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**PROBLEMS FACED BY THE STUDENTS TOWARDS EDUCATION LOAN  
(WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT)**

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**ABSTRACT**

*The present study attempts to focus on student education loan through banking services which includes the role of various banks in providing education loan services and its effect on the education system of India. Students availed educational loan from both public and private sector banks and have faced the problem of inaccessibility of bank officials, repeated visit to the banks, lack of proper guidance, delay in sanctioning and disbursement of loan and insufficient amount of loan sanctioning. Therefore, the bankers should take initiatives by providing the financial assistance to meet the required objectives and make them to satisfy in all levels.*

**KEYWORDS**

higher education, education loan, interest rate.

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**INTRODUCTION**

In the knowledge era, higher education has gained significance across the world. That demand and the need of higher education leads to have a drastic upward change in the tuition fees and the emergence of education institutions that create an awareness to avail the fund for education. There are many banks giving priority for the contribution to support the student's community. There are issues relating to borrowers like quantum of loan, time taken to sanction and disbursement of loan, lack of transparency and disclosure, changing interest rates, location and place and non-adherence of borrower's rights etc. Therefore, the study aims to identify problems faced by the students during the process of education loan.

**SIGNIFICANCE OF THE STUDY**

The study attempts to analyze the various bankers providing financial assistance to the students pursuing higher education and on the other side to study the key problems faced by the students during the process of education loan.

**REVIEW OF LITERATURE**

**James Tooley (2009)**, in his "the global education industry", the first edition of this pioneering book has produced surprising conclusions from research around the world into the extent of private education. Drawing on examples from Argentina, Brazil, Colombia, India, Indonesia, Peru, Romania, Russia, South Africa, Zimbabwe and other countries, Professor Tooley gave a snapshot of private education sector was large in the countries studied, was innovative and was not the exclusive domain of the wealthy. On the contrary, he found that the private sector often provided social responsibility, subsidized places and student loan schemes. Tooley identifies the factors that impede or facilitate the development of the private education sector in various countries, focusing on the regulatory regimes that may impinge upon private education. This led him to conclude with a proposal for the role of for-profit education enterprises in promoting equitable development. In this second edition, Professor Tooley contributes a new preface which shows how his work has developed and extended into other countries. In this particular, he provides a fascinating account of how private education is flourishing in china

**Navaneetha (2014)**, conclude that education has a significant role in the Indian Economy. Higher education is increasing with the new paradigm. Higher education involves creation of intellects of world standards and also training of skilled human power at mass level without compromising on quality. Education has become a costly affair recently. It is met by the nationalized and private sector banks through educational system. The study has been approached from the point of view students / customers in Coimbatore, who intended to avail the education loan offered by the State Bank of India. The study discusses on detail about the factors motivating the students to borrow their money from State Bank of India.

**Geetha Rani. P (2016)**, in the article titled "Financing Higher Education and Education Loans in India Trends and Troubles", attempts to investigate the trends in financing higher education which convey that student loans is the dominating source of financing higher education in India. It is concluded that fees, scholarships and student loans need to be examined in the context of increasing cost and role of markets in higher education along with affordability within the domain of family characteristics.

**Jayadev.M (2017)**, in the article titled "An Analysis of Educational Loans", found that educational loans are a relatively new phenomenon when it comes to funding higher education in India. There has been a significant rise in the volume of outstanding educational loans with an annual growth rate of 12% since March 2008. Banks are concerned about increasing non-performing assets with respect to educational loans. This paper argued for a statutory framework that addresses all aspects of funding higher education through loans and scholarships.

**RESEARCH GAP**

There are many banks giving priority for the contribution to support the student's community. Based on the earlier studies, there have been numerous relevant studies such as, a study investigated the trends in financing higher education, banks concern about increasing non-performing assets with respect to education loans, the role of education loans for development of human capital in India, analyzing the various contours of financing of higher education, the practices followed in selecting the beneficiary student for grant of education loan, equity issues in higher education and the relevance of educational loan in India. In Coimbatore

District a lot of higher education institutions are mushrooming recently. So far, no specific study has been taken about the identifying the key problems in availing education loans. Hence, the researcher attempts to address this gap and to examine perspective of the students about education loans in Coimbatore Districts.

## OBJECTIVE OF THE STUDY

To trace out the problems faced by students in availing the education loan.

## RESEARCH METHODOLOGY

### SAMPLING TECHNIQUE

The sampling technique used for this research study is Convenient Sampling Method.

