government, or
  4. A corporation or a company incorporated by or under any law in force in any place outside India.

Thus,

(I) Indian Commercial Banks

(II) Foreign Commercial Banks, and

(iii) State Cooperative Banks fulfilling the above condition are considered as scheduled banks.

Moreover under the RBI Act section 42, the Central Government has declared the following banks as scheduled banks.

1. State Bank of India and its seven subsidiary banks,
2. Twenty nationalized banks, and
3. Urban Banks.

In June 1980 there were 149 scheduled banks which included

1. Public Sector Banks
2. Private sector Banks,
3. Foreign Exchange Banks and
4. State Cooperative Banks.

A bank which wants to register its name as scheduled bank has to apply to the Central Government. On receiving such application, the central government orders RBI to investigate the banks' accounts. If RBI gives favorable reports, the central government sanctions its proposal, and the bank is listed under schedule annexure II and is considered as a scheduled bank. Some co-operative banks come under the category of scheduled commercial banks though not all co-operative banks.

## **CHAPTER 2**

### **REVIEW OF LITERATURE**

#### **2.1 Review of literature**

- ▶ Praful S. Gudadhe, Customer Perception Towards Products and Services Of State Bank of India.
- ▶ S.Tarakeswara Rao, A Study on comprehensive problems of HDFC & SBI home loan takers in Andhra Pradesh state, Innovative Journal of Business and Management.
- ▶ Shalini Kumar, Sudha, Housing Loans - Customer Perspective (A Study Conducted With Reference To Chennai), Madras University Journal of Business and Finance.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

THERE ARE TWO TYPE OF RESEARCH DESIGN ARE FOLLOWING:-

- **DESCRIPTIVE RESEARCH DESIGN**
- **QUANTITATIVE RESEARCH DESIGN**

#### **DESCRIPTIVE RESEARCH DESIGN:**

Descriptive research includes survey and fact finding enquiries of different Kinds. The major Purpose of descriptive research is description of State affairs as it exists in present. In social and business research we quite often use. We have done Survey found fact by personal interview so it is descriptive.

#### **QUANTITATIVE RESEARCH DESIGN:**

Quantitative research is based on the measurement of quantity or amount. It is applicable to phenomena that can be expressed in term of quantity. We have also found requirement in quantity so it's the quantitative research.

### **3.1 Objective of the study:**

The Purpose of research is to discover answer to question through the Application of scientific procedure. The main aim of research is to find out the truth which is hidden and which has not been discovered as yet.

- To know and apply different market research techniques in our study as follows:
  - Sampling Design
  - Research Methodology
  - Questionnaire Design
- To highlight the satisfaction level regarding products.
- To know the perception regarding ICICI and SBI products and services.
- To gain familiarity with a phenomenon or to achieve new insights into it (Studies with this object in view are termed as exploratory or formulate research studies)
- To portray accurately the characteristics of a particular individual Situation or a group (Studies with this object in view are know as descriptive research studies).

### **3.2 Primary objective**

- To make comparative study of Disbursement of home loans & personal loans by commercial banks.
- ▶ To study the satisfaction level of customers about home loans & personal loans.
- ▶ To study the problems faced by customers in obtaining the home loans & personal loans.
- ▶ To highlight the satisfaction level regarding products.

### **3.3 Sample design:**

- 4 Sample design refers to the technique or the procedure the researcher would adopt in selecting item for the Sample. Sample design may be well lay down the number of items to be included in the sample that is the size of the sample design is determined before data are collected. There are many Sample designs from which a researcher can choose some designs are relatively more precise and easier to apply than other researcher must select a sample design which should be reliable and appropriate for his research study.
- 5 Here we have used random sampling and the sample size was 50. We have made a questionnaire through personal interview filled the questionnaire.

### **3.4 Sample size:**

A questionnaire was circulated to the public which is limited to 100 respondents only.

### **3.5 Data collection:**

Basically there are two main method of data Collection primary data and Secondary data. Primary data are those which are Colleted freshly and the first time and thus happen to be original in character. Other hand Secondary data are those which have already been collected by someone else and which have already been passed through the Statistical granting.

#### **Primary data**

#### **Questionnaire method: -**

This method of data collection is quite popular, particularly in case of big enquiries. It is being adopted by private individuals, research workers private and public organization and even by governments in this method a questionnaire\_Consists of a number of question printed or typed in definite order on a form or set of form I have made a Questionnaire for Survey. The inquiry was done of the respondents through questionnaire in which the same set of questions were asked to the very respondents falling within out sample. The advantage is that it is simple to administer easy to tabulate and analyse.

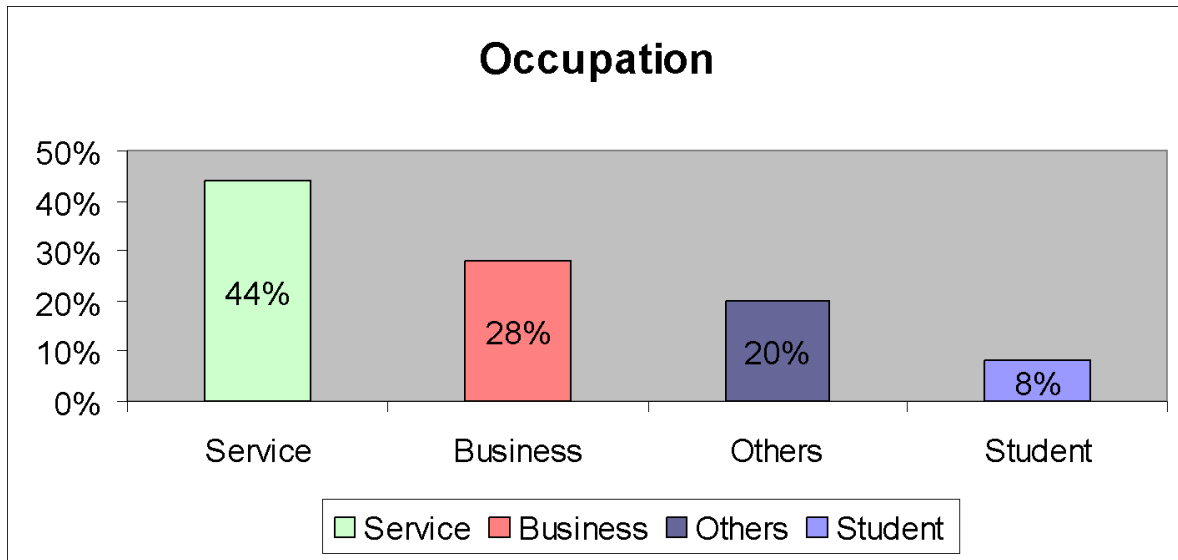
**AREA OF THE STUDY**

- Sample size: 100
- Location: Chennai
- Target people: Public

## CHAPTER 4

### DATA ANALYSIS AND INTERPRETATION

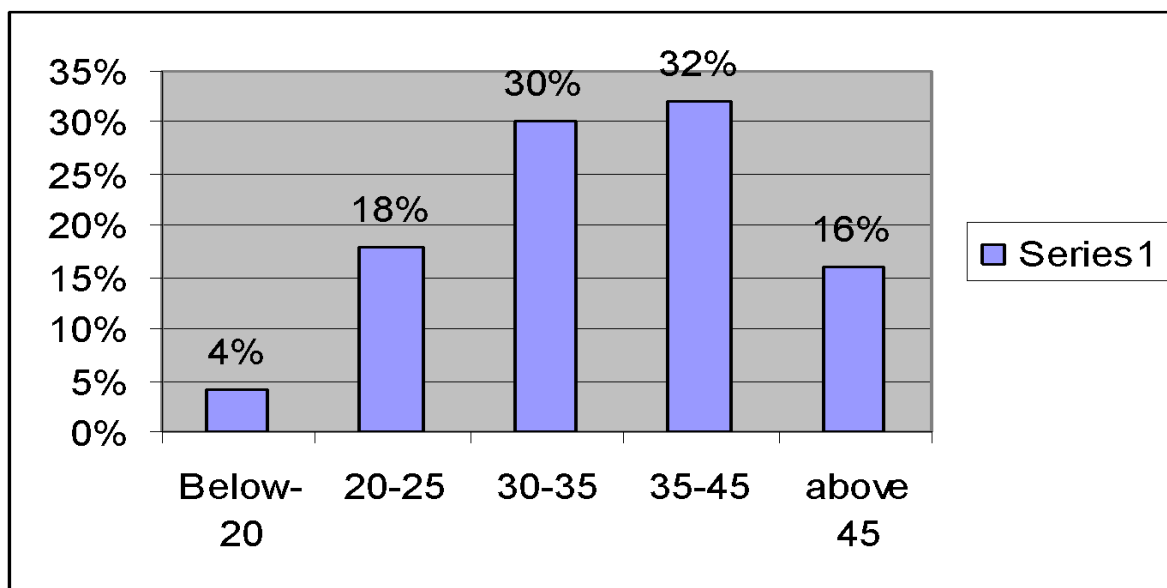
#### Occupation



#### Interpretation:-

This bar diagram clearly reveals that service holders have occupied a major chunk of it reason for this could be as ICICI gives the facility of “Anywhere Banking” which suits them. Businessman has also liked it but their contribution in this bar, could be said satisfactory reason for this could be attributed to availability of another product, which really suits them, is home loan.

