

**GOVERNMENT DEGREE COLLEGE
KORUTLA, JAGTIAL DIST.**

Academic Year: 2021-22

**DETAILS OF
“STUDENT STUDY PROJECTS”**



**DEPARTMENT OF COMMERCE
GOVERNMENT DEGREE COLLEGE
KORUTLA, JAGTIAL DIST.**

Department of Commerce

“STUDENT STUDY PROJECTS”

Sl. No	Study Project Title	Name of the Supervisor	Names of the Students	Remarks
1	A STUDY ON EDUCATION LOANS WITH REFERENCE TO HDFC BANK	Burla Naresh Assistant Professor of Commerce	1. Md. Afral Ali, B.Com. II year 2. Md. Muzamil Ali, B.Com. II year 3. M. Akhila, B.Com. II year 4. N.Ajay, B.Com. II year	
2	A STUDY ON ADVERTISING EFFECTIVENESS OF SAMSUNG ELECTRONICS	Dr. D.SUKHAPRADA DEVI Lecturer in Commerce	1. M. Pavan Sai 2. M. Srinivas 3. MD. Shabiruddin 4. MD. Junaid Shabaz	

STUDENT STUDY PROJECT (2021-22)

(COMMERCE)

**“A STUDY ON EDUCATION LOANS WITH
REFERENCE TO HDFC BANK”**

STUDENTS STUDY PROJECT

Submitted to the

DEPARTMENT OF COMMERCE

GOVERNMENT DEGREE COLLEGE - KORUTLA

Submitted By:

1. Md. Afzal Ali, B.Com. II year
2. Md. Muzamil Ali, B.Com. II year
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4. N.Ajay, B.Com. II year

Under the Supervision of

Burla Naresh

Assistant Professor of Commerce



**DEPARTMENT OF COMMERCE
GOVERNMENT DEGREE COLLEGE
KORUTLA, JAGTIAL DIST.**

DECLARATION

We do hereby declare that the work presented in this study project titled **"A STUDY ON EDUCATION LOANS WITH REFERENCE TO HDFC BANK"** is an original one and has been carried out by us under the supervision of Dr. Burla Naresh, Assistant Professor of Commerce, Government Degree College, Korutla, Dist. Jagtial and has not been submitted either in part or in full for the award of any Degree or Diploma to any University earlier.

Place: KORUTLA

1. Md. Afzal Ali, B.Com. II year
2. Md. Muzamil Ali, B.Com. II year
3. M. Akhila, B.Com. II year
4. N.Ajay, B.Com. II year

CERTIFICATE

This is to certify that the **Students Study Project** titled **"A STUDY ON EDUCATION LOANS WITH REFERENCE TO HDFC BANK"** is an original one and has been carried out by the students of Department of Commerce, Government Degree College, Korutla, Dist: Jagtial. It was carried out under my supervision and guidance. It is a bonafide work done by them.

DR. BURLA NARESH

Study Project Supervisor
Assistant Professor of Commerce
Government Degree College,
Korutla, Jagtial Dist.

CONTENTS

CHAPTER	CHAPTER NAME	PAGE NO.
I	INTRODUCTION <ul style="list-style-type: none">• Introduction• Need of the study• Objectives of the study• Scope of the study• Research methodology• Limitations of the study	1-8
II	INDUSTRY PROFILE & COMPANY PROFILE	9-28
III	DATA ANALYSIS AND INTERPRETATION	29-37
IV	FINDINGS, CONCLUSIONS & SUGGESTIONS	38-40
	BIBLIOGRAPHY	41

CHAPTER-I
INTRODUCTION

INTRODUCTION

Education loans can augment the boundaries of what you can achieve
Education never ends – it is not said without reason. We are educated all our lives and getting an education not only is a great achievement but something that gives you the tools to find your own way in the world. Education is indispensable; little do we realize how much more it can bring to us in terms of worldly amplifications. Anyone can have propensity and the natural endowment for education. But one might not have the resources to finance their education. You certainly can't let lack of resources impede you from advancing your prospects through education. Then you accidentally stumble upon the word 'education loans'. Loans for education – you have never thought about it as a feasible arrangement. Education loans can open newer panoramas in regard to your education aspirations.

Education loans are open to all people in all its myriad forms. Education loans can realize your education plans or the education plans of your children. You can strengthen you own future and the future of your son or daughter with education loans. An extensive range of student and parent loans are presented under the category of education loans. There are many types of education loans. Discerning about the types of education loans will help you in making the accurate decision. The single largest resource of education loans is federal loan. The two main federal education loan programs are the Federal Family Education Loan Program and the Federal Direct Loan Program. In the Federal Family Education Loan Program the bank, credit union or the school is the lender. While the federal direct loans program, the department of education is the lender.

Private education loans are offered to people so that they can provide financial backup to their education plans. Private education loans are not endorsed by other government agencies but are provided by other financial institutions. Private education loans program are optimum for both undergraduate and graduate studies. Formal education is requisite for future success. Though this is not a hard and fast rule, but education certainly helps you in gaining an upper hand. With universities getting expensive by each day an education loan will certainly give you an incentive to go ahead with your education plans.

Each year while contemplating on your education plans the thought of finances almost invariably comes in. While working towards your degree, you are constantly plagued about paying for the education fees, books, and other living expenses. Education loans can provide funding for tuition fees, board and room, books computer, and even student travel. An education loan can help you with all these expenses. Education loans are sufficient enough to take care of all these expenses. If you have been forced to drop your education for any reason, you can still take up your education at any point of time. Irrespective of your age and also where you have left your education.

There are no specific eligibility criteria for education loans. Any person who is in need of sponsorship for education can find an education loan that befits his or her financial necessity. Loan amount on education loans vary with the kind of education you want to pursue. The repayment options with education loans will similarly accommodate your personal financial preferences. You can either repay interest amount while still in school or six months after graduation. Education loans offer up to ten years for repayments. The refund alternatives on education loans also include deferment, forbearance and consolidation. The various sites on education loans can give you innumerable repayment options and monetary remuneration. Education loans will help you in planning your life after graduation. However, an education loan like every loan is a huge financial obligation. An education loan is generally the first substantial loan for most people and therefore the first major expense. Do not be completely dependent on your education loans for the funding of your complete education. Try to apply for any other financial sustenance like university grants, scholarships, fellowships, work study programs and assistance ship and any other form of aid. This will certainly encourage a fluid dispensation of your education loans. You can start by going to the financial aid office in your school or university. It will provide you further insight to the kind of education loans, you must apply for.

Education is an experience of life. It is so rewarding in itself that it helps you to manage almost everything in your life. Education loans discipline your impulse towards education and training into a fruitful contrivance. The payoff is delicious in terms of improved quality of life. Education is expensive! Is it?

NEED OF THE STUDY

The education loan category recorded a significant growth in last 5 years. This growth was primarily due to the rapid expansion of India's education services, as well as the rising number of students choosing to travel abroad to access higher education.

The category is expected to continue recording a high CAGR (Compound Annual Growth Rate) in the nearest future.

So, there is a need for this study is to comparatively study the educational loans offered by different banks, the interest pattern followed by different banks and to find out which is the best bank to obtain the educational loan from.

OBJECTIVES OF STUDY

The main objectives of the study are as follows:-

- 1) To learn about various aspects of HDFC educational loans.
- 2) To compare the performance of HDFC with other market players.
- 3) To compare the various aspects related to educational loans offered by different bank like maximum loan amount, surety, rate of interest, processing charges and documents required, etc.,
- 4) To know about the educational loan products and services.
- 5) To make comparative study of disbursement of educational loans by Commercial banks.
- 6) To know that which bank provides good loan schemes.

SCOPE OF THE STUDY

Total educational loans disbursements by banks have raised which witness's phenomenal growth from last 5 years. This study is analysis and comparison of educational loans provided by the HDFC with other banks. It is helpful in analyzing the educational loan services provided to the customer and their comparison.

From this study, HDFC can identify the difference between the schemes and charges charged in comparison to with its competitors.

Hence HDFC can change their schemes to perform better than other banks and can attract more customers. The study includes the comparative analysis of various aspects of educational loans offered by different banks

RESEARCH METHODOLOGY

The process used to collect information and data for the purpose of making business decisions. The methodology may include publication research, interviews, surveys and other research techniques, and could include both present and historical information.

Methodology is systematic procedure of collecting information in order to analyze and verifying a phenomenon. The collection of data is done through two principle source viz.

SOURCES OF DATA

PRIMARY SOURCE:

Primary data is the data or information collected directly from the respondents and concerned officials. It mainly includes questionnaire and interviews.

For this study, primary data is collected from different banks regarding the comparative analysis of educational loan schemes offered by different financial institutions.

SECONDARY SOURCE

To fulfill the information need of the study, the data is collected from secondary sources. The secondary data was collected on the basis of organizational file, official records, news papers, magazines, management books, preserved information in the company's database and website of the company.

RESEARCH DESIGN:

A research design is the arrangement of the condition for collection and analysis of data. Actually it is the blueprint of the research project. The research type is descriptive research. The main objective of this design is search primary and secondary data.

The research primarily focuses on the secondary sources and first hand information through focus group interviews.

PROPOSED RESEARCH

Type of research:

The present study involves descriptive research. Descriptive research design is a scientific method which involves observing and describing the behavior of a subject without influencing it in any way.

Research problem

The research problem selected for the study is to compare the educational loans offered by the HDFC bank with some other financial institutions like banks.

LIMITATIONS OF THE STUDY

This study also includes some limitations which have been discussed as follows:

- 1) To collect the data from various banks was quite difficult due to non-cooperation of some banks. This proved to be major limitation of the study.
- 2) Lack of data was also the other limitation of the study as some of banks do not have proper data on topic.
- 3) As the study of various banks includes cost constraint, it is one of the limitations of the study.
- 4) Some banks are not provided their internal information/circular.

