CHAPTER VII
FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

Personal Background of Sample Respondents

The maximum of 49.6 per cent of the total respondents were between the age group of 21-30 years under study.

The maximum of 41.7 per cent of the total respondents have possessed the UG degree under the study.

The maximum of 319 respondents of the total were unmarried and only 163 respondents were married under study.

The maximum of 89.4 per cent of the total respondents were belongs to the Hindu religion under study.

The maximum of 35.9 per cent of the total respondents are otherwise engaged in the different employment or business opportunities which are not coming under the purview of any definite categories of occupation.

Out of the total 482 respondents, the maximum of 21.8 per cent of the respondents which comprise 105 of the total, have the accounts with several or two or more banks inclusive of cooperative banks.

Out of the total 482 respondents, 56.4 per cent of the respondents have upto Rs.500; 30.3 per cent of the respondents have upto Rs.500-1000; 10.6
per cent of the respondents have upto Rs.1000-2000; and the rest of the 2.7 per cent of the respondents have upto Rs.2000-3000 as minimum payment.

Out of the total 482 respondents, 406 respondents consists of 84.2 per cent have applied for the loan and said yes; and rest of 76 respondents consists of 15.8 per cent have not applied for the loan and said no.

The maximum of 49 per cent of the total respondents have availed the loans for the educational purposes.

The maximum of the respondents i.e. 199 out of 482 respondents tenure of the loan was 1-2 years under study.

The maximum of the respondents i.e., 252 respondents of the total were guided by their family members for the loan applied with the banks.

The maximum of 192 respondents of the total 482, the period of loan of them is 2 years only.

The maximum of 183 respondents of the total 482, have availed their loans at a rate of 12% interest which is between 10% and 15% under study.

Out of the total the maximum of 80.7 per cent of the respondents have availed their loans at a fixed rate of interest with their bankers.

The maximum of the total respondents i.e. 214 respondents were charged Rs.500-800 as loan sanction and processing charges by the banks for the loans availed.
The time taken to avail the loan is a month by 163 respondents of the total 482 respondents is the maximum under the study.

The maximum of the total 482 respondents i.e. 195 respondents have been paying Rs.1000-Rs.2000 as EMI amount for their loans availed.

The maximum of the total respondents i.e., 386 respondents have opined that they don’t want to avail the loans from other banks.

The maximum of 46.1 per cent of the respondents of the total 482 have known from the newspaper source about the loans availed from the banks.

The maximum of 67.6 per cent of the total respondents have availed the loans from the banks throughout the year.

The most of 43.6 per cent of the respondents have said that the loans are paid by cheque which is the common mode.

The maximum of 37.1 per cent of the respondents have received the remittance notice for default payment.

The most of 56 per cent of the total respondents have borrowed the money from the bank for the education of their wards.

The maximum of 432 respondents have said that the amount of loan sanctioned is sufficient.

The maximum of 86.7 per cent of the total respondents have opined that the borrowed money is invested in particular purposes.
The 50 number of the respondents of the total have accepted that they are saving the money through borrowings.

The maximum of 68.5 per cent of the total respondents have said that the loan amount distribution among the members is need based.

The monthly income of 160 respondents before getting loan is below Rs.3000.

The maximum of 130 respondents of the total, the income after the loan is below Rs.3000 which is as same as before getting loan.

The maximum of 45.9 per cent respondent’s expenditure before getting the loan is below Rs.3000.

The maximum of 33.8 per cent respondent’s expenditure after getting loan is Rs.3000-Rs.5000.

The maximum of 88.8 per cent of the respondents have said that the loan improves their standard of living but not for others.

The overall performance of loan is not a satisfactory factor in the lives of 86.5 per cent respondents of the total due to several other reasons.

The maximum of the total respondents i.e. 274 respondents were satisfied and 132 respondents were highly satisfied by the processing period of households.
Clean Loan Procedure for Household and Consumption

The maximum of 73.5 per cent of the total respondents were satisfied by the repayment process of households.

