

**A Project report
(16MBAPR407)**

**A STUDY ON FINANCIAL PERFORMANCE OF ANANDA CO-
OPERATIVE BANK BANGALORE**

BY

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**Submitted to
VISVESHVARAYA TECHNOLOGICAL UNIVERSITY,
BELAGAVI**



In partial fulfillment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the Guidance of

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May 2018

ANANDA CO-OPERATIVE BANK LIMITED (R)

CERTIFICATE

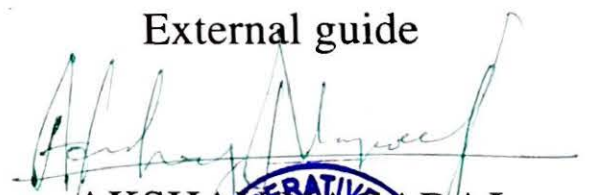
This is to certify that Mr. NITHIN J USN 1AZ16MBA46 a student of MBA studying at ACHARYA INSTITUTE OF TECHNOLOGY, Bangalore has undergone the internship and has completed project titled as “A Study on Financial Performance of Co-operative Bank Limited Compare to Other Banks With Reference To Ananda Co-operative Bank” at ANANDA CO-OPERATIVE BANK From the period of 15th January 2018 to 24th March 2018 in our company under the guidance of Mr. AKSHAY NAGARAJ.

We wish to express our appreciation for his excellent work done and wish him all the success in his new endeavour.

Place: Bangalore

Date: 24-March-2018

External guide



AKSHAY NAGARAJ

(Assistant Manager)





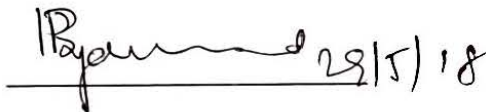
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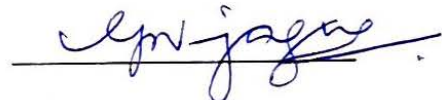
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CERTIFICATE

This is to certify that **Mr. Nithin J** bearing USN **1AZ16MBA46** is a bonafide student of Master of Business Administration course of the Institute 2016-18 batch, affiliated to Visvesvaraya Technological University, Belgaum. Project report on “**A Study on Financial Performance of Ananda Co-operative Bank Ltd, Bangalore**” is prepared by him under the guidance of **Dr. Prakash B Yaragol** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belgaum, Karnataka.

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DECLARATION

I, **NITHIN J** has undertaken project entitled as **A Study on Financial performance of Ananda Co-operative Bank Bangalore** prepared by me under the guidance of Dr. Prakash B. Yaragol, Professor of M.B.A Department, Acharya Institute of Technology and external assistance by Mr. Akshaynagaraj , Assistant Manager of Ananda co-operative bank ltd.

I also declare that this Internship work is towards the partial fulfilment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum.

I have undergone a summer project for a period of Ten weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Bangalore
Date: 24/05/2018



Nithin J.

USN: 1AZ16MBA46

ACKNOWLEDGEMENT

I deem it a privilege to thank our Principal, Dr.Sharanabasava C Pilli, Dr. Mahesh, Dean Academics and our HOD Dr.Nijaguna for having given me the opportunity to do the project, which has been a very valuable learning experience.

I am truly grateful to my external guide Mr.Akshay nagaraj, Ananda Co-operative Bank Ltd., Bangalore and my internal research Guide, Dr.Prakash B Yaragol, for their research guidance, encouragement, and opportunities provided.

I wish to thank all the respondents from the firms who spent their valuable time in discussing with me and giving valuable data by filling up the questionnaire.

My sincere and heartfelt thanks to all my teachers at the Department of MBA, Acharya Institute of Technology for their valuable support and guidance.

Last, but not least, I want to express my deep appreciation to my parents for their unstinted support.

Bangalore
Date:

Nithin J.
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EXECUTIVE SUMMARY

An organisation's success can be measured based on its financial performance. It is an ultimate phenomenon in which interest of the stake holders can be ascertained, that is whether it is at stake or risk worthy. The control and effectiveness over the operations of the organisation which includes core and secondary reflects the financial performance of any organisation. Along these lines, it is exceptionally indispensable to have legitimate control over the operations and management of the organisation to have a desirable financial performance.

A study on Financial performance of Ananda cooperative bank with respect to other banks was undertaken at Ananda cooperative bank, Bangalore. It is a part of MBA program with topic of 'A Study on financial performance of co-operative bank compare to other banks with reference to Ananda co-operative bank ltd' has been undertaken for a period of 10 weeks during January 14th to March 24th 2018. The objective of the study is to analyze the financial performance of the Ananda cooperative bank and to study the measures undertaken by the bank to improve its financial performance.

The literature review was helpful to comprehend different financial statements like Income statement , Balance sheet , ratio analysis , trend analysis , comparative analysis , ratio analysis like current ratio, quick ratio, fixed asset turnover ratio, cash ratio which helped in interpretation of comparing between co-operative banks and its performances and in conclusion with co-operative banks are in par with the other banks in its performances.

