



Department : Economics		
Academic Year : 2023-24		
Sr. No.	Programme Code	Name of the Programme
01.	107	B.A. Economics(Hons.) IVth Semester (Internship)

*Manisha*

**Head**  
Deptt. of Economics  
GURU GHASIDAS UNIVERSITY  
BILASPUR (C.G.)

Signature and Seal of the Head

गुरु घासीदास विश्वविद्यालय  
(केन्द्रीय विश्वविद्यालय अधिनियम 2009 क्र. 25 के अंतर्गत स्थापित केन्द्रीय विश्वविद्यालय)  
कोनी, बिलासपुर - 495009 (छ.ग.)



Guru Ghasidas Vishwavidyalaya  
(A Central University Established by the Central Universities Act 2009 No. 25 of 2009)  
Koni, Bilaspur - 495009 (C.G.)

**GURU GHASIDAS VISHWAVIDYALAYA  
BILASPUR (C.G.)**  
(A CENTRAL UNIVERSITY)



**Assignment**

YEAR : 2024

**Submitted By :**

Name : DIPANSHU SAHU

Course : BA Economic (HON),

Subject : INTERSHIP, (AXIS BANK LTD)

Roll No. : \_\_\_\_\_

**Guided by :**

**Signature**





05 July 2024

Mr. Dipanshu sahu  
Guru Ghasidas Vishwavidyalaya koni, Bilaspur.

### CERTIFICATE OF COMPLETION

This is to certify that Mr. Dipanshu Sahu has successfully completed summer internship with Axis Bank, at our Vyapar Vihar Branch, from 02 May to 02 Jul 2024. The Candidate has Worked on "Understanding and Evaluating the Perception of Customers towards Two Wheeler Loan Finance Services" at Axis Bank.

We wish his best wishes for all future endeavours.

Your faithfully,

Axis Bank Financer

**AXIS BANK LTD.**  
2nd Floor, Rama Port  
Vyapar Vihar, Bilaspur (C.G.)



## TWO WHEELER

A two-wheeler loan is a financial product offered by banks and financial institutions to help individuals purchase motorcycles or scooters. Here's a detailed overview of what a two-wheeler loan generally entails:

### 1. Loan Amount:

Minimum: Typically around ₹20,000.

Maximum: Often up to 100% of the on-road price of the vehicle, but this can vary based on the lender's policies and your creditworthiness.

### 2. Interest Rates:

Fixed Rate: The interest rate remains constant throughout the loan tenure.

Floating Rate: The rate may fluctuate based on market conditions or changes in the lender's base rate.

Current Rates: Rates vary by lender and are influenced by your credit profile, the loan amount, and tenure.

### 3. Loan Tenure:

Typically ranges from 12 months to 48 months. Some lenders might offer flexibility in the tenure period.

### 4. Processing Fee:

A fee charged by the lender for processing the loan application, often a percentage of the loan amount. This fee is non-refundable.

### 5. Eligibility Criteria: