

**ASSESSMENT OF FACTORS CONTRIBUTING BORROWERS' BUYING BEHAVIOUR
TOWARDS SBI HOME LOAN**

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Abstract

The emotional requirements of each and every human being are fulfilled by home in many cases. Home is one of the basic requirements which provides mental health, physical health and also ensures comfort and safety for the mankind livelihood. Nowadays, the ultimate desire for home by all middle class people can be easily availed through home loans at reasonable interest which can be offered by many banks and financial institutions. The study aims to access the factors which contribute for borrowers' buying behavior towards SBI home loans in Ramanathapuram District. To achieve the objective, a sample of 125 respondents was selected by applying random sampling techniques. The first-hand information for the study was collected from the selected respondents through a well-framed questionnaire. The simplified system of procedures to be followed to avail home loans and the supportive customer services provided by the State Bank of India was considered to be the most important influencing the borrower's buying behaviour.

Keywords: SBI, Home Loan, Borrowers, Buying Behavior, Motivational Factors

1. Introduction

Housing being the basic essential of mankind, it is considered to be one of the prime sector for national economy. The standard of living of the population and the human development of a country is measured in terms of housing sector's growth and progress. Every human being have a dream and a desire for a roof over one's head. People have the mentality that investment in housing as a source of financial security and accumulation of long-term wealth. Housing creates a sense of psychological satisfaction and eliminates the physical and mental stress during the period of financial crisis as housing serves as collateral security to avail loans. Home loans serves as a source to satisfy the needs of the people. The better knowledge about the home loan services provided by banks will help the borrower's to feel more comfortable at the time of selecting best home loan plans as per their demands. The severe competition prevails in the market leads anyone can easily get home loans from the banks at a reasonable rate of interest. As because of tough competition, public sector and private sector banks offers various home loan products and plans which obviously leads to confusion for the borrowers. Among the public sector and private sector banks most of the people always have a feel of trust and loyalty towards public sector banks. State Bank of India is a leading public sector bank which renders home loan to their borrowers' with reasonable rate of interest depends upon their needs and demands. Of all these misperception, there some driving forces which make the borrowers' to feel that the housing plan offered by one bank is far better than another and creates an attitude of favourable buying behavior. Positive customer perception is an invaluable tool in marketing to survive and sustain in the market for long run.

1.1 SBI Home Loan

State Bank of India is the largest public sector bank in India. There are number public sector banks and private sector banks are available in the market and they are also the top providers of home loans. But, still borrowers' prefer SBI home loan when compared to other home loan providers. The following are the factors that module the SBI home loan as the best home loan option for the borrowers

1.1.1 Trust

People strongly believe in SBI as it is a largest Government bank in India. Customers always have strong trust towards government banks when compared to private banks. They feel very safe and relaxed. The reason behind the factor is even when anything goes wrong the government will rescue and safeguard their interest.

1.1.2 Low Rate of Interest

The rate of interest charged for home loans by SBI is comparatively lower than other banks rate of interest. This is can be possible through their current and savings account ratio and also through the capacity of SBI to generate cheap funds which creates economies of scale.

1.1.3 No Hidden Cost

SBI follows the policy of zero processing charges. At the initial stage of acquiring home loan, most of the banks do not reveal the hidden cost involved in it. But, SBI home loan is free from hidden charges.

1.1.4 Verification Process

In SBI home loan there is no chance for non-performing assets. Home loan is approved to borrowers' only after gone through the strict and careful evaluation process. The persistent effort of the bank employees assured no legal issues in collection of EMI.

1.1.5 Largest Network

The number of branches of SBI built a largest bank network in the country. The accessibility of the bank by the borrowers' can be possible anywhere in India. They can access their accounts and enquire about their queries at any branches. The accessibility of the bank can also available through online modes. In this technologically advanced world most of the customers perform their transactions very comfortably through online mode.