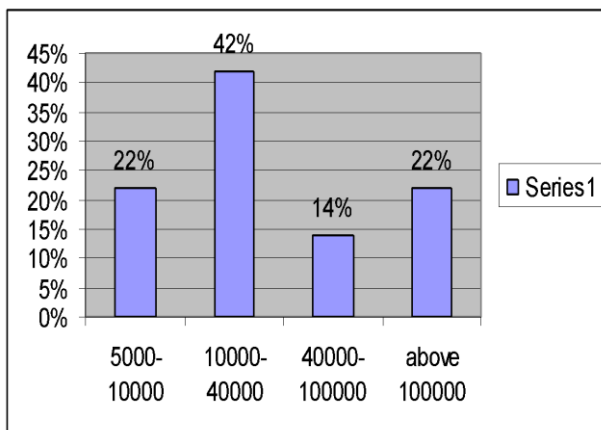
#### Age Group



### Interpretation:-

After looking this bar, it can be said the middle aged group are the main customer of the bank as they have occupied almost 75% of this graph. It means they have more access on the all features, which are really useful for them. the young and old age group people have been less attractive on this leading product of ICICI Bank and SBI bank, Which is fast area of concern. So collectively it can be said a huge potentiality, is still available for this product.

### Income level (monthly)

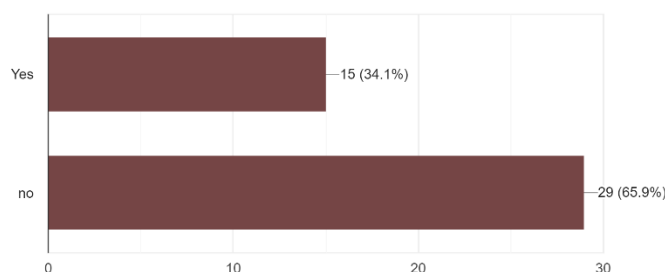


### Interpretation:-

Here we can see by this graph that income level of the peoples mainly 42% is 10000-40000 monthly. Whose wants to take loan from different public and private Banks.

### Do you want to take loan?

5. Do you want to take loan?  
44 responses



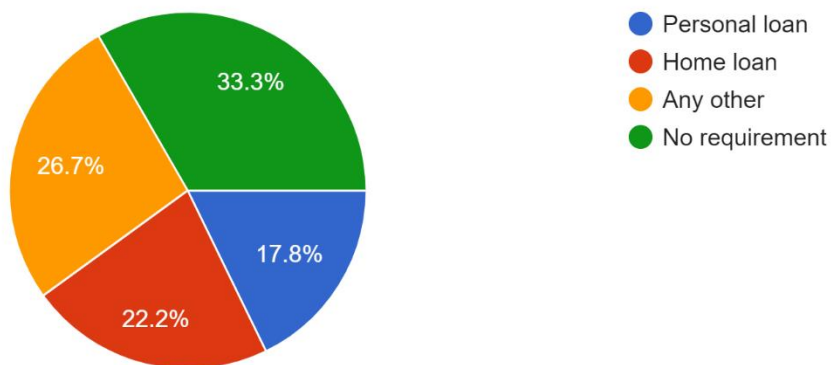
### Interpretation:-

In this survey I found that 78% respondents who want to take the loan whereas 22% respondents do not want to take the loan from any others institutions.

## What is future loan requirement?

6. What is your future loan requirement?

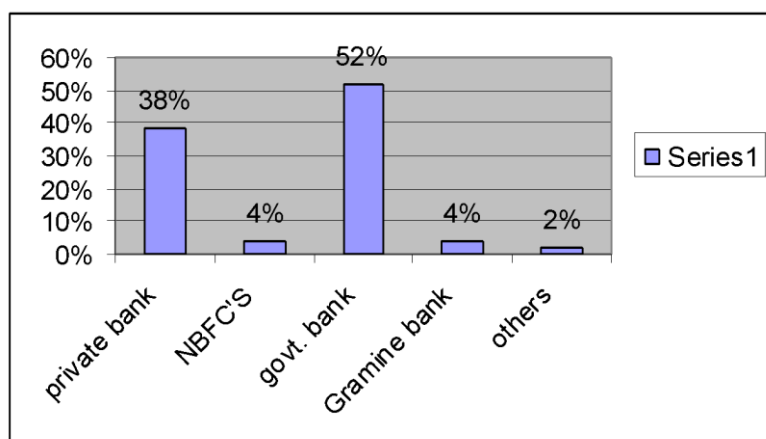
45 responses



### **Interpretation:-**

This table represents that future loan requirements for the respondents from 34% in personal loan, 22% from the home loan and 28% from other instruments and 16% respondents which have not give any response.

## From where you would like to take loan?



### **Interpretation:-**

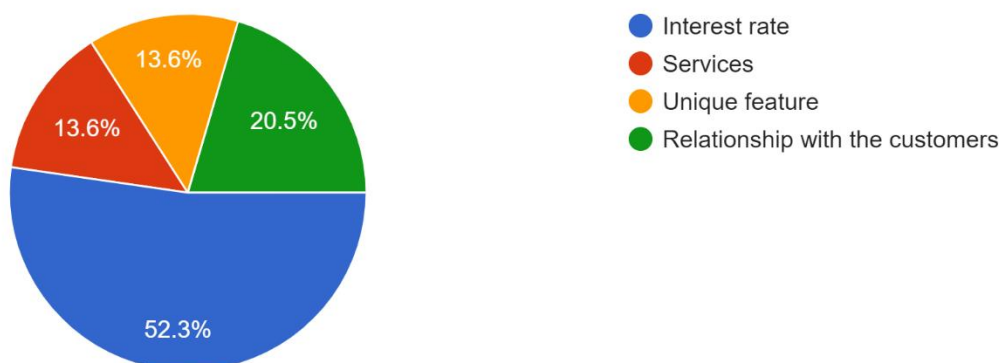
In survey I found that most of the respondents want to take the loan from government banks, whereas 38%

respondents want to take loan from the private banks. 4% respondents want to take loan from NBFC'S and 4% from Gramine banks and 2% from other institutions.

