

A Study on Financial Performance Analysis with Special Reference to Central Bank of India at Kumbakonam

¹R.kavitha, ²N.ISVARYA M.com. M.Phil. MBA.BED.P.hd

¹Final year MBA student, ²Assistant professor, Department of management Idhaya College for women, kumbakonam, India. ¹nanaliya9@gmail.com

ABSTRACT - "A study on financial performance analysis with special reference to central bank of India at kumbakonam". The title focused of the financial position of the bank. The title indicates financial position, liquidity position of the bank. The bank successful function to help to the company financial statement.

Key words:- financial position in bank.

I. INTRODUCTION

Financial performance analysis is the process of identifying the financial strength and weaknesses by properly relationship between the items of balance sheet. It also helps in short term and long term forecasting and growth can be identified with the help of financial performance analysis. The dictionary meaning of components parts for tracing their relation to the thing as whole and to each other. The analysis of financial statement to obtain a better understanding of the firm or by parties outside the namely creditors, investors etc... Money is used as a medium to buy goods & services.

II. REVIEW OF LITERATURE

JOTHI K. AND GEETHALAKSHMI A. (2016) This study tries to evaluate the profitability and financial position of selected companies of Indian automobile industry using statistical tools like ratio analysis, means, standard deviation, correlation. The study reveals the positive relationship between profitability, short term and long term capital.

KUMAR MOHAN M.S VASU.V. AND NARAYANA.T (2016) The study has been made through using different ratios, mean, standard deviation, and Altman's Z score approach to study the financial health of the company. The study reveals there is a positive correlation between liquidity and profitability ratios expected return on total assets as well as Z score value indicate good health of a company

MATHUR SHIVAM AND AGARWAL KARTI (2016) Ratios are excellent and scientific way to analysis the financial performance of any firm. The company has received many awards and an achievement due to it is new innovations and technological advancement. These indicators help to invest the right company for expected profits. The study shows that MARUTI SUZUKI limited is better than TATA motors limited.

III. RESEARCH METHODOLOGY

I have collect secondary data in central bank of India at kumbakonam.

I have prepared in common size balance sheet.

RESEARCH DESIGN

OBJECTIVES OF THE STUDY

- To analysis the financial position of central bank of India at kumbakonam
- To find out the performance of the study through ratio analysis and common size balance sheet
- To determine the various interest rate in fixed amount of banks

LIMITATION OF THE STUDY

- The financial details of the bank are collected five year balance sheet.
- The information given from the bank was limited.
- The banks follow the rules and regulation of the central bank of India.

SCOPE OF THE STUDY

The central bank of India located at saraingaponi Kovil Street at kumbakonam. The period of this study 2017-2018. I have prepare common size balance sheet

IV. DATA ANALYSIS AND INTERPRETATION

Prepare Common size balance sheet as an 31st

March(2017-2018)

Table no: 4

Particular	2017	%	2018	%
ASSETS				
Cash and balance with reserve bank of India	75086.76	22.5	35999.91	11.0
Balance with banks and	3679.78	1.10	3228.53	0.98

money at call & short notice				
Short term investment	92094.88	27.6	102631.61	31.4
Advances	139398.77	41.8	156542.18	47.9
Total current assets(A)	310260.19	93.0	298402.23	91.4
Fixed assets				
Fixed assets	4290.37	1.28	4343.38	1.33
Other assets	18851.39	5.6	23479.67	7.19
Total fixed assets(B)	23141.76	6.9	27823.05	8.5
Total assets(A+B)	333401.95	100	326225.28	100
LIABILITIES				
Shareholder funds				
Capital	1902.17	0.57	2618.16	0.8
Reserves and surplus	15365.97	4.60	15367.38	4.7
Total shareholder funds(A)	17268.14	5.17	17985.53	5.5
Long term liability				
Share	683.00	0.20	-	
Deposits	296671.19	88.9	294838.86	90.3
Borrowing	9282.45	2.7	5706.12	1.7
Total long term liability(B)	306636.64	91.9	300544.98	92.1
Other liability				
Other liabilities and provision	9497.17	3.88	7694.77	2.35
Total liability(C)	9497.17	3.88	7694.77	2.35
Total liabilities (A+B+C)	333401.95	100	326225.28	100

INTERPRETATION

The above tables analyzed of common size balance sheet on 2017-2018 indicate that relationship between the current assets and fixed assets. That period of current asset over than fixed assets.

V. SUGGESTION

The bank solvency position is very high but borrowing and outflow of cash is low level. So the bank in future to maintain the common size balance sheet. They have to improve the current assets and fixed assets level.

VI. CONCLUSION

The shareholders fund position is increase the current liabilities. A fixed asset is normal and long term liability position compare with current year very low .So the bank to concentrate with the bank of financial position.

REFERENCE

Management Accounting S.N.Makeshwari