1.2 Basic Considerations

Due to urbanization and increasing population growth the price of real estate market is increasing day by day. To support the desire of the people to have a self-owned house, most of the banking institutions have come up with the provision of housing loan. One has to carefully evaluate all the basic considerations before availing home loan.

1.2.1 Comparative Analysis

The home loan market is a very competitive market with number of home loan lenders. Before taking home loan decision, the borrower has to collect all the necessary information from all the home loan lender prevailing in the market. Once the information has been collected they have to do cost-benefit analysis and select the lender whose home loan provides the maximum rate of interest.

1.2.2 Eligibility Criteria

To get home loan the borrower has to fulfil the eligibility criteria given by the home loan provider. The chance of availing loan is high if a person fulfils the eligibility criteria if not, the chances are low and even there is a possibility of the home loan application gets rejected. Now-a-days, the borrowers' can even check their eligibility criteria through online which is available in the website of the home loan providers.

1.2.3 Terms and Conditions

The borrowers should allocate some time to read carefully the terms and conditions of the home loan providers. This may help the borrowers' to avoid pay more than what they have to pay actually and also not to fall into the trap of hidden cost charged by the home lenders. It is highly advisable for the borrowers' to get clarification for the queries and confusions raised in the terms and conditions in order to avoid future consequences.

1.2.4 Awareness and Knowledge

The borrowers' at the time of availing loan should definitely aware of their credit score. The approval and the sanction of the home loans highly depends on the credit score of the borrowers. If the credit score is high, loan can be sanctioned easily. If not, the borrower has to improve the credit score by paying off all the dues of credit cards and EMIs.

1.2.5 Type of Interest

In home loans, the borrower has an option to select the interest type either fixed rate of interest or floating rate of interest. The interest rate remains constant for long period and in certain cases throughout the loan tenure period in case of fixed rate of interest. But in case of floating interest, the interest rate is subject to change according to the RBI regulations, Government policies and the market conditions. The fixed rate of interest is higher than the floating rate of interest but comparatively fixed rate of interest is safer than the floating rate of interest. Floating rate of interest is attractive but involves lot of risk. The borrower should pay careful attention in selecting the type of interest which suits the budget and can be capable of remitting the monthly instalments in a best possible manner.

1.2.6 Tenure of Home Loan

The borrower should select the tenure of the home loan after careful assessment of the repayment potential. The tenure of the loan is inter-related with the EMI. If the tenure of home loan is high, the amount of EMI is low and obviously if the tenure of the home loan is low, then the amount of EMI is high.

1.2.7 Penalties and Charges

In most of the cases, the home loan provider charges penalties at the time of delayed payment of EMIs and also during prepayment or foreclosure of home loans. The borrower should be aware of all the penalties well in advance while at the time of availing home loans. This helps in careful planning and execution of home loan transactions without much complications and confusions.

1.3 Government Schemes for Home Loans

The Government of India has launched number of housing schemes to promote the affordable housing in the country. Some of the schemes are:

1.3.1 Pradhan Mantri Awas Yojana (PMAY)

The scheme Pradhan Mantri Awas Yojana was launched with the theme 'Housing for All by 2022'. Under this scheme, the central government provides home loan subsidy for lower-income, middle-income and economically weaker section of the society for affordable housing. The scheme was eligible for both urban and rural population.

1.3.2 Rajiv Awas Yojana (RAY)

The aim of Rajiv Awas Yojana scheme is to eradicate slum areas in India and also an effort by the Government to bring the illegal constructions formally under a legal framework. Under the scheme, the Affordable housing in Partnership (AHP) has authorized to be a part of Rajiv Awas Yojana by Central Government in order to promote affordable housing for the economically weaker sections of the society.

1.3.3 Kerala Housing Board Scheme

This scheme is also established to fulfil the housing requirements of the economically weaker sections of the country. The board has introduced number of construction schemes such as innovative Housing Scheme, M.N. Laksham Veedu Punarnirmana padhathi, Suraksha Housing Scheme and New Suraksha Housing Scheme.