INDUSTRY PROFILE

A bank is a profit seeking business firm, which deals with money and credit. It accepts deposits from the public and makes these funds available to those who need them. It helps in the remittance of money from one place to another. A banking company is defined as a company, which transacts the business of banking in India. A banking company in India has been defined in the banking companies act 1949 as "one which transacts the business of banking which means the purpose of lending or investment, of deposits of money from the public. Repayable on demand and withdraw able by cheque, draft, order or otherwise".

BANKING SYSTEM IN INDIA

Banking system occupies an important place in nation's economy. A banking institution is on dispensable in a modern society. It plays a pivotal role in the economic development of a country and forms the core of the money markets in an advanced country. In India, through the money market is still characterized by the existence of both organized and unorganized segments, institutions in the organized money. Market has grown significantly and playing an increasingly important role. The unorganized sector, comparing to the moneylenders and indigenous bankers, caters the needs of large number of persons especially in the countryside. Among the institutions in organized sector of the money market, commercial banks and co-operative banks have been in existence for the past few decades. The regional rural banks came into existence since the middle of seventies. Thus, with the phenomenal geographical expansion of banks and the setting up of the regional rural banks during the recent past, the organized sector of money market has penetrated into rural areas as well.

The banking scenario in India has been changing at fast pace from being just the borrowers and lenders traditionally, the focus has shifted to more differentiated and customized product/service provider from regulation to liberalization in the year 1991, from planned economy to market.

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The deposit insurance and credit guarantee corporation of India undertakes the twin functions of extending the insurance cover to the depositors in bank and projects the interest of banks by providing guarantee in respect of advances granted by them to the small scale industries.

RESERVE BANK OF INDIA

The central bank plays a key role in the modern banking system. The Reserve Bank of India acts as a central bank in our country. It helps in formulating and implementing the financial policies and acts as an effective string puller of the commercial banks in licensing, controlling, directing and assisting them. The RBI was established on 1st April 1935 under the Reserve Bank of India Act, 1934 and it has been acting as central bank of our country. The RBI was nationalized in 1948.

TYPES OF BANKS

Commercial banks

Commercial banks perform all kinds of banking business. Its primary function is to accept deposits from the public and make these funds available to those who need them. These banks usually give short-term loans and advances. They also render services such as collection of cheques, safe custody of valuables, remittance facilities etc.,

Industrial banks

Industrial banks are also 'investment banks'. They are primarily meant to cater to the financial needs of industrial undertakings. They provide medium-term and long-term credit to the industries for the purchase of fixed assets.

Central bank

A central bank is the apex financial institution in the banking and financial system of a country. It is regarded as the highest monetary authority in the country. It acts as the leader in the money market. It supervises, controls and regulates the activities of the commercial banks.

Savings bank

Savings bank collects the small savings of the people. They pool together the scattered savings of these banks and this is to encourage the habit of thrift among the people. Hence, these banks impose many restrictions on the withdrawals.

Exchange banks

Exchange banks mainly deal in foreign exchange. They purchase and sell foreign currencies and discount foreign bills. They finance foreign trade.

Co-operative banks

These are a group of financial institutions organized under the provisions of the Co-operative society's act of the states. The main object of these banks is to provide cheap credit to their members.

Private Banks

In every country, there are large numbers of private banks. Individuals and firms do banking business. Such private banks are also known as indigenous banks in India. Private banks also carry trading apart from the banking business.

Regional rural banks

Regional rural banks were established under Regional Rural Banks Act, 1975. Rural bank may be defined as primary banking institutions. They were established to perform the banking functions with the objective of developing the village areas.

Lead bank

This bank adopts a district and integrates its schemes with district plans for an effective distribution of credit along with the expanded banking facilities as per the local needs. RBI introduced the lead bank scheme in December 1969. The lead bank co-ordinates the activities of all the credit institutions, co-operative banks, commercial banks and other in its allotted districts.

MAJOR PLAYER IN INDIA

1. HDFC BANK LTD
2. ICICI BANK LTD
3. STATE BANK OF INDIA LTD
4. PUNJAB NATIONAL BANK LTD
5. BANK OF BARODA LTD
6. FEDERAL BANK LTD
7. AXIS BANK LTD
8. ING VYSYA BANK LTD
9. IDBI BANK LTD
10. INDUSIND BANK LTD
11. YES BANK LTD



PROFILE OF HDFC BANK

INTRODUCTION:

