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determine the effect of Lenders factors on loan repayment among customers of commercial Banks in Kenya, to find out the extent to which Borrowers factors affect loan repayment among customers of commercial Banks in Kenya and finally to

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This study was conducted in Development Bank of Ethiopia Jimma District geographical area. Development bank of Ethiopia is state owned and specialized

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financial institution with the mandate of providing long, medium and short term loans to feasible

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Also, the results show that education, experience, profit, age, supervision and off-

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customers. Of farm income have positive effects on loan repayment performance. Conversely, gender and marriage have negative...

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education), nature of business (business type, business stability and income level)

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and loan characteristics (repayment period, repayment mode, and repayment amount) were among the factors that influenced borrowers in repaying their loans.

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Study on Private Borrowers around
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loan account out of which the repayment
date for 300 borrowers was not mature,
and hence are excluded from the list.

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of multinomial logit model showed that sex, age, education level, loan size, interest rate, loan tenure, training and monthly sale were factors affecting loan repayment performance of borrowers of ACSI. Key

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words: ACSI, loan repayment
performance, loan paid on time,
delinquents, defaulters, Multinomial
logistic regression 1. INTRODUCTION

~~DETERMINANTS OF LOAN
REPAYMENT PERFORMANCE IN
ACSI~~

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~~Customers Of~~ Misapplication of borrowed funds (36.36%), willful tendency to default (16.53%) and natural and man-made disasters (14.9%) were identified among the major challenges to loan repayment.

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The study results also show that some socio-economic characteristics of the processors such as level of education, attributes of the fish processing enterprise such as size, number of people engaged and the enterprises ' performance affect loan repayment significantly.

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Other factors affecting loan repayment performance negatively is production loss (X7) due to bad weather, diseases, and pests, among others. Agriculture is widely considered more risky than other...

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experience, profit, age, supervision and off-farm income have positive effects on loan repayment performance (Wongnaa and Awunyo,2013). The causes of loan default within micro finance institutions in Kenya studied on Causes of loan default within

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~~Performance of Loan Repayment
Determinants in Ethiopian ...~~

loan repayment habits and as such affect whether people pay the loans that they obtain from the bank on time or not. The study contends that the bank-specific

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were under pressure to repay loans at prohibitively high interest rates (Fernando et al, 2006). Poverty alleviation through provision of subsidized credit was embraced by many countries in the 1950 ' s through the 1980 ' s, but these experiences were nearly all disasters. Loan

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repayment rates often dropped well below
50 percent. (Morduch 1999).

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Also, the results show that education,
experience, profit, age, supervision and off-
farm income have positive effects on loan

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Customers performance. Conversely, gender and marriage have negative effects on loan repayment while the effect of household size was found to be ambiguous. Wongnaa, C. A.; Awunyo-Vitor, D.

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Page 27/38

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CRDB Bank Plc is a wholly-owned private commercial bank in Tanzania. The Bank was established in 1996. CRDB Bank offers a comprehensive range of corporate, retail, business, treasury, premier, and microfinance services

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The findings revealed that important determinants of loan repayment performance are yield on gross loan portfolio, average loan balance per borrower adjusted by GNI per capita,

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labour cost to assets ratio and percentage
of female clients.

~~An Empirical Analysis of Factors affecting
the Loan ...~~

Your Loan Repayments are affected by
these 3 External Factors You ' ve
probably come across a host of factors that

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~~Customers Of~~ Determine your loan repayments. Your credit history, loan amount, collateral, and loan T ' s & C's all form part of the internal factors that influence the overall cost of your loan repayment.

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these 3 External Factors~~

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This paper examined the determinants of loan repayment performance among smallholder farmers in East Hararghe zone, Ethiopia specifically Kombolcha and Babile districts. In the study area, the Regional Government through Oromiya Saving and Credit Share Company, and Non-Governmental organizations have

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extended credit facilities to farming
households to narrow the gap between the
required and ...

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variable in the model account for 91.9% of
the variations in the factors affecting the

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farmers' credit repayment ability. Four coefficients (educational qualification, farm size, loan application cost, and collateral value) are significant. Age, membership duration and income of the farmers are not significant but they show a positive relationship with loan repayment. Factors affecting the farmers' credit repayment

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ability are significant at 0.000 significant level. The study therefore ...

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Oladeebo et al (2008) examined socio-economic factors such as amount of loan

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repaid, amount of loan collected and spent on agricultural production, annual net farm income, age, farm size cultivated, farming experience with credit use, and level of education influencing loan repayment among small-scale farmers in Ogbomoso agricultural zone of Oyo State of Nigeria.

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