1.3.4 Delhi Development Authority Housing Scheme (DDA)

Under this scheme, the citizens of Delhi get benefited. This scheme is connected to the PMAY Credit Linked scheme. The eligibility to avail home loan subsidy under the scheme is a person should be an Indian citizen over 18 years and belongs to the category of low-income group, middle-income group, high-income group or economically weaker sections.

1.3.5 Maharashtra Housing and Area Development Authority Scheme (MHADA)

Under this scheme, a specific number of homes are set aside and distributed to various category of income people based on the outcomes of random draw which makes housing more accessible to everyone.

1.3.6 Tamilnadu Housing Board Scheme (TNHB)

This scheme is managed by Tamilnadu Government which divides the category into residential units and business units. The scheme provides caste based, occupation based and people with disability based reservation also. This supports the people to access inexpensive housing.

1.3.7 Nandamuri Taraka Rama Rao Urban Housing Scheme (NTR)

This scheme was established to help the poor people to afford inexpensive housing in the state of Andhra Pradesh. The eligibility criteria of the scheme is one should be the citizen of Andhra Pradesh state and not the recipients of any government housing scheme.

1.3.8 Haryana Housing Board Scheme

Under this scheme, the priority for housing development and allocation given especially for the socially and the economically poor segments of the society. This scheme also offers freehold residential and commercial properties.

1.4 Types of Home Loans in India

1.4.1 Home Construction Loan

One who desire to construct the house according to their requirements and have a own land can avail this type of loan. Loan amount is provided only for construction purpose. The disbursal of loan amount is done in different slots based on the construction levels of the house. Full tax benefit cannot be availed until entire completion of house. Only tax rebate can be availed only for the interest amount till the house is in under construction stage.

1.4.2 Home Purchase Loan

The loan provided for purchasing a fully constructed house whether it may be a new house or old house. This loan can be availed through fixed rate of interest or floating rate of interest or hybrid interest rates. The tenure of the loan period varies from banks to banks ranges from 20 years to 30 years.

1.4.3 Land Purchase Loan

The loan which is provided for the purchase of land in which 80% of the net worth of the land can be availed as loan. This type of loan can be availed by the people have the aspire to construct house, first purchase the land and then start the construction process. This type of loan is familiar in metropolitan cities.

1.4.4 Home Conversion Loan

The loan provided to borrowers who availed existing home loan and willing to shift to another loan. To shift the home loan the borrower should first pre-close the existing home loans which acquire additional charges. Home conversion loan can also be availed by the borrowers who wish to move to the new house with the pre-existing home loan.

1.4.5 Home Extension and Home Renovation Loan

The loan which is availed to extend the house or renovate the house with new and trendy interiors. This may happen when the borrowers are financial weak at the time of constructing the house. The advantage of the loan is interest is tax free. The tenure of this home loan is 10 – 20 years.

1.4.6 Bridge Loan

Bridge loan is acquired by the borrower to fill the financial gap at the time of availing new loan for new property. The tenure period of the bridge loan is 2 months to 2 years. The interest rate for the loan is very high as the repayment period is very short.

2. Statement of the Problem

Home is the sanctuary for humans. The major portion of each and every human life is spent in a home where they resides and express the state of mind with their family members. The frustrating issue of the country is deficiency in lodging which arises because of an alarming trend of population and the hike in price of real estate sector. As acquiring an own house requires huge investment, the affordability is highly impossible for middle-income group people and the lower-income group people from their own savings. This creates a situation for them to dependent on others for financial mobilization. Now-a-days, there are number of financial institutions available in the market to fulfil the aspiration of the customers. The banks and the financial institutions compete with each other and follow various marketing strategies to attract borrowers' and to reach new heights in the area of disbursal of home loans. The potential borrowers' search for a home loan which is huge in size and also the repayment period of home loan is too large. But, in the era of information eruption, the selection of right lenders is the very tough task for the borrowers. The present study is an attempt to determine the factors which motivates the borrowers' towards SBI home loans in Ramanathapuram District.