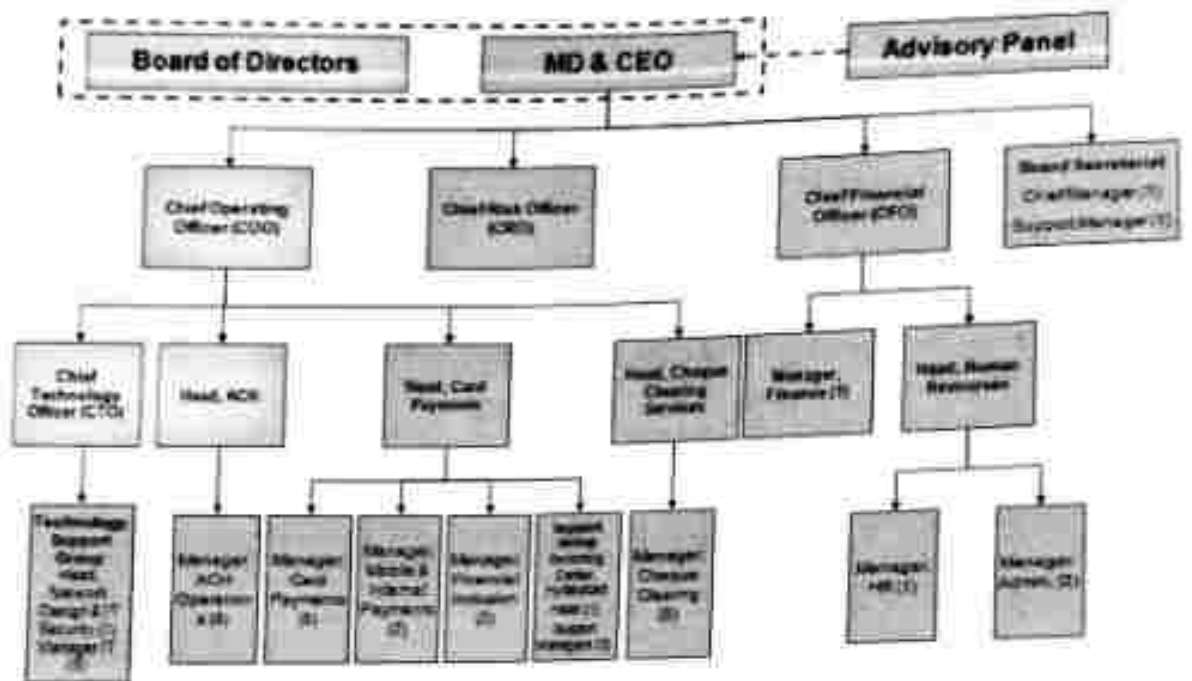
The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalization of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995. HDFC is India's premier housing finance company and enjoys an impeccable track record in India as well as in international markets. Since its inception in 1977, the Corporation has maintained a consistent and healthy growth in its operations to remain the market leader in mortgages. Its outstanding loan portfolio covers well over a million dwelling units. HDFC has developed significant expertise in retail mortgage loans to different market segments and also has a large corporate client base for its housing related credit facilities. With its experience in the financial markets, a strong market reputation, large shareholder base and unique consumer franchise, HDFC was ideally positioned to promote a bank in the Indian environment.

HDFC Bank began operations in 1995 with a simple mission: to be a "World Class Indian Bank." We realized that only a single minded focus on product quality and service excellence would help us get there. Today, we are proud to say that we are well on our way towards that goal.

HDFC Bank Limited (the Bank) is an India-based banking company engaged in providing a range of banking and financial services, including commercial banking and treasury operations. The Bank has a network of 1412 branches and 3295 automated teller machines (ATMs) in 528 cities and total employees are 52687.

SLOGAN: "With you right through." Helping Indians experience the joy of home ownership. The road to success is a tough and challenging journey in the dark where only obstacles light the path. However, success on a terrain like this is not without a solution. As HDFC found out over two decades ago, in 1977 the solution for success is customer satisfaction.

ORGANIZATION CHART



VISION STATEMENT OF HDFC BANK

The HDFC Bank is committed to maintain the highest level of ethical standards, professional integrity and regulatory compliance. HDFC Bank's business philosophy is based on four core values such as:-

1. Operational excellence.
2. Customer Focus.
3. Product leadership.
4. People.

The objective of the HDFC Bank is to provide its target market customers a full range of financial products and banking services, giving the customer a one-step window for all his/her requirements. The HDFC Bank plus and the investment advisory services programs have been designed keeping in mind needs of customers who seeks distinct financial solutions, information and advice on various investment avenues.

BUSINESS STRATEGY

- I. Increasing market share in India's expanding banking
- II. Delivering high quality customer service
- III. Maintaining current high standards for asset quality through disciplined credit risk management
- IV. Develop innovative products and services that attract targeted customers and address inefficiencies in the Indian financial sector.

EDUCATION LOAN SCHEMES OF VARIOUS NATIONALIZED BANK



Features of Student Loans for education In India

- Secure a loan for approved courses offered by recognized institutions in India.
- Loans upto Rs. 15 lakh available
- Get maximum advantage of unsecured lending upto Rs. 7.5 lakh!