The maximum of 45.6 per cent of the respondents were satisfied by the procedure for getting the loan for households.

The maximum of 59.1 per cent of the total respondents were satisfied by the overdue procedure for households.

The maximum of 303 respondents of the total were satisfied by the processing period consumption.

The maximum of 280 respondents were satisfied; and 112 respondents were highly satisfied by the repayment process consumption.

The maximum of 291 respondents of the total were satisfied by the procedure for getting the loan consumption.

The maximum of 321 respondents of the total were satisfied by the overdue procedure consumption.

310 respondents of the total 482 were satisfied with the overall processing period.

The maximum of 320 respondents of the total 482 were satisfied with the overall repayment process.
The maximum of 276 respondents of the total were satisfied with the overall procedure for getting loan from the bank.

The most of 331 respondents of the total were satisfied with the overall procedure of overdue.

All the respondents under study were satisfied with the branch location.

The maximum of 416 respondents of the total were satisfied with the ATM facilities of households.

Almost 458 respondents of the total under study, were satisfied with the branch location consumption.

The maximum of 463 respondents of the total were satisfied with the ATM facilities consumption.

The maximum of 50.2 per cent of the total 482 respondents were highly satisfied and 41.1 per cent of them were satisfied with the overall branch location.

The most of 88.2 per cent of the total 482 respondents were satisfied with the overall ATM facilities.

The most of 91.5 per cent of the total respondents were satisfied with the grievance handling households.

The maximum of 89 per cent of the total respondents were satisfied with the communication with customer households.
The maximum of 85.9 per cent of the total respondents were satisfied by the services of employee’s households.

The maximum of 85.3 per cent of the total 482 respondents were satisfied with the bank’s hospitality household.

The maximum of 80.1 per cent of the total 482 respondents were satisfied with the communication with customer consumption.

The maximum of 81.6 per cent of the total respondents were satisfied with the bank hospitality consumption.

The most of the 72 per cent of the total respondents were satisfied with the overall grievance handling procedures of the bank.

The most of 53.3 per cent of the respondents were satisfied and the rest were dissatisfied with the overall customer communication.

The maximum of 50.4 per cent of the respondents were satisfied and the rest were dissatisfied with the services by employees.

The most of 66.4 per cent of the total respondents were satisfied with the overall hospitality of the bank.

The maximum of 294 respondents of the total were satisfied with the rate of interest household.

The maximum of 51.2 per cent of the respondents were satisfied and the rest were dissatisfied with the document charges households.
The maximum of 57.9 per cent of the total respondents were satisfied with the pre-closure charges of households.

The maximum of 69.7 per cent of the total respondents were satisfied with the penalty charges of households.

The maximum of 66.2 per cent of the total respondents were satisfied with the legal expenses households.

The maximum of 72.4 per cent of the total respondents were satisfied with the rate of interest consumption.

The maximum of 68.7 per cent of the total respondents were satisfied with the document charges on consumption.

The maximum of 64.8 per cent of the total respondents were satisfied with the pre-closure charges on consumption.

The maximum of 58.7 per cent of the total respondents were satisfied and the rest were dissatisfied with the penalty charges on consumption.

The maximum of 63.2 per cent of the total respondents were satisfied with the legal expenses on consumption.

The maximum of 64.5 per cent of the total respondents were satisfied with the overall rate of interest.

The most of 65.8 per cent of the total respondents were satisfied with the overall document charges.
The most of 65.7 per cent of them were satisfied with the pre-closure charges overall.

The maximum of 69.5 per cent of the total respondents were satisfied with the overall penalty charges.

The most of 67.2 per cent of the total respondents were satisfied with the overall legal expenses.

The maximum of 78.2 per cent of the total 482 respondents were satisfied with the time convenience households and the rest were dissatisfied.

The maximum of 78 per cent of the total respondents were satisfied with the branch location household and the rest were dissatisfied.

The most of 79.7 per cent of the total respondents were satisfied with the infrastructure households and the rest were dissatisfied.