3. Objectives

- To ascertain the factors that motivate and influence borrowers' to prefer SBI Home Loans
- To evaluate borrowers' buying behavior towards SBI Home Loans

4. Need of the Study

Housing is not only a basic requirement for humans to lead life but it also accepted as the key sector of the national economy which acts as a progress indicator of the nation by measuring the standard of living and economic condition of the country. The growing demand for the housing sector has necessitated all the public and private sector banks to footsteps in the housing finance market. Today, almost all financial institutions have entered into the arena and competing with each other in providing home loans. Without home loans, most of the people could not afford to buy a home. This study would also help SBI to understand the experience and expectations of the existing home loan takers and to customize their home loan policies and to render better services based on the changing need and behavior of the home loan borrowers. With the deep understanding of factors influencing the borrowers' buying behavior of SBI home loans can develop various innovative strategies and revising the home loan policies periodically for meeting the challenges of today's competitive world.

5. Scope of the Study

In today's context, the housing business has become liberalized and competitive. To maximise their customers, both the public sector banks and private sector banks try to explore the attitude and buying behaviour of the home loan borrowers' which will give deep insight into borrowers' expectations. Hence, the study focus on the assessment factors which stimulates the borrowers' purchase decision in the areas relating to borrowers' preference, satisfaction, influencing attributes of housing finance particularly from the respondents of State Bank of India at Ramanathapuram District.

6. Review of Literature

- Maria Hansson et al (2007), submitted a bachelor thesis on "Home Loans - A study of Bank's Lending to Finance Housing". The aim of the study is to investigate what role banks play in concerning the evaluation of prices on the private property market in the Gothenburg region. The conclusion of the study revealed that due to low interest rates and boom in the business cycle, even high price of the housing can also be affordable by the people by taking home loans.
- BCM Patnaik et al (2018), presented a paper on "Satisfaction Management for Home Loan – A Study on Indian Public Sector Bank". The study was framed with an objective to determine the factors disturbing the performance of home loan portfolios and to scrutinize the association of the factors favoring the performance of home loan portfolio and the overall satisfaction of the beneficiaries of public sector banks. Finally, the study concluded that the public sector banks enrich and safeguard the interest of their customers by emphasizing more into their employee behaviour along with the schemes and the process of home loan.
- Sachin Warade and Shubhangi Walvekar (2018) in their study, "Customer Perception towards Affordable Housing Loans" focused to find out customers' perception and its impact on their interest to purchase affordable housing loan. It also evaluates the effective communication medium to be used in marketing of affordable housing loan. Customers from low income group are aware about home loan they are not well educated and communicated about the formalities and information related to home loans. Customers in this group is not yet targeted sufficiently by housing loan companies and this segment is yet waiting for better services. Hence it is suggested that banking institutions has huge business opportunity in affordable housing loan segment targeting low income group customers.
- Pratiksha Mishra and Dr.Amiga Kavetekar (2019) in their research work "A Study on Customer Perception towards Home Loan among Public Sector and Private Sector Banks". The study aims to find out the dependency of the socio-economic profile of the respondents and the notorious characteristics of customer perception. The final outcome of the study exposed that the customer awareness on the benefits and services offered by banks towards home loan sounds good and which in turn changes the state of mind of the customers to show willingness to select home as an investment.
- Amruthamol et al (2021), presented a research paper in the topic, "A Study on consumer perception towards Home loans in HDFC Bank". The main focus of the study was to identify the most important factors causing pre- payment of home loans by the customers. The study identified that the availability of own funds is the major reason for the loan closure and also the customers are very well aware of the tax benefits they have while prepayment of home loans

7. Methodology

The plan of action which enumerates in detail how the data for the study is collected, analyzed and presented to get the exact results based on the objectives are discussed here:

7.1 Sampling Design:

The population of interest for the study is home loan borrowers' of SBI in Ramanathapuram District. A simple random method was adopted to select the sample size of 125 respondents. The study is descriptive in nature to describe the behavior and the buying pattern of sample population

7.2 Data Collection:

Data are facts which serves as a base for the study and analysis. Primary data was collected from the sample population through a well-structured questionnaire and the secondary data was collected from the research articles and magazine.

