



## A Study on Factors Influencing Clients behaviour and Mitigation of Risk towards Two Wheeler Loans

Sanju R<sup>1</sup>, Ms Swetha V.P<sup>2</sup>

<sup>1</sup>-II MBA Student, panimalar engineering college, Chennai-600123

<sup>2</sup>Guide, Assistant professor, Department of Master of Business Administration, panimalar engineering college, Chennai

### ABSTRACT

This study investigates into the preferences of individuals regarding two-wheeler loans in India, a significant aspect within the lending industry. It examines various factors such as interest rates, loan terms, and eligibility criteria, all of which influence consumer choices. Reliability & trust among people coupled with brands, government policies on emissions and safety standards, shape consumer preferences and industry innovation. The research, conducted through structured questionnaires and statistical analysis methods like Mann-Whitney U test and Kruskal-Wallis H test, Kolmogorov-Smirnov test emphasizes client perspectives on the two-wheeler loan process. Key findings underscore the importance of reliability & trust, risk mitigation strategies, brand value, in borrower preferences. Stakeholders in the financial sector can leverage these insights to develop customer-centric approaches, enhance transparency, and adapt to market dynamics, ensuring sustainable growth in the two-wheeler loan market.

**KEYWORDS :** Two-wheeler loan, reliability & trust, innovation, brand value, transparency, market dynamics.

### INTRODUCTION :

In India, the demand for two-wheelers has been steadily increasing due to factors such as urbanization, rising incomes, and improved infrastructure. As a result, two-wheeler loans have become a popular financial tool for individuals looking to purchase motorcycles or scooters. These loans, offered by various financial institutions including banks and non-banking financial companies (NBFCs), provide convenient financing options to prospective buyers, enabling them to afford their desired two-wheeler without significant upfront costs. This introduction explores the dynamics of two-wheeler loans in India, highlighting key features, eligibility criteria, and the overall impact on the country's automotive industry and economy. The two-wheeler market continues to flourish, driven by the country's growing population, increasing urbanization, and the need for convenient and affordable transportation solutions. Leading two-wheeler manufacturers like TVS Motor, Bajaj Auto, Hero Honda, Yamaha Motor are continuously innovating and coming up with new two-wheelers to rope in the increasing number of potential consumers in India. The annual sale of these various companies has also increased due to the two-wheeler loans offered by numerous financial institutions and banking organizations.

#### key players in the two-wheeler market in India along with a brief overview :

**TVS Motor Company:** Known for its innovation and technology-driven products, TVS Motor is a significant player in the two-wheeler market, especially in the scooter segment

**Hero MotoCorp:** Largest two-wheeler manufacturer in India, known for its extensive dealership network and diverse product range catering to various segments

**Honda Motorcycle & Scooter India (HMSI):** A subsidiary of Honda Motor Company, it is one of the leading players in the Indian market, known for its reliable and fuel-efficient bikes and scooters.

**Bajaj Auto:** Renowned for its performance-oriented motorcycles, Bajaj Auto is a major player in the Indian market, offering a wide range of bikes spanning different price segments

**Royal Enfield:** A niche player in the premium segment, Royal Enfield is famous for its retro-styled motorcycles and has a dedicated fan base in India and abroad

**Suzuki Motorcycle India:** Part of the Suzuki Motor Corporation, It offers a range of scooters and motorcycles in India, focusing on performance and style.

**Yamaha Motor India:** Known for its sporty and stylish bikes, Yamaha has a presence in both the commuter and premium segments of the Indian two-wheeler market.

**some key players in the two-wheeler loan industry in India along with a brief overview :**

**TVS Credit Services:** TVS Credit Services is a subsidiary of TVS Motor Company, offering Two-wheeler loans with flexible repayment options and competitive interest rates. It serves customers across urban and rural areas.

**Bajaj Auto Finance:** Bajaj Auto Finance, a subsidiary of Bajaj Auto, is one of the prominent players in providing financing solutions for two-wheeler purchases. It offers competitive interest rates and flexible repayment options.