The maximum of 89.6 per cent of the total respondents were satisfied with the time convenience consumption and the rest were dissatisfied.

The maximum of 87.4 per cent of the total respondents were satisfied with the branch location consumption and the rest were dissatisfied.

The maximum of 87.1 per cent of the respondents were satisfied with the infrastructure consumption.

The most of 74.5 per cent of the total respondents were satisfied and the rest were dissatisfied with the time convenience overall.
The maximum of 78.4 per cent of the total respondents were satisfied with the overall branch location.

The maximum of 81.3 per cent of the total respondents were satisfied with the overall infrastructure.

The maximum of 456 respondents of the total were satisfied with the amount of loan sanctioned households.

The maximum of 90.6 per cent of the total respondents were satisfied with the amount of loan sanctioned consumption and the rest were dissatisfied.

The most of the 89.4 per cent of the total respondents were satisfied with the overall loan sanctioned.

The maximum of 74.7 per cent of the total respondents were satisfied with the loan sanction time of household and the rest were dissatisfied.

The maximum of 83.8 per cent of the total respondents were satisfied and the rest were dissatisfied with the loan sanction time consumption.

The maximum of 80.9 per cent of the total respondents were satisfied with the overall loan sanction time and the rest were dissatisfied.

The maximum of 64.1 per cent of the total respondents were satisfied and the rest were dissatisfied with the method of interest charged household.
The maximum of 62.5 per cent of the total respondents were satisfied with the method of interest charged consumption and the rest were dissatisfied.

**Clean Loan Performance**

The most of 59.8 per cent of the total respondents were satisfied with the method of interest charged overall and the rest were dissatisfied.

The maximum of 371 respondents of the total were satisfied with the temporary default treatment households.

The most of 360 respondents of the total were satisfied with the temporary default treatment of consumption.

The most of 319 respondents of the total were satisfied with the overall treatment of temporary default.

The maximum of 341 respondents of the total were satisfied with the household loan facility available for the bank customers.

The maximum of 339 total respondents were satisfied with the loan facility available for consumption.

The maximum of 344 respondents of the total were satisfied with the overall loan facility available for the customer.

Out of the total, 68.3 per cent of the respondents are willing to go for the fresh loans.
The maximum of 66.4 per cent of the total 482 respondents are aware of the insurance and no such awareness among the rest of the respondents.

The maximum of 412 respondents of the total were satisfied with the insurance on households.

The maximum of 433 respondents of the total were satisfied with the insurance for consumption.

The maximum of 418 respondents of the total were satisfied with the insurance on overall transactions.

The maximum of 325 respondents of the total have availed the loans within 3 months from the bank.

The maximum of 322 respondents have positively opined the question and the rest were not accepted the disbursements of lump sum loans.

Out of the total 419 respondents were satisfied with the disbursement of loan for households.

The most of the 420 respondents of the total were satisfied with the disbursement of loan on consumption.

The maximum of 413 respondents of the total were satisfied with the overall disbursement of loan.

There is association between Loan applied and Facilities, convenience, amount of loan, temporary default and loan facility available.
There is association between Loan type and Loan process, Facilities, Customer service, cost aspect, convenience, amount of loan, loan sanction time, method of interest charged, temporary default and loan facility available.

There is association between duration and Facilities, customer service, cost aspect, loan sanction time, method of interest charged, temporary default and loan facility available.

There is association between Loan guidance and Loan process, Facilities, Customer service, cost aspect, convenience, and amount of loan, loan sanction time, and method of interest charged, temporary default, loan facility available and insurance.

There is association between Loan period and Facilities, amount of loan, loan sanction time, and method of interest charged, temporary default, loan facility available, Insurance and Disbursement.

There is association between rate of interest and Facilities, Customer service, cost aspect, amount of loan, method of interest charged, temporary default, loan facility available, insurance and disbursement.

There is association between interest type and Facilities, cost aspect and amount of loan.
There is association between Loan sanction charges and Facilities, amount of loan, loan sanction time, method of interest charged, temporary default and loan facility available.