### **Before taking a loan from a particular bank, you look for?**

8. Before taking a loan from a particular Bank, you look for?

44 responses



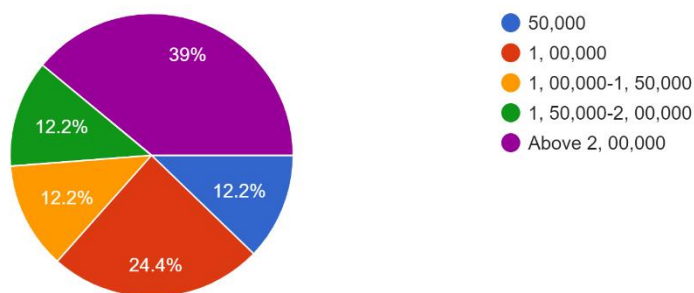
#### **Interpretation:-**

When a customer visits any bank the first and foremost thing he looks; how quickly he is served and how his problem is entertained by the bank employee that is why in this bar most of customer prefer quick service. Second thing customer wishes to have proper information regarding their queries. One thing in this bar also really significant is, factors like, less formalities of document while taking loan, variety of product do not make a big impact on customer behavior for getting loan in any bank if its service is efficient. But on the other hand bank can't ignore relationship, as in this bar customer have erred it. So service sector like banking preference should be given to make a prompt and customer friendly service channel. For this focus must be given to make a prompt and customer-friendly service channel. For this focus must be given to make well informed and pro-active employee along with work should be executed technologically rather than manually.

### **How much amount of loan you would like to take?**

9. How much Amount of loan you would like to take?

41 responses



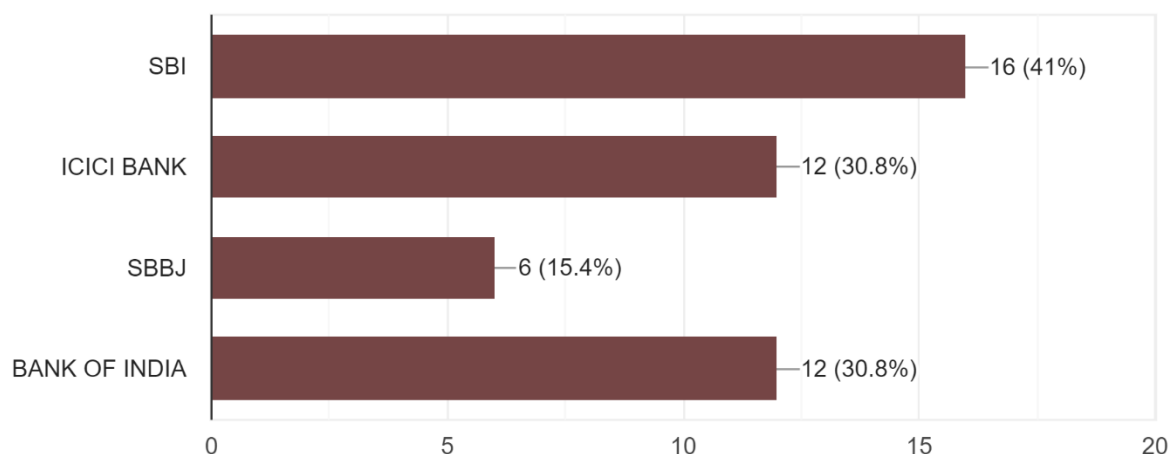
**Interpretation:-**

In this survey I found that 8% respondents interested up to 50000, 10% respondents interested up to 100000, 18% respondents interested between 100000-150000, 22% respondents interested between 150000-200000, and 42% respondents which want to take loan above 200000.

**Have you ever taken loan from any of the following banks?**

10. Have you ever taken loan from any of the following institutions?

39 responses



**Interpretation:-**

This graph represents that 26% respondents take loan from state bank of India, 28% take loan from ICICI bank, 12% takes loan from state bank of Bikaner and Jaipur , 10% takes loan from Bank of India , and 24% takes loan from others.

## Comparative study of disbursement of home loans by commercial banks:-

### 8.1 - Disbursement of Home loans by different banks:-

#### ICICI BANK:-

| Y<br>e<br>a<br>r<br>s | N<br>o.<br>of<br>H<br>o<br>m<br>e<br>l<br>o<br>a<br>n<br>a<br>c<br>c<br>o<br>u<br>n<br>t<br>h<br>o<br>l<br>d<br>e<br>r<br>s | Home loan Disbursed<br>(in crores Rs.)         |                                               |                                                                   |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------|-------------------------------------------------------------------|
|                       |                                                                                                                             | Distr<br>ibute<br>d                            | Reco<br>vere<br>d                             | Ba<br>la<br>nc<br>e                                               |
| 2004-05               | 650853101911321434                                                                                                          | 104.33<br>123.24<br>150.65<br>176.75<br>224.00 | 98.12<br>105.00<br>133.46<br>144.65<br>209.16 | 6.21<br>18.18<br>4.2<br>17.4<br>9.1<br>32.9<br>1.1<br>14.0<br>8.8 |

