

CHAPTER –IV

ANLAYSIS AND INTERPRETATION OF DATA

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ANLAYSIS AND INTERPRETATION OF DATA

4.1 INTRODUCTION:-

In the following paragraph it is described the financing policy of the Kolhapur Urban Co-operative Bank Ltd., Kolhapur to small scale industrial units, Vehicle Loan, Housing Loan units and its impact on the borrowers for that purpose of sample size of borrowers are taken in to consideration. And this data analyzed an interpreted and found out the difficulties of the borrowers. This data collected from sample size of borrowers by interview schedule (This interview schedule is attached at the end of chapter). The analysis an interpretation of the data as follows.

4.2. SAMPLE SIZE:-

For the purpose of sample survey there are huge number of borrowers financed during the last 5 year but I selected out of which 50 borrowers were selected for the purpose of interview.

The Table No.4.1 shows the loan wise classification of sample units.

Table No. 4.1 :

Sr. No.	Loan wise Classification	Sample Units	Percentage
1	Real Estate loan	15	30%
2	Vehicle Loan	15	30%
3	Gold Loan	10	20%
4	Loan on Deposit	10	20%
	Total	50	100%

The Kolhapur Urban Co-operative Bank Ltd., Kolhapur has made diversified financing can be observed by the table no. 4.1. The table can be shows the financing to so sample units. The bank has financed various types of loans but I selected the major loan this are real-estate loan, vehicle loan, gold loan, loan on deposit which percentage are 30%, 30% 20%, 20% randomly.

4.3 ANALYSIS AND INTERPRITATIION OF SAMPE SURVEY :-

The analysis and interpretation of data is reviewed as under:-

1] TABLE SHOWING THE CLASSIFICATION OF RESPONDENTS ACCORDING TO THEIR AGE GROUP:

Table No.4.2

Age Group (in Years)	No of Respondents	Percentage %
20-25	10	20%
25-30	12	24%
30-35	15	30%
35-40	5	10%
Above 40	5	16%
Total	50	100%

Above table show that :-

- 1) 20% of the respondents belonging to 20-25 years of age group.
- 2) 24% of the respondents belonging to 25-30 years of age group.
- 3) 30% of the Respondents belonging to 30-35 years of age group.
- 4) 10% of the respondents belonging to 35-40 years of age group.
- 5) 16% of the respondents belonging to above 40 years of age group.

Conclusion : Most of the respondents (i.e 30%) belonging to age of 30-35 years and less respondent (i.e.10%) belonging to age group of 35-40 years.

2] TABLE SHOWING THE CLASSIFICATION OF RESPONDENTS ACCORDING TO EDUCATION LEVEL.

Table No. 4.3 :

Education	No. of Respondents	Percentage
Primary	5	10%
Secondary	24	48%
Higher	5	10%
Graduation	10	20%
Technical	6	12%
Total	50	100%

The table indicated that:-

- 1) 10% of the respondents had Primary Education.
- 2) 48% of the respondents had Secondary Education.
- 3) 10% of the respondents had Higher Education.
- 4) 20% of the respondents had Graduation Education.
- 5) 12% of the respondents had Technical Education.

From the above interpretation we can conclude that most of the respondents (i.e. 45%) are secondary educated.

3] TABLE SHOWING THE CLASSIFICATION OF RESPONDENT ACCORDING TO CAST

Table No.4.4

Caste	No. of Respondents	Percentage
Maratha	22	44%
Kristhan	5	10%
Teli	2	4%
Mali	-	-
Brahaman	8	16%
Backward Caste	13	26%
Schedule Caste	-	-
Total	50	100%

The table indicate that:-

- 1) 44% of the respondents are Marathas.
- 2) 10% of the respondents are Kristhan.
- 3) 4% of the respondents are Teli.
- 4) 0% of the respondents are Mali.
- 5) 16% of the respondents are Bahaman.
- 6) 26% of the respondents are Backward Class.
- 7) There is no respondent in Scheduled Cast.

From these findings we can conclude that the bank has sanctioned most of its loans general castes and also backward castes. But it could not give preference to scheduled castes and Mali Casts.

4] TABLE SHOWING THE RATE OF INTEREST ON BORROWING

Table No. 4.5

Rate of Interest	No. of Respondents	Percentage
Reasonable	22	44%
Not Reasonable	28	56%
Total	50	100%

The table indicate that:-

- 1) 44% of the respondents thought that the rate of interest is reasonable.
- 2) 56% of the respondent thought that the rate of interest is not reasonable.

Most of the respondents thought that the rate of interest is more, the borrowers want it to reduce the interest rate. Monthly installment, fixed by the bank is difficult to pay for the borrowers, because they have not sufficient amount to pay in time regularly installments and interest.

5] TABLE SHOWING THE SECURITY WISE LOANS:-

Table No.4.6

Security	No. of Respondents	Percentage
Personal	8	16
Assets	42	84
Total	50	100

The table shows that:-

- 1) 16% of the respondents given security of personal guarantee.
- 2) 84% of the respondents given security of asset.

The above table clearly shows that out of 50 respondents, 8 respondents have given security of personal guarantee for loans.

Hence we can conclude from the above table that most of respondents have given asset as security to borrow loans from the bank and few of them have given personal security.

6] TABLE SHOWING THE CLASSIFICATION OF VIEW OF THE RESPONDENTS REGARDING THE LOAN APPLICATION FORM OF THE BANK.

Table No. 4.7

Vie of Respondents	No. of Respondent	Percentage
Easy	35	70%
Complicated	15	30%
Irrelevant	-	-
Total	50	100%

The table indicates that:-

- 1) 70% of the respondents feel that the loan applications form of the bank is easy.
- 2) 30% of the respondents feel that the loan applications form of the bank is complicated.
- 3) None of the respondents feel that the form is irrelevant.

30% of the respondents who feel the form is complicated, they fill-up it with the help of other persons. So we can conclude that the present form of application for loan is easy.

4.4 DIFFICULTIES OF BORROWERS:-

While ample survey was conducted the researcher realized the difficulties of the borrowers which are given below.

1) Difficulties in obtaining documents:-

The bank requires a sufficient number of documents and certificates from various offices. The borrowers are required to obtain documents from particular authority offices, and enclose them with loan application form. But, it is very difficult to obtain number o documents, from concerned offices within the stipulated time, it is first difficulty of the borrowers.

2) Loan Sanction:-

The bank sanctions the loan about 60% to 70% of the borrowers demand. Hence it is difficult to the borrowers because they cannot get adequate amount for the business.

3) Period of Repayment:-

The repayment schedule shall be fixed depending upon the repaying capacity of the unit. Some of the borrowers are unable to make repayments as per schedule for one or the other reasons.

4) Rate of Interest:-

Through 22 respondents thought that the rate of interest is reasonable 28 respondents thought that rate of interest is not reasonable.