Focus on pursuing the course of your choice and securing a great education. Leave the hassles of documentation and finances of your student loan for Indian education to us. Here are a few features of the loan:

- **Amount limits:** Get student loans upto Rs. 15 lakh and unsecured lending upto Rs. 7.5 lakh. No collateral or third party guarantee will be required for loans upto Rs. 7.5 lakh.
- **Wider collateral options:** Are you securing a loan of a higher amount than Rs. 7.5 lakh? We offer a wide range of bank approved collateral securities like Residential Property, HDFC Bank Fixed Deposit, LIC, NSC or a KVP policy.
- **Pick your course:** We have a list of approved institutions and courses like MBA, Engineering, Medicine, Architecture, Pure Sciences, IT and much more.
- **Loan Tenure:** Free yourself of the hassle of immediate repayment. Our loans are available upto a period of 7 years including moratorium period. A repayment moratorium (also called a repayment holiday) is the coursework period + 1 year or 6 months after the student gets a job/starts earning - whichever is earlier. You can avail flexible repayment plans.
- **Tax Rebate:** Did you know that you are eligible for a tax rebate for the interest you pay on an education loan under Section 80-E of the Income Tax Act 1961*? See the Income Tax Circular for more details here. Email loansupport@hdfcbank.com to receive interest certificate for FY 09-10.

If this wasn't enough for you, check out some more **special privileges** that you will get as a HDFC customer for a Student Loan For Indian Education:

- We will provide services at your doorstep.
- Loans will be directly disbursed to the educational institution as per the fee structure.
- Avail access to some other great products and services that we offer. Get a Savings Account with us right away!
- Thinking about insurance? As our customer for a student loan, you can also get a special privilege of choosing the Insurance Protection from HDFC ERGO.

The eligibility criteria for securing Student Loan for Indian Education?

- You need to be a Indian resident
- You should be aged between 16 - 35 years.
- If you are taking a loan of more than Rs. 7.5 Lakh, a collateral security will be required.
- Co applicant: A co-applicant is required for all full time courses. Here are a few points to be noted about co-applicants:
 - Primary Co-Applicants: Parents, Spouse, Siblings
 - Secondary Co-Applicants: Father-In Law, Mother-In-Law, Brother-In-Law, Paternal / Maternal Uncle / Aunt



Eligible Courses

All courses having employment prospects are eligible.

- Graduation courses/ Post graduation courses/ Professional courses
- Other courses approved by UGC/Government/AICTE etc.

Expenses considered for loan

- Fees payable to college/school/hostel
- Examination/Library/Laboratory fees
- Purchase of Books/Equipment/Instruments/Uniforms
- Caution Deposit/Building Fund/Refundable Deposit (maximum 10% Tuition fees for the entire course)
- Travel Expenses/Passage money for studies abroad
- Purchase of computers considered necessary for completion of course
- Cost of a Two-wheeler upto Rs. 50,000/-

Any other expenses required to complete the course like study tours, project work etc.

Amount of Loan

- For studies in India, maximum Rs. 10 lacs
- Studies abroad, maximum Rs. 20 lacs

**COMPARATIVE ANALYSIS OF EDUCATION LOAN POLICIES OF
NATIONALIZED BANKS**

NAME	Maximum Loan amount and Rate of Interest	Moratorium period	Margin money	Branches in New Delhi	Credit Policy	U.S.P.
HD FC BA NK	<p>Studies in India - Maximum Rs.10lacs</p> <p>Studies abroad Maximum Rs.20.00 lacs.</p> <p>Rate of Interest 13%+1%processing charge in Foreign cases</p>	<p>Moratorium Period: -</p> <p>Course Period + 1 year or 6 months after getting job, whichever is earlier.</p> <p>Repayment:-</p> <p>Loan to be repaid within a maximum period of 5-7 years after commencement of repayment</p>	<p>Upto Rs. 4lacs:Nil</p> <p>Above Rs. 4.00 lacs:-</p> <p>□ Studies within India 5%</p> <p>□ For studies abroad 15%</p>	Total branches-77	<p>Up to Rs7.5 lacs-No Collateral required</p> <p>Above Rs. 7.5 Lacs-Collateral of full value required</p>	
S.B. L.	<p>Education in India - Max. Rs.10.00 lacs.</p> <p>Education Abroad - Max. Rs.20.00 lacs.</p> <p>Interest rate</p> <p>Up to Rs 4 lacs- 12.25% P.A.floating.</p>	<p>□ Moratorium Period :-</p> <p>Course Period + 1 year or 6 months after getting job, whichever is earlier.</p> <p>Repayment:-</p>	<p>For loans upto Rs. 4.00lacs:-Nil</p> <p>For loans above Rs. 4.00 lacs:-</p> <p>□ Studies within</p>	Total branches-189	<p>Upto Rs. 4 lacs - No Security</p> <p>Above Rs. 4 lacs to Rs. 7.50 lacs-- Third Party Guarantee</p> <p>Above Rs. 7.50 lacs to Rs. 10</p>	