There is association between Number of days to get loan and Loan process, Facilities, Customer service, cost aspect, convenience, amount of loan, method of interest charged, temporary default, loan facility available and disbursement.

There is association between EMI and Facilities, cost aspect, convenience, loan sanction time, method of interest charged, temporary default, loan facility available and disbursement.

There is association between Loan availed from bank and amount of loan, method of interest charged, loan facility available and disbursement.

There is association between sources of information and Facilities, Customer service, cost aspect, amount of loan, loan sanction time, method of interest charged, temporary default, loan facility available and disbursement.

There is association between sanction period and Facilities, cost aspect, convenience, amount of loan, method of interest charged, temporary default, loan facility available and insurance.
There is association between Loan payment mode and Facilities, Customer service, cost aspect, amount of loan, loan sanction time, method of interest charged, temporary default, loan facility available and disbursement.

There is association between default payment and Facilities, cost aspect, convenience, amount of loan, method of interest charged, temporary default, loan facility available and disbursement.

There is association between Marital status and Loan process, Facilities, Customer service, cost aspect, amount of loan, loan sanction time, method of interest charged, temporary default and loan facility available.

There is association between Religion and Facilities, method of interest charged, temporary default and loan facility available.

There is association between occupation and Facilities, Customer service, cost aspect, convenience, amount of loan, loan sanction time, method of interest charged, temporary default, insurance and disbursement.

There is association between bank account and Facilities, cost aspect, convenience, amount of loan, loan sanction time, method of interest charged, temporary default, loan facility available, insurance and disbursement.

There is association between Minimum payment and Loan process, Facilities, Customer service, cost aspect, loan sanction time, method of interest charged, temporary default, insurance and disbursement.
The maximum of 45.2 per cent of the total respondents were satisfied with the loan process.

The maximum of 47.3 per cent of the total respondents were highly satisfied and 44 per cent were satisfied with the facility.

The maximum of 231 respondents of the total were satisfied with the customer service.

The maximum of 251 respondents of the total were satisfied with the cost aspects.

The most of 201 respondents of the total were highly satisfied on the convenience.

The most of 360 respondents were satisfied with the amount of loan sanctioned.

The maximum of 319 respondents of the total were satisfied with the loan sanction time.

The most of 212 respondents of the total were satisfied with the method of interest changed.

The most of 274 respondents of the total were satisfied with the temporary default treatment.

The maximum of 259 respondents of the total were satisfied with the loan facility available.
The maximum of 353 respondents of the total were satisfied with the insurance facilities.

The maximum of 349 respondents of the total were satisfied with the disbursement of loan.

Out of the total 482 respondents, 417 respondents were dissatisfied with the overall performance and only 65 respondents were somewhat satisfied or moderately satisfied with the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 14 degrees of freedom=135.013, p=0.000). Hence there is no significant association between the bank account and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=130.678, p=0.000). Hence there is no significant association between the minimum payment and the overall performance.

It is found that there is a statistical significant relationship between the variables (Chi-square with 2 degrees of freedom=1.985, p=0.371). Hence there is a significant association between the loan applied and the overall performance.
It is found that there is no statistical significant relationship between the variables (Chi-square with 14 degrees of freedom=171.726, p=0.000). Hence there is no significant association between the loan type and the overall performance.

It is found that there is no statistical significant relationship between the variables (Chi-square with 14 degrees of freedom=171.726, p=0.000). Hence there is no significant association between the loan type and the overall performance.