|                                                                                                       |  |  |  |   |
|-------------------------------------------------------------------------------------------------------|--|--|--|---|
| 2<br>0<br>0<br>6<br>-<br>0<br>7<br>2<br>0<br>0<br>7<br>-<br>0<br>8<br>2<br>0<br>0<br>8<br>-<br>0<br>9 |  |  |  | 4 |
|-------------------------------------------------------------------------------------------------------|--|--|--|---|

**Interpretation :-**

The amount reveal that there is tremendous increase in Home loan accountholders. The amount distributed as home loan is also increased from Rs. 104.33 in 2004-05 to Rs. 224 crore in 2008-09. But the recovery mechanism of the Bank is not so good that's why the outstanding amount shows fluctuating trend.

**HDFC LTD :-**

| Y<br>e<br>a<br>r<br>s | N<br>o.<br>of<br>H<br>o<br>m<br>e<br>l<br>o<br>a<br>n<br>a<br>c<br>c<br>o<br>u<br>n<br>t<br>h<br>o<br>l<br>d<br>e<br>r<br>s | Home loan Disbursed<br>(in crore Rs.) |                   |                     |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------|---------------------|
|                       |                                                                                                                             | Distr<br>ibute<br>d                   | Rec<br>over<br>ed | Ba<br>la<br>nc<br>e |
|                       |                                                                                                                             |                                       |                   |                     |

|   |    |      |      |    |
|---|----|------|------|----|
| 2 | 70 | 90.0 | 63.0 | 27 |
| 0 | 0  | 7    | 5    | .0 |
| 0 | 95 | 120. | 91.2 | 2  |
| 4 | 0  | 00   | 0    | 28 |
| - | 11 | 144. | 127. | .8 |
| 0 | 30 | 67   | 31   | 17 |
| 5 | 14 | 180. | 165. | .3 |
| 2 | 35 | 33   | 90   | 6  |
| 0 | 15 | 240. | 228. | 14 |
| 0 | 94 | 00   | 12   | .4 |
| 5 |    |      |      | 3  |
| - |    |      |      | 11 |
| 0 |    |      |      | .8 |
| 6 |    |      |      | 8  |
| 2 |    |      |      |    |
| 0 |    |      |      |    |
| 0 |    |      |      |    |
| 6 |    |      |      |    |
| - |    |      |      |    |
| 0 |    |      |      |    |
| 7 |    |      |      |    |
| 2 |    |      |      |    |
| 0 |    |      |      |    |
| 0 |    |      |      |    |
| 7 |    |      |      |    |
| - |    |      |      |    |
| 0 |    |      |      |    |
| 8 |    |      |      |    |
| 2 |    |      |      |    |
| 0 |    |      |      |    |
| 0 |    |      |      |    |
| 8 |    |      |      |    |
| - |    |      |      |    |
| 0 |    |      |      |    |
| 9 |    |      |      |    |

**Interpretation:-**

On the above table, it is evident that there are increase in No. of account holders from 700 to 1594 in the year 2008-09. The loan amount distributed among home loan account holder has also increased from Rs.90.07 crore in 2004-05 to Rs.240 crore in 2008-09. The recovery procedure for home loans is also strengthening due to increment in recovered amount, i.e. Rs.63.05 crore to Rs.288.12 crore. So it nut shall there are upward trend in number of accountholders and disbursement of home loans.

## **CHAPTER 5**

### **FINDINGS, SUGGESTIONS AND CONCLUSION**

#### **5.1 FINDINGS OF THE STUDY**

- As part of the project we had make a survey with the help of questionnaire that has to taken to different people to get perception towards ICICI and SBI product the

questionnaire is passed on the general public and requested to give their opinion toward ICICI and SBI product the questionnaire Consists of both open and close ended question the main motto behind the Study is to find out how people react against the ICICI and SBI Home Loan products and aware about the benefits of these products.