	Above Rs. 4 lacs- 13.25%p.a. floating	Loan to be repaid within a maximum period of 5-7 years after commencement of repayment.	India 5% For studies abroad 15%		lacs. (India) Rs. 15 lacs (Abroad) - - Tangible Collateral security for full value of loan Rs. 15 lacs to Rs. 20 lacs for Abroad - Tangible collateral security for full value of loan	
OB. C.	Education in India - Max Rs. 10lacs Education Abroad - Max. Rs. 20lacs. Rate of Interest: For Loan upto Rs. 4.00 Lacs. 11.25 % p.a. Loan above Rs. 4.00 Lacs. 12.00 % p.a.	Maturation Period :- Course Period - 7 year or 6 months after getting job, whichever is earlier Repayment:- Loan to be repaid within a maximum period of 5-7 years after commencement of repayment.	Upto Rs. 4.00lacs - 5% Above Rs. 4.00 lacs - - Study within India 5% - For studies abroad 15%	Total branches - 96	For loan upto rs. 4 lacs:- No Collateral Security Above Rs. 4 lacs - 15 lacs - one satisfactory third party guarantee Above Rs. 7.50 Co-obligation of parents/guardian is obligatory	1% interest concession is provided if interest defaulted during repayment holiday is serviced - i) 50% concession to women beneficiaries. SC/STs and disabled

						student s.
Andhra bank	<p>Studies in India - Maximum Rs.10.00 lakh</p> <p>Studies abroad - Maximum Rs.20.00 lakh.</p> <p>Rate of Interest: -Upto Rs.4.00 Lacs- 11.75% Above Rs.4.00 lacs:- 13.50%,</p>	<p>Moratorium Period: -</p> <p>Course Period ± 1 year or 6 months after getting job, whichever is earlier.</p> <p>Repayment:-</p> <p>Loan to be repaid within a maximum period of 5-7 years after commencement of repayment</p>	<p>Upto Rs. 4.00lac s:- Nil</p> <p>Above Rs. 4.00 lacs:-</p> <p><input type="checkbox"/> Studies within India 5%</p> <p><input type="checkbox"/> For studies abroad 15%</p>	Total branches-26	<p>Upto Rs.4 lacs: No security</p> <p>Above Rs. 4.00 Lacs and up to Rs. 7.5 lacs: Collateral in the form of a suitable third party guarantee along with assignment of future income.</p> <p>Above Rs.7.5 lacs: Tangible collateral security equal to 100% of the loan amount along with assignment of future income</p>	<p><input type="checkbox"/> Concession of 0.50% for women</p>