7.3 Tools for Analysis:

To analyze the data and to test the hypothesis of the study statistical tools like Percentage analysis, Likert Scaling technique and ANOVA has been applied to derive the exact results.

8. Limitations of the Study

- Due to time bound, the study was restricted only to 125 respondents from limited area of Ramanathapuram District
- The result of the study may vary to some extent as the respondents are biased in their responses because of fear and hesitant

9. Data Analysis and Interpretation

The researcher has collected data from the respondents, then analyzed with the tools and finally interpreted the results accordingly.

9.1 Demographic Profile of the Respondents

The profile of the respondents is an important factor which contributes towards the buying behavior of the borrowers. Hence the demographic data of the respondents are collected and categorized to analyze these impact on the purchase decision of the borrowers

Table – 1

Demographic Profile of the Respondents

Variable	Characteristics	Frequency	Percentage
Age	Below 30 years	47	38
	30-40 years	36	29
	40-50 years	29	23
	Above 50	13	10
Gender	Male	82	66
	Female	43	34
Marital status	Married	51	41
	Unmarried	74	59
Educational Qualification	Higher Secondary	9	7
	Under Graduate	72	58
	Post Graduate	25	20
	Diploma	8	6
	Professional	11	9
Occupation	Government Employee	52	42
	Private Employee	23	18
	Business	31	25
	Professional	19	15
Monthly income	Less than 20000	30	24
	20000-30000	38	30
	30000- 40000	31	25
	Above 40000	26	21

Source: Primary data

Interpretation

Table 1 clearly indicated that, out of one twenty five respondents, 38% of respondents who availed home loan belong to the age group of below 30 years. 66 % are male respondents. Maximum of 59% of respondents are unmarried. Maximum of 58% respondents are Under Graduate. 42% of the respondents are Government employee. 30% of respondents falls under the income category of Rs.20,000 – Rs.30,000.

9.2 Factors Influencing SBI Home Loans

The respondents were influenced towards SBI Home Loans by so many factors. The following table explains the factors which influencing SBI Home Loans by Percentage Analysis.

Table 2

Factors Influencing SBI Home Loans

Factors	Frequency	Percentage
Rate of Interest	25	20
Attractive Schemes	18	14
Fast Processing Procedures	37	30
Easy Repayment System	12	10
Prompt Customer Service	33	26

Source: Primary data

Interpretation

The table 2 depicts that, 30% of the respondents who availed home loan from SBI are influenced by their fast processing procedures, 26% of the respondents are influenced by the factor of prompt customer service, 20% of the respondents select SBI Home Loans for their nominal rate of interest, 14% of the respondents are influenced by the attractive schemes offered by SBI and 10% of the respondents are influenced by the factor of easy repayment system.

9.3 Ranking on Factors Influencing SBI Home Loans

The factors influencing the borrowers to prefer SBI Home Loans has been measured using five significant parameters using Five Point Likert Scale. The opinion of the borrowers on the parameters is listed below:

Table 3

Ranking on Factors Influencing SBI Home Loans

(HS – Highly Satisfied; S – Satisfied; N – Neutral; DS – Dissatisfied; HDS – Highly Dissatisfied)

Factors	HS	S	N	DS	HDS	Total Score	Mean Score	Rank
Rate of Interest	47	68	6	3	1	532	4.26	II
Efficient Service of Bank	50	67	8	0	0	540	4.34	I
Less Paper Work	14	32	42	21	16	381	3.27	V
Approval Period	25	47	31	14	8	445	3.54	IV
Query Handling	31	63	12	15	4	492	3.94	III