**HDFC Bank:** It is one of the leading private sector banks in India offering two-wheeler loans with attractive interest rates, quick processing, and convenient repayment options. Its wide network of branches makes it accessible across the country.

**State Bank of India (SBI):** As India's largest public sector bank SBI offers two-wheeler loans with competitive interest rates, flexible repayment terms, and quick approval processes. Its extensive branch network and digital platforms make it accessible to customers across India.

**ICICI Bank:** It is a major private sector bank offering two-wheeler loans with features such as doorstep service, quick approvals, and attractive interest rates. Its digital initiatives enhance the loan application and approval process.

**Mahindra Finance:** Mahindra Finance is a prominent non-banking financial company (NBFC) offering two-wheeler loans with competitive interest rates and customized repayment options. It caters to customers in both urban and rural areas.

**Hero FinCorp:** It is a part of the Hero Group, offers Two-wheeler loans with attractive interest rates and easy repayment options. It focuses on providing financing solutions to customers purchasing Hero MotoCorp's two-wheelers.

**L&T Finance Holdings:** Offers competitive two-wheeler loans with flexible repayment options and quick processing, leveraging its extensive financial expertise and customer-focused approach. It provides convenient two-wheeler financing options with competitive interest rates, catering to diverse customer needs across India.

**Shriram Finance :** Extends its financing services to two-wheelers, emphasizing quick approvals and personalized customer service, backed by its strong presence in rural and semi-urban areas. It leverages its extensive experience in vehicle financing to offer hassle-free loans for both new and pre-owned motorcycles, focusing on quick approvals and customer satisfaction.

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**OBJECTIVES OF THE STUDY :**

**Primary objectives :**

To analyse and identify the factors affecting clients behaviour in availing two-wheeler loans.

**Secondary objectives :**

To examine and recognize the financial elements impacting clients in obtaining loans.

To study the customer reliability and trust in association with brands.

To know about the attitude of clients while preferring loans on their vehicle.

To create effective risk mitigation strategies for two-wheeler loans.

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**REVIEW OF LITERATURE :**

Dr. S. Pandiaraj, Amal Infanto Vensley M, Cesis Dastan L (2023)-There has been a rise in the purchase of electric two-wheelers and preference of people towards two-wheelers has changed over time. Banks and financial institutions have come forward to provide financial assistance for purchasing electric two-wheelers. Both public and private sector banks offer loan for electric two-wheelers which vary from each other based on the rate of interest charged, period of loan, value of loan and procedures to be carried out. This study aims to analyse the financial assistance provided by banks for purchase of electric two wheelers and awareness of the consumers towards the same. The study shows that majority of the respondents are aware of banks offering loan for electric two-wheelers and the rate of interest charged by public sector banks, but majority are not aware of the rate of interest charged by private sector banks.

Eknath V R, (2020)-This paper focuses on identifying the important factors that affect finance in the pre-owned two-wheeler market. This paper shows the market condition in the used two-wheeler segment at Thrissur and Ernakulam districts of Kerala. The customer profiling, customer's preference in vehicles, market potentiality and so on. For this purpose primary data is collected from the dealers of the used two-wheelers from the Thrissur and Ernakulam districts of Kerala. Even though the customers can get a brand new vehicle on finance, most of them do not prefer the new vehicle on finance and look for used vehicle on finance as per the dealers. Most of the financiers in this segment have withdrawn from the market as the legal requirements and terms

and conditions in providing finance to the customer changed. Thus, the market availability for the financiers are high and in through this paper we will identify the factors that affect finance in pre-owned two wheeler market.

Dr. R.Rajendran, Mr. R.Ashok Kumar, Mr. P.Balamurugan, (2020) - The purpose of this research is to investigate the expectation and performance gap of the vehicle finance loan service, Vehicle finance is one of the primary income generation source for organized lenders. When the lenders can understand the customers' perspective about the loan financing services, they can manage their customers easily. The results of the study revealed that there is a wider service gap in responsiveness and assurance of the commercial vehicle loan services, the individual item expectation and performance gap was also analyzed in the research and various insights has been provided, t- statistic analysis results revealed that there is a significant difference between perceived responsiveness of heavy commercial and light commercial vehicle borrowers.

