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HOW COVID 19 PANDEMIC AFFECTING LOAN EMI REPAYMENT- A STUDY ON INDIAN BANKS

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ABSTRACT

This study aims to analyse the impact of COVID 19 Pandemic on the loan EMI repayment of India Banks. Primary data used thru the convenience sampling method to record respondent feedbacks. The data analysis technique used in the study like Percentage, Weighted average cost, Chi-Square Test and statically tools. The results show that COVID 19 has a significant impact on customer loan paying capacity and as well perception as the believe any future relief from the government. This research too helpful for banks to making their credit policy during COVID 19 Pandemic and also useful for future researcher. In this paper we describe how COVID 19 pandemic impact Loan EMI repayment.

KEYWORDS-COVID-19 Pandemic, Loan EMI Repayment, NPA, Customer Perception during COVID 19, Moratorium.

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