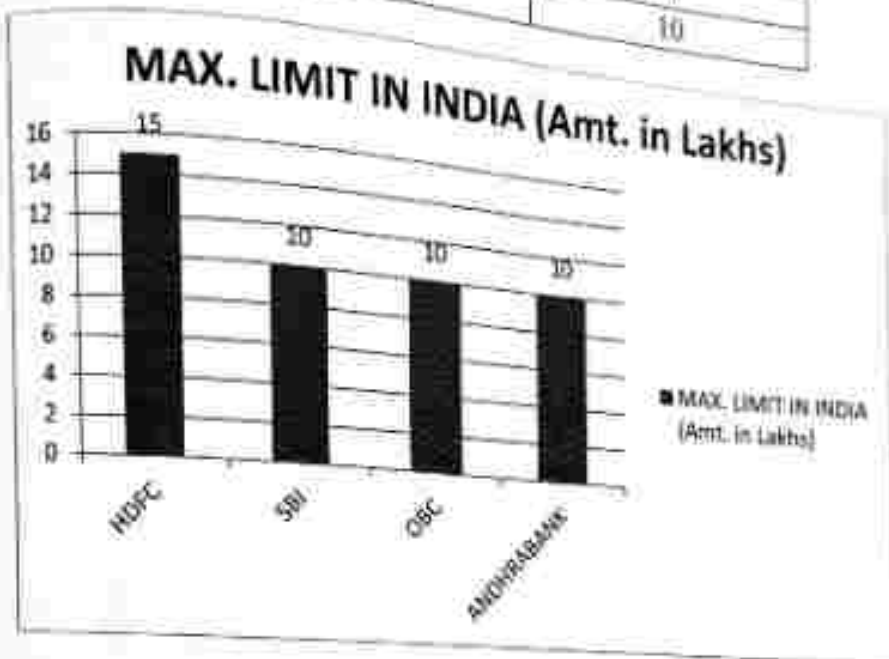
**VARIOUS PARAMETERS OF EDUCATIONAL LOAN PROVIDED BY
DIFFERENT BANKS**

Sl. No.	Basis of Difference	HDFC BANK	SBI	OBC	ANDHRA BANK
1	Max. loan for studies in India	Rs.15 lacs	Rs. 10.00 Lacs	Rs.10lacs.	Rs.10.00 lakh
2	Max. loan for studies in Abroad	Rs.20.00 lacs	Rs. 20.00 Lacs	Rs.20 lacs.	Rs.20.00 lakh.
3	Interest Rates	13%+1% processing charge in Foreign cases	Upto Rs. 4 lakh 10.50% p.a. Above Rs. 4 lakh 11.50% p.a.	For Loan upto Rs. 4.00 Lacs: 11.25 % p.a. Loan above Rs. 4.00 Lacs: 12.00 % p.a.	Upto Rs.4.00 Lacs- 11.75% Above Rs.4.00 lacs:- 13.50%.
4	Repayment Period starts from	Course Period + 1 year or 6 months after getting job, whichever is earlier.	One year after completion of course or 6 months after securing a job, whichever is earlier.	Course Period + 1 year or 6 months after getting job, whichever is earlier.	Course Period + 1 year or 6 months after getting job, whichever is earlier.
5	Repayment Period	Repayment:- Loan to be repaid within a maximum period of 5-7 years after commencement of repayment	In India : Up to Rs. 7.5 lacs - 5-7 years Above Rs. 7.5 lacs -5-10 years In Abroad : Up to Rs. 15 lacs - 5-7 years Above Rs. 15	Loan to be repaid within a maximum period of 5-7 years after commencement of repayment.	Loan to be repaid within a maximum period of 5-7 years after commencement of repayment

			lacs – 5-10 years		
6	Margin	Upto Rs. 4lacs:Nil Above Rs. 4.00 lacs:- Studies within India 5% For studies abroad 15%	Upto Rs. 4.00 lacs Nil Above Rs. 4.00 lacs: Studies in India 5% Studies in Abroad 15%	Upto Rs. 4.00 lacs:-Nil Above Rs. 4.00 lacs:- Studies within India 5% For studies abroad 15%	Upto Rs. 4.00 lacs:- Nil Above Rs. 4.00 lacs:- Studies within India 5% For studies abroad 15%
7	Processing Fees	No processing fee/upfront charges Deposit of Rs. 5000/-for education loan for studies abroad which will be adjusted in the margin money	No processing fee/upfront charges Deposit of Rs. 5000/-for education loan for studies abroad which will be adjusted in the margin money	No processing fee/upfront charges	Not Available
8	Security	Up to Rs. 7.5 lacs-No Collateral required Above Rs. 7.5 Laes-Collateral of full value required	Upto Rs. 4.00 lacs : No security Rs. 4.00 lacs to Rs. 7.50 lacs Third Party Guarantee Above Rs. 7.50 lacs to Rs. 10 lacs(India) : Tangible Collateral security for full value of	For loan upto rs.4 lacs- No Collateral Security. Above Rs. 4 lacs-7.50 lacs- one satisfactory third party guarantee Above Rs.7.50- Co-obligation of parents/guardian is obligatory.	Upto Rs.4 lacs: No security Above Rs. 4.00 Laes and up to Rs. 7.5 lacs: Collateral in the form of a suitable third party guarantee along with assignment of future income. Above Rs.7.5 lacs: Tangible collateral security equal to 100% of the loan amount along

TABLE SHOWING MAXIMUM LIMIT OF EDUCATION LOAN FOR STUDIES IN INDIA

MAX LOAN FOR STUDIES IN INDIA	MAX. LIMIT IN INDIA (Amt. in Lakhs)
HDFC	15
SBI	10
OBC	10
ANDHRABANK	10

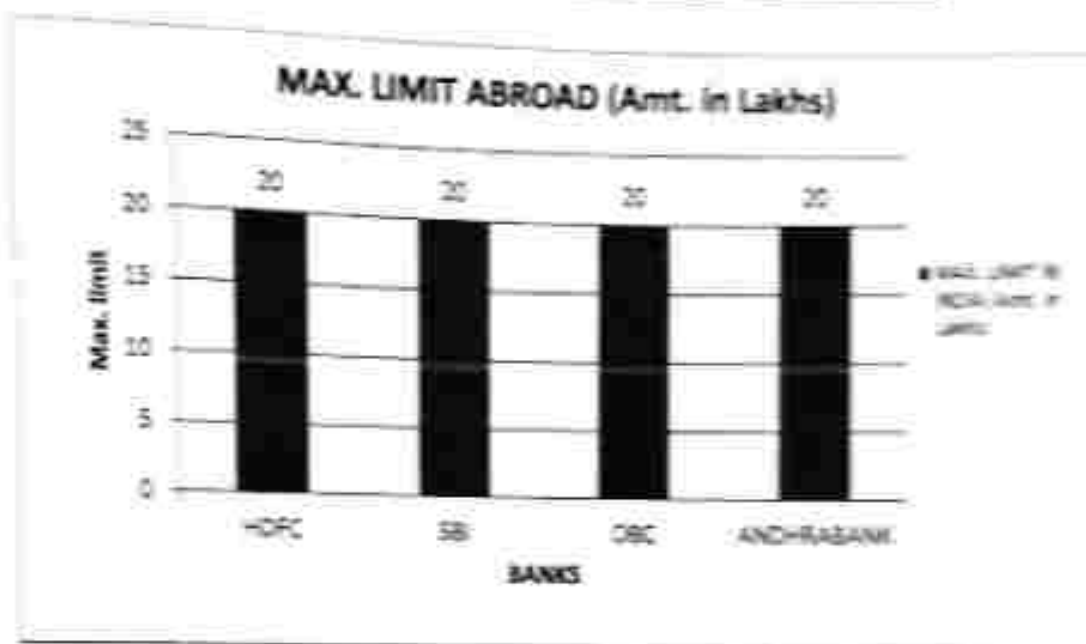


INTERPRETATION:

From the above graph, it is clear that the maximum limit for education loan in India is Rs. 15 Lakhs for HDFC Bank and Rs. 10 Lakhs for all other banks.

TABLE SHOWING MAXIMUM LIMIT OF EDUCATION LOAN FOR STUDIES ABROAD

MAX LOAN FOR STUDIES ABROAD	MAX. LIMIT ABROAD (Amt. in Lakhs)
HDFC	20
SBI	20
OBC	20
ANDHRABANK	20



INTERPRETATION:

From the above graph, it is clear that the maximum limit for education loan abroad is Rs. 20 Lakhs for all the banks.

FINDINGS

From the above analysis of the comparison of education loans offered by different banks, the following findings were noted.

S.NO	PARAMETERS	PRIVATE BANKS	PUBLIC BANKS
1	Beneficiaries	Economically affluent sections of Society	Economically weaker sections also
2	Objective	Commercial	National and social
3	Aimed At	Profit Earning	Not profit alone
4	Margin Money	Must	Flexible
5	Security	Necessary	Less Important
6	Interest Rate	High	Reasonable
7	Attitude	Rigid and strict	Flexible and liberal

SUGGESTIONS

1. Banks should go for advertisement Campaign from Scratch.
2. Banks should try to cash its brand image.
3. Strong branch network should be made and staff personnel's incentives should be increased.
4. Banks should increase its product line in education loans.
5. Special scheme for non-professional students as well as for professional students should be increased.
6. Banks should introduce some new model keeping in mind the loan suitable for medium income group customer.
7. Presence of some famous personality in Advertisement or in Pamphlet's insuring better retention in the mind of customers.
8. In this age of information, the customer before taking loans collects all the information about various brands. The banks should provide a combined booklet of the product range in order to upgrade the knowledge of future takings of loans.

CONCLUSIONS

On the basis of above findings and comparison among HDFC, SBI, OBC and ANDHRA BANK, it is clearly observed that public banks have more reach, variety and flexibility in their education loan schemes whereas private banks uses some new concepts in their offerings like tailor made repayment system.

1. Maximum loan for studies in India is ranging from Rs. 50,000 to 10.00 lacs and for studies in Abroad it is Rs. 15-20 lacs by public banks.
2. Interest rates vary from 9.5% to 13% p.a.
3. All banks have same repayment facility i.e. one year after completion of course or 6 months after securing a job, whichever is earlier.
4. Repayment period vary from 5-7 year after commencement of repayment.
5. Margin is same in all the six banks i.e., up to Rs. 4.00 lacs there is no margin amount and in case of above Rs. 4.00 lacs it is 5% for studies in India and 15% for studies in Abroad
6. SBI do not charge any processing fees but SBI takes Deposit of Rs. 5000/- for education loan for studies abroad this will be adjusted in the margin money.
7. In case of SBI, OBC, Andhra Bank, upto Rs. 4 lacs there is no security. But in case of HDFC Bank, upto 7.5 lacs no collateral security required.
8. In case of SBI, OBC, ANDHRA BANK the maximum limit is Rs. 10 Lakhs. But in case of HDFC the limit is Rs. 15 Lakhs.

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STUDENT STUDY PROJECT
Academic Year - 2021-22

**"A STUDY ON ADVERTISING EFFECTIVENESS OF
SAMSUNG ELECTRONICS"**

STUDENTS STUDY PROJECT

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CERTIFICATE

This is to certify that the project work entitled **"ADVERTISING EFFECTIVENESS OF SAMSUNG ELECTRONICS"** is the bonafide work done by **MANTHRI PAVANSAL-20077046402020, MANTHRI SRINIVAS-20077046402021, MD SHABEERUDDIN-20077046402025, MOHAMMAD JUNEID SHABAZ-20077046402026** of **BACHELOR OF COMMERCE** final year of this college. They has completed the project work under the supervision of **Dr.D. SUKHAPRADA DEVI**, Department of Commerce as per the rules prescribed for the partial fulfillment of the **BACHELOR OF COMMERCE** for the academic year 2020-2023.

CONTENTS

CHAPTER	CHAPTER NAME	PAGE NO.
I	INTRODUCTION INTRODUCTION NEED OF THE STUDY OBJECTIVES OF THE STUDY SCOPE OF THE STUDY RESEARCH METHODOLOGY LIMITATIONS OF THE STUDY	10
II	INDUSTRY PROFILE & COMPANY PROFILE	11
III	DATA ANALYSIS AND INTERPRETATION	22
IV	FINDINGS, CONCLUSIONS & SUGGESTIONS	32
	QUESTIONNAIRE	35
	BIBLIOGRAPHY	37