Source: Primary data

Interpretation

Table 3 explained the ranking of the statements representing the factors to prefer SBI Home Loans by the respondents using Likert Scale Technique. Among the statements, ‘Efficient Service of Bank’ ranked first with the mean score of 4.34 followed by ‘Rate of Interest’ ranked second with the mean score of 4.26 and the factor ‘Query Handling’ ranked third with the mean score of 3.94 and ‘Approval Period’ secured fourth rank with the mean score of 3.54 and the factor ‘Less Paper Work’ got fifth rank with the mean score of 3.27

9.4 Buying Behavior of Borrowers’ among various Age Category of Respondents

The buying behavior of the borrowers’ towards SBI Home Loans among the various age group of respondents are determined by using One Way ANOVA Technique. To analyze the following data, null hypothesis has been developed:

Null Hypothesis: There is no association between the borrowers’ buying behavior towards SBI Home Loans among the various age category of the respondents

Alternative Hypothesis: There is association between the borrowers’ buying behavior towards SBI Home Loans among the various age category of the respondents

Table 4

Buying Behavior of Borrowers’ among various Age Category of Respondents

Age Group of the Respondents	SBI Home Loan Borrowers’ Buying Behaviour			Total
	Low	Medium	High	
21 - 30	2	7	4	13
31 - 40	13	15	19	47
41 - 50	4	12	20	36
Above 50	2	6	21	29
Total	21	40	64	125

Source: Primary data

4.1 ANNOVA TABLE

Source of Variation	Sum Squares	df	Mean Square	F
Difference between Samples	3.689	3	1.230	3.800
Difference within Samples	31.061	9	0.324	
The F table value for V1 = 3 and V2 = 9 @ 5% level of significance is 3.8626				

Interpretation

The ANNOVA table 4.1, portrayed that calculated F value is lesser than the F table value and so the null hypothesis is accepted. Hence, it is concluded that there is no association between the borrowers’ buying behavior towards SBI Home Loans among the various age group of the respondents.

10. Findings

- It was found that, 38 percentage of respondents opted home loans are below the age group of 30 years, 66 percent of respondents are male, 59 percentage of respondents are unmarried, 58 percentage of respondents are Under Graduates, 42 percentage of respondents are Government employee, 30 percentage of respondents falls between the monthly income category of Rs.20,000 - 30,000
- It was identified that , 30 percentage of respondents are influenced towards SBI Home Loans by its fast processing procedures
- It was found that, 'Efficient Service of Bank' ranked first with the mean score of 4.34 in opting SBI Home Loans
- It was identified that, there is no association between the borrowers' buying behavior towards SBI Home Loans among various age group of respondents

11. Suggestions

- It is suggested that, the paper work for availing home loans in SBI should be simplified and easily understandable by all the customers
- It is recommended that, number of attractive home loans schemes to be offered by SBI as per the requirements of the borrowers
- The repayment system of SBI Home Loans should be done in simple manner without attracting any pre-closure charges and huge formalities

12. Conclusion

Initially, the banking sector was hesitant to stepping into the housing finance segment. In early 1990's the entry of commercial banks into the housing finance was undoubtedly a milestone in the progression of housing sector all over the country. During the last two decades, the housing finance faced a remarkable growth and tremendous development. The vigor of housing credit accelerates its improvement day-by-day. Housing finance has developed and materialized as an important segment of the credit portfolios of banks in the present context. In developing countries, the linkages of housing finance sector with the other sectors of the economy has witnessed a social decent. To strengthen the customer base, the bank should improve and extent their service, reduce the legal proceedings and be friendly to their borrowers. To overcome the stiff market conditions, banks should focus mainly on borrowers' satisfaction factors.

13. Scope for Further Research

As the current research work has been carried out on the factors influencing borrowers' buying behavior, there is a scope for conducting further research work in the same area in future includes the impact of factors influencing borrowers' buying behavior towards customer satisfaction on home loans.

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