CHAPTER-1

INTRODUCTION

Money related execution of an organization is generally identified with how well an organization can utilize its resources, investor value and obligation, income and costs along these lines, not only the introduction, but rather the nature of results accomplished alludes to the execution. Execution is utilized to show company's prosperity, conditions, and consistence.

Budgetary consideration as the way toward guaranteeing access to money related administrations and opportune and satisfactory credit where required by defenseless gatherings, for example, weaker segments and low salary bunches at a reasonable cost. Co-agent banks assume a critical part to satisfy this hole. Co-agent banks perform business and different capacities identified with provincial advancement as a rule and agrarian advancement specifically preparation of more stores change conceding advances, quick recuperation of over duty, kept up of satisfactory and restricted assets keeping of sufficient edge amongst acquiring and loaning rates in order to fabricate a solid hold fund and making of appropriate investigation and arrangement for awful and dicey stores are a portion of the changes that were at that point reported and actualized by the co-agent banks the light of over this present examination is completed to "Assess the money related execution of Ananda co-agent bank".

The word execution alludes to the achievement of a given assignment estimated against preset measures of precision, fulfillment, cost, and speed. At the end of the day, it alludes to how much an accomplishment is being or has been expert.

1.2 INDUSTRY PROFILE

INTRODUCTION to CO-OPERATIVE BANK

The saving money framework in India is fundamentally not the same as that of other Asian countries has an extensive populace and land measure, a different culture and extraordinary variations in without a sound and compelling keeping money framework. The keeping money framework ought to be without bother and ready to address new difficulties posted by innovation and different elements, both inside and outside.

Meaning:

The co-agent bank is an organization on the agreeable premise and managing in common keeping money business. Like other bank, the helpful banks are established by gathering reserves through offers, acknowledge stores and give credits.

At the end of the day, individuals who meet up to together serve their regular intrigue frequently from a co-agent society under the co-agent social orders Act. At the point when a co-agent society connects with itself in keeping money is known as a co-agent bank.

Definition:

In the expressions of H.Calvet, "participation at that point is a frame association wherein people deliberately relate together as individuals based on uniformity for the advancement of their financial intrigue".

History of co-agent managing an account in India:

Co-agent development in India was begun essentially to deal with the issue of provincial credit. The historical backdrop of Indian co-agent saving money can be followed to the end of nineteenth century, began with the death of agreeable social orders act in 1904. The goal of this demonstration was to build up agreeable social orders "to energize thrift, self improvement and collaboration among agriculturists, crafts mans and people of restricted means". Yet, the advance stayed inadmissible in the pre-freedom period. Indeed, even in the wake of being in activity for 50 years the helpful credit shaped just 3.1% of the aggregate rustic credit in 1951-1952.

Co-agent bank were roused by the tests identified with the agreeable development in Germany, such social orders were set up in India. Presently, Co-agent development is very entrenched in India. The main enactment on co-task was passed in 1904. In 1914 the Maclagen board of trustees conceived a three level structure for co-agent managing an account, Primary Agricultural Credit Societies (PACs) at the grass root level, Central Co-agent Banks at the region level and State Co-agent Banks at state level or Apex Level.

In the start of twentieth century, accessibility of credit in India, all the more especially in country territories, was relatively truant. Rural and related exercises were famished of sorted out,

institutional credit. The country people needed to depend altogether on the cash banks, who loaned regularly at usurious rates of premium.

The co-agent banks touched base in India in the start of twentieth Century as an official push to make another kind of foundation in view of the standards of co-agent association and administration, reasonable for issues exceptional to Indian conditions. These banks were imagined as substitutes for cash moneylenders, to give convenient and sufficient here and now and long haul institutional credit at sensible rates of premium.

The Anyonya Co-agent Bank in India is considered to have been the principal co-agent bank in Asia which was framed almost 100 years back in Baroda. It was set up in 1889 with the name Anyonya Sahayakari Mandali Co-agent Bank Limited, with an essential goal of giving an other option to abuse by moneylenders for Baroda's inhabitants.

In the developmental stage Co-agent Banks were Urban Co-agent Societies keep running on group premise and their loaning exercises were confined to meeting the credit prerequisites of their individuals. The idea of Urban Co-agent Bank was first spelt out by Mehta Bhansali Committee in 1939 which characterized on Urban Co-agent Bank. Arrangements of Section 5 (CCV) of Banking Regulation Act, 1949 (as pertinent to Co-agent Societies) characterized a Urban Co-agent Bank as a Primary Co-agent Bank other than a Primary Co-agent Society was made material in 1966. With continuous development and furthermore given with the financial blast, urban managing an account division got enormous lift and began broadening its credit portfolio. Other than giving customary loaning action meeting the credit necessities of their clients they began taking into account different sorts of clients, independently employed, little specialists/enterprises, house fund, purchaser back, individual back and so forth.