C. Z. Gupta - The research on behavioral analysis in consumer credit, particularly focused on risk factors for two-wheeler loans, adds a valuable contribution to the existing literature. By delving into the intricacies of client behavior within this specific context, Gupta's work provides insights that can aid lenders in optimizing loan performance and mitigating associated risks. This study builds upon prior research in consumer credit dynamics, offering practical recommendations tailored to the unique challenges of two-wheeler financing. This study extends the existing body of knowledge by providing practical insights and strategies for lenders to effectively manage risks associated with two-wheeler financing. Furthermore, Gupta's work underscores the Importance of considering contextual factors in credit risk assessment and highlights avenues for further research in this area. Overall, this research significantly enriches the literature on consumer credit dynamics and contributes to the ongoing discourse on risk management in financial services.

Sanjay Verma et al - This study examine the regulatory framework governing two-wheeler lending operations and its implications for managing client behavior and risk exposure. They analyze laws, regulations, and guidelines related to consumer protection, fair lending practices, disclosure requirements, and debt collection procedures. The researchers explore the rights and responsibilities of clients in the two-wheeler lending process. They highlight the importance of transparency, fairness, and accountability in financial transactions, ensuring that clients are adequately informed about loan terms, fees, and obligations. Upholding consumer rights fosters trust, confidence, and satisfaction among clients, contributing to long-term relationships and business sustainability. The researchers analyze risk management practices adopted by financial institutions to mitigate legal and ethical risks associated with two-wheeler lending. They emphasize the importance of robust compliance programs, ethical leadership, staff training, and internal controls in identifying, assessing, and mitigating legal and ethical risks. Effective risk management ensures alignment with regulatory requirements, ethical standards, and organizational values, safeguarding clients' interests and preserving institutional reputation.

Ankit Patel - This study focuses on analyzing and reviewing the risk mitigation strategies employed in the realm of two-wheeler financing .we see into the various methodologies used by financial institutions to assess the creditworthiness of potential borrowers. This includes the utilization of credit scoring models, risk profiling techniques, and data analytics to evaluate the likelihood of default, fly employing robust credit assessment mechanisms, lenders can mitigate the risk of non-performing loans. he examines the different approaches adopted by lenders in structuring two wheeler loans. By implementing appropriate loan structuring strategies, financial institutions can align the repayment terms with borrowers' financial capabilities thereby minimizing the risk of delinquency. Patel investigates the role of collateral in mitigating credit risk associated with two-wheeler financing. He assesses the effectiveness of collateral valuation methods, collateral substitution clauses, and repossession procedures in safeguarding lenders interests in the event of borrower default. providing a recourse in case of loan defaults. he explores the significance of insurance coverage in mitigating specific risks inherent in two-wheeler loans, such as damage to the vehicle or loss of income due to unforeseen circumstances. He evaluates products, such as vehicle insurance and credit life insurance, as part of risk mitigation strategies employed by financial institutions, insurance policies offer a layer of protection against potential financial losses, enhancing the overall risk management framework in two wheeler financing. Overall, Ankit Patel's research provides valuable insights into the diverse risk mitigation strategies utilized in two-wheeler financing, offering guidance to financial institutions in enhancing their risk management practices and improving loan portfolio quality.

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## RESEARCH METHODOLOGY :

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. It is a design or plan as a guide for conducting research and to systematically solve the research problem. It includes research design, sampling procedures, data collection method and analysis procedure.

### Research Design

Research design is a blue print framework which specifies the details of the procedures necessary for obtaining the information needed to structure or solve research problems. The research design refers to the overall strategy that you choose to integrate the different components of the study in a coherent and logical way, thereby ensuring you will effectively address the research problem. Research design refers to the overall plan or blueprint that guides the entire research process. It is a systematic framework that outlines how each study will be conducted, providing a structural approach to address research question or objectives. Research design encompasses various components, including the research methods and techniques to be used, the selection of the research participants or samples, the data collection process, and the data analysis method. The choice of research design depends on the nature of the research, its goals, and the type of data required. Common research designs include experimental, descriptive correlational, and qualitative designs, each tailored to suit different research contexts and objectives. A well-thought-out research design is essential to ensure that the study yields valid and reliable results.

**Sample area** - The sample area selected for the study is TVS MOTORS COMPANY.

**Data collection** - The task of data collection begins after a research problem has been defined and research design chalked out. While deciding about the method of data collection to be used for the study two types of data namely, primary data and secondary data.

**Primary data** - Primary data are those which are collected for the first time and they are original in and first time collected data, The researcher in study a particular problem and collects them himself. Here, questionnaire is the primary data.

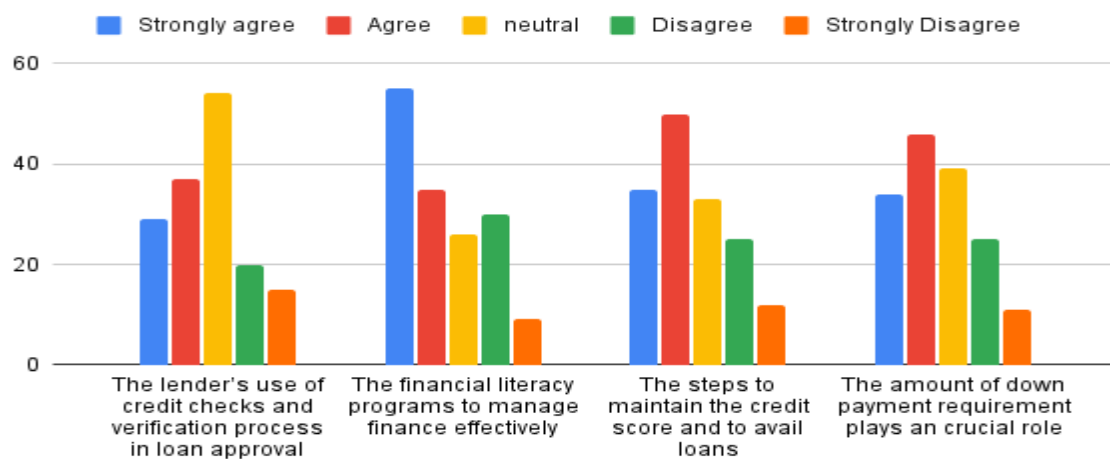
**Secondary data** - The secondary data are those, which are already collected by some for some purpose and we use table for the present study. In this study secondary data has been collected for supportive evidence and analytical study. The information collected from journals and already available data for the study is the secondary data.

**Sample size** – The sample consists of 155 clients who taken or wish to take an two-wheeler loan.

**Sampling techniques** - Purposive sampling was used in this study, Purposive or judgement sampling is a **non-probability sampling** method. The population under Specific characteristics is unknown. where units are selected for inclusion in the sample due to their characteristics, the sampling is useful when researchers want to target a specific subgroup or when access to the entire population is limited .

## CHART AND INTREPRETATION :

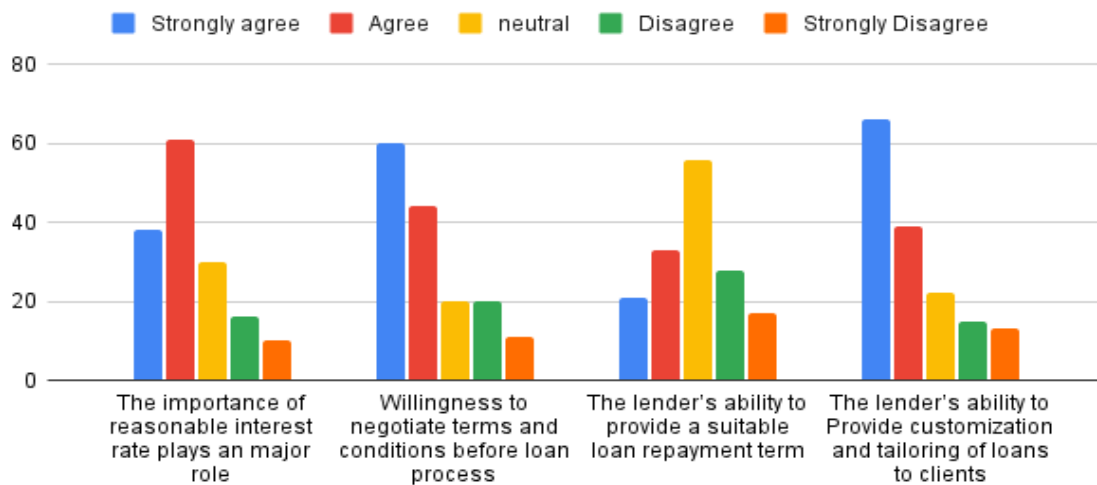
### 1 - CHART SHOWING THE RISK MITIGATION STRATEGIES TO ACCESS IN AVAILING TWO-WHEELER LOANS



#### Inference :

From the above chart it inferred that, 34.8% of the people have been neutral with the situation of the lender's uses of credit checks and verification process in loan approval , 35.5% of the persons have Strongly agree with the statement of the financial literacy programs to manage finance effectively, 32.3% of the people have agree that the steps to maintain the credit score to avail loans, 29.6% of the people have agree and says that the amount of down payment requirement also plays an crucial role in final decisions in availing two-wheeler loans.

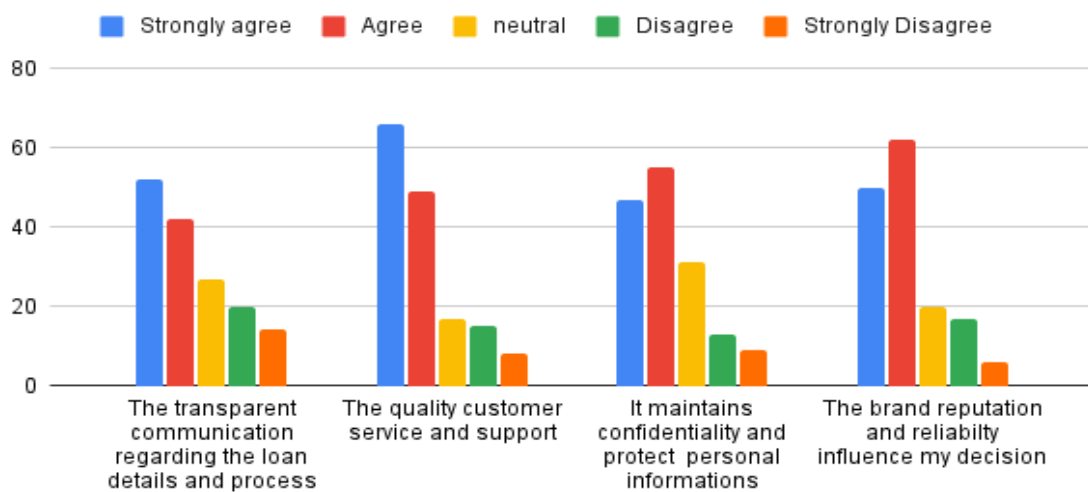
## 2 - CHART SHOWING THE FINANCIAL ELEMENTS INFLUENCE IN THE PROCESS OF DECISION MAKING



### Inference :

From the above chart it is inferred that, 39.4% of the people have Agree with the element that the importance of reasonable interest rate plays an major role , 38.7% of the persons have Strongly agree with the statement of Willingness to negotiate terms and conditions before loan process, 36.1% of the people have feel Neutral that The lender's ability to provide a suitable loan repayment term, 42.6% of the people have Stronly agree that the lender's should provide customization and tailoring of loans to clients, people expert these elements in process of two-wheeler loans.

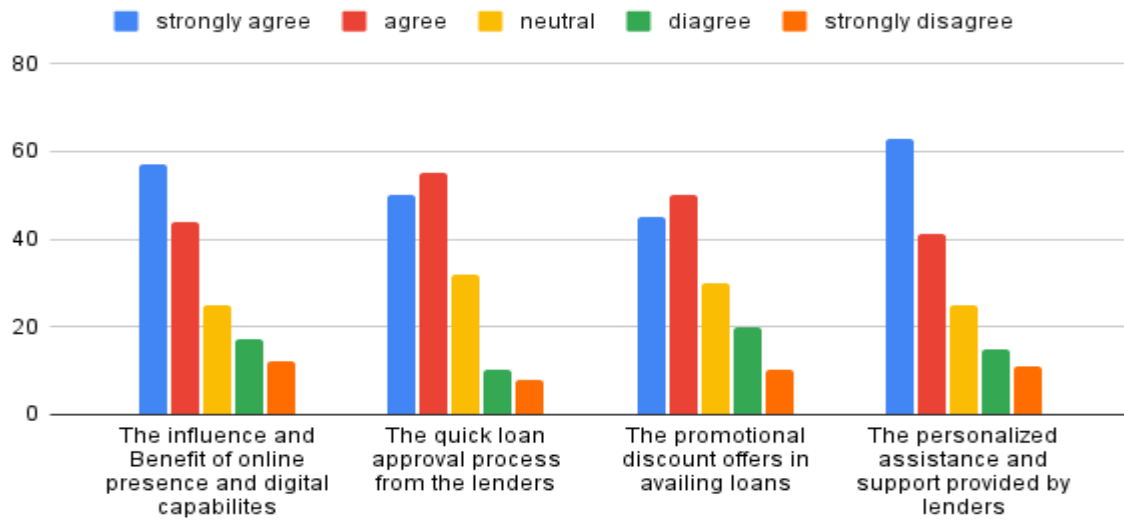
## 3 - CHART SHOWING THE REALIABILTY AND TRUST OF CLIENTS



### Inference :

From the above chart it is shown that, 33.6% of the people have strongly agree and the transparent communication regarding the loan details and process is very important , 42.6% of the persons have also Strongly agree with the statement of the quality customer service and support, 35.5% of the people are just agree that it maintains confidentiality and protect personal informations, 40% of the people have also just agree and says that the brand reputation and reliabilty also influence my decision to avail loans.

4 - CHART SHOWING THE CLIENTS ATTITUDES WHILE AVAILING THE LOANS



**Inference :**

From the above table it is shown that, 36.8% of the people have strongly agree and says they are the benefit of online and digital presence influence them , 35.5% of the persons have just agree with the statement has quick loan approval process, 32.3% of the people are also agree that the promotional discount and offers is important, 40.6% of the people have Strongly agree and says that the personalized importance and assistance support provided by lenders make them to avail loans.

**DATA ANALYSIS :**

**Test of Normality :**

**Tests of Normality**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
risk mitigation strategies	.089	155	.005	.913	155	.004
Financial elements	.130	155	.000	.901	155	.000
clients attitude	.129	155	.003	.917	155	.010
reliabilty & trust	.096	155	.001	.904	155	.013

**Interpretation** -From the results of Kolmogorov - Smirnov test. Since P (Sig) value < 0.05, We reject the Null Hypothesis. It infers that the Data is significantly deviated from the Normal Distribution. Hence, Non-Parametric tools are applied for Risk mitigation strategies, Financial elements, Clients attitude, and Reliabilty & trust.

**Mann – whitney U test :**

**H0** - There is no significant difference between the mean rank of Men and Women with respect to Risk mitigation strategies, Financial elements, Clients attitude, and Reliabilty & trust.

**H1** - There is significant difference between the mean rank of Men and Women with respect to Risk mitigation strategies, Financial elements, Clients attitude, and Reliabilty & trust.

**Ranks**

Gender	N	Mean rank	Sum of Ranks
Risk mitigation strategies	96	87.58	8408.00
Male			
Female	59	62.41	3682.00
Total	155		
Financial elements	96	82.72	7941.50
Male			
Female	59	70.31	4148.50
Total	155		
Clients attitude	96	85.68	8225.00
Male			
Female	59	65.51	3865.00
Total	155		
Reliability & trust	96	88.60	8506.00
Male			
Female	59	74.24	3584.00
Total	155		

**Test Statistics<sup>a</sup>**

	Risk mitigation strategies	Financial elements	Clients attitude	Reliability & trust
Mann-Whitney U	1912.000	2378.500	2095.000	1814.000
Wilcoxon W	3682.000	4148.500	3865.000	3584.000
Z	-3.403	-1.677	-2.726	-3.762
Asymp. Sig. (2-tailed)	.001	.002	.004	.030

a. Grouping Variable: Gender

**Interpretation :**

From the results of U – Test the above table shows

In summary, since all p-values are lesser than the significance level, the null hypothesis (H<sub>0</sub>) is Rejected. Therefore there is significant difference between the mean rank of Men and Women with respect to Risk mitigation strategies, Financial elements, Clients attitude, and Reliability & trust.

**Kruskal – wallis H test :**

**H<sub>0</sub>** - There is no significant difference between the mean rank of Age Group with respect to Risk mitigation strategies, Financial elements, Clients attitude, and Reliability & trust.

**H<sub>1</sub>** - There is significant difference between the mean rank of Age Group with respect to Risk mitigation strategies, Financial elements, Clients attitude, and Reliability & trust.

**Ranks**

	Age	N	Mean Rank
Risk mitigation strategies	18 to 25	55	70.50
	26 to 35	42	79.51
	36 to 45	26	88.19
	46 to 55	15	101.23
	more than 55 years	17	62.44
	Total	155	
Financial elements	18 to 25	55	72.91
	26 to 35	42	84.21
	36 to 45	26	86.33
	46 to 55	15	102.47
	more than 55 years	17	44.79
	Total	155	
Clients attitude	18 to 25	55	65.26
	26 to 35	42	76.20
	36 to 45	26	96.62
	46 to 55	15	101.90
	more than 55 years	17	74.09
	Total	155	
Reliabilty & trust	18 to 25	55	65.82
	26 to 35	42	70.24
	36 to 45	26	96.19
	46 to 55	15	89.87
	more than 55 years	17	98.29
	Total	155	

**Test Statistics<sup>a</sup>**

	Risk mitigation strategies	Financial elements	Clients attitude	Reliabilty & trust
Chi-Square	9.052	16.285	13.450	14.181
df	4	4	4	4
Asymp. Sig.	.060	.003	.009	.007

a. Kruskal Wallis Test

b. Grouping variable : Age



**Interpretation:**

In summary, the p-value for risk mitigation strategies is greater than the significance level, the null hypothesis (H0) is Accepted suggesting there is no a significance difference between the age group and the risk mitigation strategies. However, the p-value for other factors is lesser than the significance level, the null hypothesis (H0) is Rejected suggesting that there is a significant difference between the mean rank of Age Group with respect to , Financial elements, Clients attitude, and Reliability & trust.

**Chi – Square Test :**

**H0** - There is no significant difference between the Income status with respect to Reliability & trust.

**H1** - There is significant difference between the Income status with respect to Reliability & trust.

**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
income status * reliability & trust	155	100.0%	0	.0%	155	100.0%

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	61.509 <sup>a</sup>	42	.026
Likelihood Ratio	56.875	42	.062
Linear-by-Linear Association	.394	1	.530
N of Valid Cases	155		

**Interpretation :**

From the above results of chi-square test it shows that, since the p-value ( $p < 0.026$ ) for the dimension is less than the chosen significance level of 0.05, the null hypothesis (H0) is Rejected. In summary, As null hypothesis is rejected, Therefore there is a significant difference between the Income status with respect to reliability & trust.