It is found that there is no statistical significant relationship between the variables (Chi-square with 6 degrees of freedom=134.727, p=0.000). Hence there is no significant association between the loan duration and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 8 degrees of freedom=70.300, p=0.000). Hence there is no significant association between the loan guidance and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 8 degrees of freedom=66.395, p=0.000). Hence there is no significant association between the loan period and the overall performance.
It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=82.457, p=0.000). Hence there is no significant association between the rate of interest and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 2 degrees of freedom=21.331, p=0.000). Hence there is no significant association between the interest type and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=54.914, p=0.000). Hence there is no significant association between the loan sanction charges and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=61.321, p=0.000). Hence there is no significant association between the number of days to get the loan and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=65.909, p=0.000). Hence there is no significant association between the EMI amount and the overall performance.
It is found that there is a statistical significant relationship between the variables (Chi-square with 2 degrees of freedom=5.426, p=0.066). Hence there is a significant association between the loan availed and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=23.806, p=0.001). Hence there is no significant association between the source to know the facility and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=211.220, p=0.000). Hence there is no significant association between the loan sanction period and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 4 degrees of freedom=82.11962.850, p=0.000). Hence there is no significant association between the loan payment mode and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 4 degrees of freedom=55.61962.850, p=0.000). Hence there is no significant association between the default payment and the overall performance.
The chi square says that the level of significance is 0.418, which is higher than 0.05 per cent. Hence it is concluded that there is no significant association between the age of the respondent and the overall satisfaction on loan process.

The chi square says that the level of significance is 0.000, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the age of the respondent and the overall satisfaction on facilities.

The chi square says that the level of significance is 0.070, which is higher than 0.05 per cent. Hence it is concluded that there is no significant association between the age of the respondent and the overall satisfaction on customer service.

It is concluded that there is neither a significant association nor there is no significant association between the age of the respondents and the overall satisfaction on cost aspect because, the chi square says that the level of significance is 0.050, which is equal to 0.05 per cent.

It is concluded that there is neither a significant association nor there is no significant association between the age of the respondents and the overall satisfaction on cost aspect because, the chi square says that the level of significance is 0.050, which is equal to 0.05 per cent.
The chi square says that the level of significance is 0.017, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the age of the respondent and the overall satisfaction on convenience.

The chi square says that the level of significance is 0.000, which is less than 0.05 per cent. Hence it is concluded that there is a significant association between the age of the respondent and the overall satisfaction on the amount of loan sanctioned.

The chi square says that the level of significance is 0.000, which is less than 0.05 per cent. Hence it is concluded that there is a significant association between the age of the respondent and the overall satisfaction on loan sanction time.

It is concluded that there is a significant association between the age of the respondent and the method of interest charged, because the chi square shows that the level of significance is 0.000, which is lower than 0.05 per cent.

The chi square says that the level of significance is 0.019, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the age of the respondent and the temporary default treatment.
The chi square says that the level of significance is 0.000, which is less than 0.05 per cent. Hence it is concluded that there is a significant association between the age of the respondent and the overall loan facility available.

The chi square says that the level of significance is 0.105, which is higher than 0.05 per cent. Hence it is concluded that there is no significant association between the age of the respondent and the overall satisfaction on insurance.

The chi square says that the level of significance is 0.005, which is less than 0.05 per cent. Hence it is concluded that there is a significant association between the age of the respondent and the overall satisfaction on loan disbursement.

The chi square says that the level of significance is 0.577, which is higher than 0.05 per cent. Hence it is concluded that there is no significant association between the education of the respondent and the overall satisfaction on loan process.

The chi square says that the level of significance is 0.000, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the overall satisfaction on facilities.
The chi square says that the level of significance is 0.619, which is higher than 0.05 per cent. Hence it is concluded that there is no significant association between the education of the respondent and the overall satisfaction on customer service.

The chi square says that the level of significance is 0.001, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the overall satisfaction on cost aspect.

The chi square says that the level of significance is 0.622, which is higher than 0.05 per cent. Hence it is concluded that there is no significant association between the education of the respondent and the overall satisfaction on convenience.

The chi square says that the level of significance is 0.000, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the amount of loan sanctioned.

The chi square says that the level of significance is 0.000, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the overall loan sanction time.
The chi square says that the level of significance is 0.000, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the method of interest charged.

The chi square says that the level of significance is 0.000, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the temporary default treatment.

The chi square says that the level of significance is 0.000, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the loan facility available.

The chi square says that the level of significance is 0.037, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the overall insurance satisfaction.

The chi square says that the level of significance is 0.008, which is lower than 0.05 per cent. Hence it is concluded that there is a significant association between the education of the respondent and the overall satisfaction on disbursement of loan.
The chi square says that the level of significance is 0.181, which is higher than 0.05 per cent. Hence it is concluded that there is no significant association between the marital status of the respondent and the overall satisfaction on loan process.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=81.224, p=0.000). Hence there is no significant association between the age and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 8 degrees of freedom=132.201, p=0.000). Hence there is no significant association between the education and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 6 degrees of freedom=15.260, p=0.018). Hence there is no significant association between the Religion and the overall performance.

It is found that there is no statistically significant relationship between the variables (Chi-square with 14 degrees of freedom=163.805, p=0.000). Hence there is no significant association between the occupation and the overall performance.
SUGGESTIONS

Following are the suggestions made to improve clean loan performance and customer satisfaction in the study area.

1. The Primary suggestion in overall is made to improve the services rendered by the commercial bankers. There is still scope for improving service related activities towards the customers. No one can deny that the banks are spending a lot of money on its location, interior decoration, environment and infrastructure. These hygienic factors are responsible for bringing customer satisfaction only to certain extent. The bankers have to improve areas like simplified loan procedure, reducing the cost and time involved and providing insurance cover. These procedural aspects should be improved or should be made more customers friendly.

2. The clean loan are awarded to meet various requirements of customers, generally they are classified into consumption and household purpose. The banker has to change his perception towards the household lending. Though they are less productive in nature, they are supportive in increasing the productivity of human beings. Hence the commercial banks have to change their policy towards lending for household asset. This would reduce chances for more defaults.
3. There is association between age of the customers and various schemes of clean loan, method of interest charged and various facilities available in the bank. The relationship reveals that the banker has to classify various types of customer’s method of interest charged and facility offered.

4. There is further scope for doing research in this area of researcher may undertake each scheme of clean loans for further research. He can make a comparison between rural and urban areas.

**CONCLUSION**

The organization and analysis of previous chapter have directed to the following conclusion.

The study is concern with analysis of clean loan performance of the commercial banks in Karur District. There are various procedures laid down by the commercial banks to sanction clean loans. The sample banks selected for the study offered various schemes of clean loans. It is concluded that such facility available in the banks contribute somewhat less satisfaction. It is clear from one multiple regression similarly the services rendered by the commercial bank also failed to bring more and more satisfaction among the customers. However the analysis shows that the various physical facilities such as ATM, Branch location provided by commercial are more satisfactory.
Hence it is concluded that hardware service of the banks satisfactory and software service of the banks are less satisfactory.

Remaining clean loan procedures such as cost involved, amount and time, method of interest, default and disbursement could not bring the expected satisfaction of the customers.

**Consumption and Household Purpose**

The sample respondents in the study area obtained clean loans to meet out the consumption or household purposes. To differentiate between clean loan performance and service towards the above, it is noted that the clean loans were most preferable for consumption purpose by the commercial banks. In other words bank were ready to lend clean loan to pursue engineering, medical and professional education by the customers. In one sense, the banks were indirectly responsible for generating more and more employment opportunities and more and more income among the customers. On the other hand clean loan given for the purpose of purchasing short term and long term assets of the household may be less productive compared to the other. Thus, the commercial banks in the study area leaned to more towards consumption rather than household.
Association between clean loan procedures and other factors

Clan loan performance of commercial bankers is largely influenced by nature of customers (Account holders) minimum payment to be made, sources of information provided to the customers, rate of interest etc. In other words these factors motivate the bankers to disburse clean loans. Similarly the banker takes into account the occupation and marital status of the respondents in awarding clean loans. Depending upon the occupation of the respondents the payment, the default might vary. For instance, he may be lending to immediately to salaried class than others. There is a chance for the banker if the customer is married because he can get indirectly the collateral security from the life partner.