► **After analysis I came to following findings**

► **In the comparative study of specified banks it's found that**

- ICICI Bank is having large number of customer base with high loan disbursement and recovery of loans.
- The SBI bank showed less outstanding balance which presented in percentage form in the diagram.

► **In case of second objective i.e. customer satisfaction level it is found that**

- On the basis of data the ICICI is emerging at higher position a Compare to SBI bank and other public sector banks on Ground of professionally managed services, reliable & transparent System, easy query handling etc.

## **5.2 LIMITATIONS OF THE STUDY**

- 6 Due to the financial & time constraints the study was limited to our place thus the conclusion arrived in the end rely in short term experience.
- 7 Being an opinion survey the personal bases of the respondents might have entered into their responses.
- 8 Time constraints resource constraints were some of the limitations.
- 9 The selected sample might have affected the results of the study therefore the findings & conclusions of the study are only suggestive & not conclusive.
- 10 Sample was chosen according to convenience & judgment sampling & not according to random sampling.
- 11 The sampling error that appeared due to the kind of sampling technique adopted.
- 12 Indifference and lack of interest disposed by a few respondents leading to unauthentic responses.
- 13 Time proved to be a major constraint as far as collection and analysis of data was concerned.

## **13.1 SUGGESTIONS**

- Banks should have extensive advertising to attract potential Customers.
- Adequate training improves the skill of employee.
- Company should put stress on market Capture.
- Adequate transparency in product plan and policies
- Maintain proper Customer relationship
- Company should publish its weekly review of internal or external Competitive business.
- There must be proper management information system in Banks
- Monthly NAV statement to provide to the customer.
- Time to time banks launched new loan products for the customers with extra unique features

## **5.5 CONCLUSION**

The products of ICIC bank are no doubt very good and it provides the customized solution to its customer the products offerings are made so very flexible and adaptable in order to get with the customer requirements. All the products and the special offering at ICICI Bank loaded with lot of benefits for the customer. ICICI bank is always there to serve its customers with great speed. ICICI Bank has a wide network of branches and largest number of ATM amongst the private sector bank to services its customer efficiently.

Today ICICI Bank hold largest market shares in private sector bank in India. This is possible all because of its products and services.

## APPENDIX

ADDRESS \_\_\_\_\_

Q.1 what is your occupation?

- a) Student                      b) service
- c) Business                    d) Others

Q.2 What is your Age Group?

- a) <20                          b) 20-25
- c) 30-35                        d) 35-45
- e) Above 45 years

Q.3 What is your income level?

- a) 5000 – 10000                b) 10000-40000
- c) 40000-100000              d) above 100000

Q.4 Do you want to take loan?

- a) Yes                            b) No

Q.5 What is your future loan requirement?

- a) Personal loan                b) Home loan
- c) Any other                      d) No requirement

Q.6 From where you would like to take loan?

- a) Private Bank                b) NBFC'S
- c) Government Bank          d) Gramine Bank
- e) Any other, please specify \_\_\_\_\_

Q.7 Before taking a loan from a particular Bank, you look for?

- a) Interest rate                b) Services
- c) Unique feature              d) Relationship with the customers
- e) Any other, please specify \_\_\_\_\_

Q.8 How much Amount of loan you would like to take?

- a) 50,000                      b) 1, 00,000
- c) 1, 00,000-1, 50,000      d) 1, 50,000-2, 00,000
- e) Above 2, 00,000

Q.9 Have you ever taken loan from any of the following institutions?

- a) SBI                      b) ICICI BANK
- c) SBBJ                      d) BANK OF INDIA
- e) Others (Please specify)\_\_\_\_\_

Q.10 Do you think about Private sector loan is better than Public sector loans?

If Yes: Why, If No Why?

Q.11 Do you know about the credit norms of the Banks?

- a) Yes                      b) No

Q.12 How you know about the credit norms of the above specified Banks?

- a) Advertisement                      b) friends
- c) Others (please specify)\_\_\_\_\_

Q.13 What suggestions you want to give for Bank to improve their services?

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