**NEED OF THE STUDY :**

This study aims to conduct a comprehensive analysis of factors driving the demand for two-wheelers and associated financing in India. By examining current trends, consumer preferences, and risk factors like default rates and regulatory frameworks, it seeks to identify challenges and opportunities for lenders in this market. Through the exploration of mitigation strategies such as credit scoring models and tailored loan terms, the study aims to propose effective measures to manage risks associated with two-wheeler lending. Understanding economic, social, and cultural influences on the two-wheeler market allows financial institutions to tailor loan products to meet client needs. Analyzing client behavior aids in early risk detection and compliance with regulations. Institutions gaining insights into client behavior can innovate loan products, gaining a competitive edge and promoting financial access and inclusion through personalized loan options.

**SCOPE OF THE STUDY :**

The study aims to comprehensively analyze factors impacting clients' behavior and risk mitigation strategies in the two-wheeler loan market. Economic factors like interest rates and employment trends will be examined alongside psychological aspects such as risk perception and decision-making processes. It will evaluate existing credit risk assessment methodologies and underwriting criteria to enhance risk management practices. Additionally, the study will investigate client satisfaction with brands and financial facilities to understand their influence on loan decisions. By addressing these objectives, the research will provide insights to financial institutions for designing effective risk mitigation strategies, enhancing customer satisfaction, and driving

business growth in the two-wheeler loan market. Furthermore, it will explore customer perceptions of loan products, trustworthiness, risk mitigation strategies which will be helpful for future research process and to identify factors contributing to customer satisfaction and loyalty. Ultimately, this holistic approach will equip financial institutions with valuable insights to tailor loan products, mitigate risks, and foster long-term customer relationships in the competitive two-wheeler loan market.

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### LIMITATIONS :

The result of the study is based only on the views expressed by the clients of TVS motors.

The data may not be easily generalizable to a wider population due to the specific demographics or characteristics due to process can only collect from the clients who buy the vehicle through loans.

External factors such as economic fluctuations, regulatory changes, or unforeseen events could affect the validity of the study's conclusions over time.

The study dynamic may due to overlook of psychological factors such as attitudes, beliefs, and emotions of clients that also play a significant role in decision-making and risk management.

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### SUGGESTIONS :

The financial institution and loan lenders should provide highly importance to online tools for managing loans facilities, lenders should invest in user-friendly digital platforms and tools for better, easy access, usage and invest in enhancing online and digital platforms to provide convenient access to loan information. Expand and promote financial literacy programs to reach a wider audience, offer incentives or rewards for participating in financial education initiatives. Educate people about the importance of credit checks and verification in ensuring responsible lending practices, Provide transparency about how credit checks impact loan approval processes to alleviate concerns, offer flexible down payment options to accommodate varying financial situations.

Encourage borrowers to explore different loan options and negotiate terms that best suit their needs. Provide clearer information about loan repayment options to help individuals make informed decisions. Implement feedback mechanisms to gather insights from borrowers and continuously improve service quality. Promote transparency about the lender's track record, reputation, and customer satisfaction ratings and give high standards of reliability and trustworthiness to maintain and enhance their brand reputation. Ensure transparency and clarity in promotional terms and conditions to avoid misunderstandings. Implement customer relationship management strategies to understand individual borrower needs and preferences better.

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### CONCLUSION :

The study highlights the preferences over two-wheeler loans, unveiling key insights that shape client behavior and propose effective risk mitigation strategies. It underscores the significance of factors like repayment flexibility, brand value, and interest rates in influencing borrowers' decisions. Moreover, transparent communication and tailored loan offerings emerge as crucial elements in mitigating default risk. Lenders stand to refine their strategies by prioritizing customer-centric approaches, enhancing transparency, and adapting to market dynamics. By addressing the identified factors and implementing proactive risk mitigation measures, lenders can navigate challenges effectively, fostering trust among borrowers in the process. Understanding the nuanced preferences and concerns of borrowers, such as the importance of repayment flexibility and brand trust, is paramount for designing effective loan products and strategies. The identification of key risk mitigation measures, including transparent communication, customer-centric approaches, Integrating of these findings into their operations enhances customer satisfaction and loyalty, strengthening the overall resilience and stability of the two-wheeler loan market. Moving forward, continuous monitoring and adaptation to changing consumer behaviors and market dynamics will be essential for maintaining competitiveness and ensuring long-term success in the industry.

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