

A COMPARATIVE STUDY OF LOAN AND ADVANCES IN SELECTED PUBLIC SECTOR AND PRIVATE SECTOR BANKS

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ABSTRACT

This paper is a study on the Public sector and Private sector banks customer's satisfaction towards banking services on loans and advances. The objective of this paper is to analyze the customer's awareness, perception and the level of satisfaction with regard to loan and advances provided by the public sector and private sector banks in the city of Tirunelveli. Banks have to connect with many customers and provide various types of services to its customers and if the customers are not satisfied with the some services offered by the banks. Banking sector plays an important major role in the development of a country, also it is very essential and difficult to find out a dissatisfied customer. The objective of this study is to compare the services on loan and advances towards customer satisfaction and to analyze the various variables of service factor using a Likert scale. This survey declares that in comparison public sector bank customers are satisfied with regard to loans and advances. However, the study also suggests that private sector banks and preparing to take more steps on public sector banks in this regard.

KEYWORDS: *Customer Satisfaction, Loans, and Advances, Role of Bank for Lending Activity Comparison*