### SAMPLE SIZE

Sample size of this study is 530.

### HYPOTHESES

H<sub>0</sub>: Students educational loan factors and banking factors are not associated with level of problem.

### FRAME WORK OF ANALYSIS

#### Friedman Rank Test

To ascertain student level of awareness of various factors for availing educational loan Friedman rank test is employed

To ascertain student level of awareness of various factors considered by the bankers before sanctioning educational loan Friedman rank test is employed  
Friedman rank test is employed to ascertain various problems faced by students while availing education loan.

## FINDINGS

Friedman rank test is employed to ascertain various problems faced by students while availing educational loan.

TABLE 1: PROBLEMS FACED ON AVAILING EDUCATIONAL LOAN

Particulars	SA	A	NO	DA	SDA	Total	Mean Score	Rank
Accessibility to bank manager	146 (27.50)	208 (39.20)	124 (23.40)	46 (8.70)	6 (1.10)	530 (100.00)	7.34	1
Repeated visit to the banks	96 (18.10)	212 (40.00)	178 (33.60)	42 (7.90)	2 (0.40)	530 (100.00)	6.64	2
Procedural delays and complicated formalities	104 (19.60)	110 (20.80)	190 (35.80)	110 (20.80)	16 (3.00)	530 (100.00)	5.40	10
Delay in sanctioning and disbursement of loan	112 (21.10)	130 (24.50)	214 (40.40)	64 (12.10)	10 (1.90)	530 (100.00)	6.20	4
Lack of proper guidance	100 (18.90)	178 (33.60)	170 (32.10)	64 (12.10)	18 (3.40)	530 (100.00)	6.36	3
Unfriendly attitude of the bank staff	127 (24.00)	149 (28.10)	124 (23.40)	122 (23.00)	8 (1.50)	530 (100.00)	6.13	5
Delay in arranging guarantor	80 (15.10)	96 (18.10)	260 (49.10)	88 (16.60)	6 (1.10)	530 (100.00)	5.51	9
Providing collateral security	72 (13.60)	174 (32.80)	142 (26.80)	130 (24.50)	12 (2.30)	530 (100.00)	5.53	8
High transaction cost of borrowing	98 (18.50)	94 (17.70)	264 (49.80)	54 (10.20)	20 (3.80)	530 (100.00)	5.78	6
Insufficient loan amount	95 (17.90)	105 (19.80)	217 (40.90)	92 (17.40)	21 (4.00)	530 (100.00)	5.37	11
High rate of Interest	76 (14.30)	180 (34.00)	162 (30.60)	88 (16.60)	24 (4.50)	530 (100.00)	5.74	7

Source: Primary Data

SA- Strongly Agree; A-Agree, NO- No Opinion ; DA- Disagree; SDA- Strongly

From the Friedman Rank Test, it is inferred that majority of the students agreed that difficulty on accessing the bank manager for availing educational loan is the major problem faced by them followed by repeated visits, lack of proper guidance, Delay in sanctioning and disbursement of loan, Unfriendly attitude of the bank staff, High transaction cost of borrowing, High rate of Interest, Providing collateral security, Delay in arranging guarantor, Procedural delays and Complicated formalities and Insufficient loan amount

## SUGGESTIONS

- Banker should change basic criteria for sanctioning education loan in order to support the students from poor family background.
- Banks should conduct different programmes like educational loan advertisement campaign /educational loan fair focusing on educationally and financially backward meritorious students.
- The student approaches the bank for education loan at the time of joining the programme. The student should open an account and operate the transaction in the bank before approaching to avail education loan. If the student is a known person to the bank, he/she can avoid the lengthy procedures and the delay in sanctioning the loan.
- It is better to avoid the interest during the course period and loan to be provided without collateral security.

## LIMITATIONS OF THE STUDY

1. Geographical area is restricted to Coimbatore District,
2. The sample size has been restricted to only 530 respondents for educational loan availed from both public and private sector banks due to time and cost constrains.

## CONCLUSION

The current study attempts to focus on student education loan through banking services which includes the role of various banks in providing education loan services and its effect on the education system of India.

Students availed educational loan from both public and private sector banks and have faced the problem of inaccessibility of bank officials, repeated visit to the banks, lack of proper guidance, delay in sanctioning and disbursement of loan and insufficient amount of loan sanctioning. Therefore, the bankers should take initiatives by providing the financial assistance to meet the required objectives and make them to satisfy in all levels.

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