Origin and growth of co-operative banks:

The co-agent banks are a piece of the tremendous and capable superstructure of co-agent foundation which are occupied with the assignment of generation, preparing, advertising, dissemination overhauling and keeping money in India.

- The start of co-agent banks in the nation goes back around 1904. At the point when the endeavors were started to make another sort of establishment in light of the standards of co-agent association and administration.
- The rationality of balance, value and self improvement offered path to the musings of self-obligation and self-organization which brought about conceiving an offspring of co-agent. The root on co-agent development was one such occasion emerging out of a circumstance of emergency, misuse and sufferings.
- The co-agent banks were imagined with a specific end goal to substitute such offices, give here and now and long haul institutional credit at sensible rates of premium and to realize joining of the disorderly sections of the Indian currency advertise.
- All the foundation sources contributed around 4% of the aggregate rustic credit till 1954. This commitment expanded to 62% by 1990.
- The offer of co-agent banks in this institutional loaning has declined from 80% out of 1960 to around 42% at display. The level of rustic populace secured by the farming credit co-agent was 7.8% of every 1951, 36% out of 1961, and 65% at display.

Principles of Co-agent Banks:

- The standard of co-task and shared help.
- The standard of administrations to individuals and poor individuals and not for benefit.
- The standard of "limited, one vote" in administration.
- The standard of thrift and investment funds.
- The standard of personalization of credit.

Types of co-agent banks:

- ❖ Urban Co-agent Banks
- ❖ Rural Co-agent Banks

Urban Co-agent Banks:

Urban Co-agent Banks is additionally alluded as Primary Co-agent banks by the Reserve Bank of India. Among the non-agrarian credit social orders urban co-agent banks involve an

essential place. This bank is begun in India with the question of taking into account the managing an account and credit necessities of the urban working classes.

The RBI characterizes Urban Co-agent banks as "little measured agreeably sorted out managing an account units which work in metropolitan, urban and semi-urban focuses to provide food essentially to the necessities of little borrowers, viz. proprietors of little scale modern units, retail merchants, proficient and salaried classes".

Urban Co-agent banks prepare reserve funds from the center and lower pay gatherings and furnish credit to little borrowers, including weaker areas of the general public. These banks sort out on a constrained obligation premise; by and large expand their region of activity over a town. The principle elements of these banks are to advance thrift by drawing in stores from individuals and non-individuals and to propel credits to the individuals. It is enlisted under Co-agents Societies Act of the separate state Governments. Before 1966, Urban Co-agent banks were solely under the domain of State Government. From March 1, 1966 certain arrangements of Banking Regulation Act have been made pertinent to these banks. Therefore, the RBI turned into the administrative supervisory expert of Urban Co-agent Banks for their related activities. Administrative parts of such banks keep on remaining with State Governments under the individual Cooperative Societies Act. These manages an account with multi-nearness are controlled by the Central Governments and enrolled under Multi-State Co-agent Societies Act.

The RBI stretches out renegotiate to Urban Co-agent Banks at bank ate against their advances to minor and house modern units. These banks stipends sizeable advances and advances under need part to lend to private venture undertakings, retail exchange, street and water transport administrators and expert and independently employed people. Urban Co-agent banks are generally situated in towns and urban areas and take into account the credit prerequisite of the urban customers.

The features and functions of the Urban Co-operative banks:

- Primarily, to collect subsidizes for loaning cash to its individuals.
- To pull in stores from individuals and additionally non-individuals.
- To support thrift, self improvement and common guide among individuals.

- To draw, make, acknowledge, rebate, purchase, offer, gather and arrangement in bills of trade, drafts, authentications and different securities.
- To give safe-store vaults

1.3 COMPANY / BANK PROFILE

Introduction of “The Ananda Co-operative Bank Ltd”

The Ananda co-agent bank ltd is a main urban co-agent bank in Bengaluru. It was established by S. puttuswamy and other co-administrators in the year 1979, with a prime target of empowering thrift and investment funds propensity among the general population and to free the individuals from the grip of private cash moneylenders.

The bank is working on the sound standards of co-task and effectively finished 37 years of managing an account administrations. The bank is consistently making benefit since from the date of its beginning and dispensing profit to its individuals and furthermore keeping up a decent review characterization, visionary, and straightforward executives on the board and committed proficient staffs.

Ananda co-agent bank commended silver celebration in the year 2004, and as yet developing. At first the bank started with 80 individuals, prepared offer capital of Rs.26275 from them and furthermore activated stores of Rs.25475 from which best in class Rs.49890 and dispensed profit at 13.02% in the beginning year.

The Ananda co-agent bank ltd is a credit co-agent bank. It was set up in 16/04/1979 and rendering its administrations from 37 years. The Ananda co-agent bank ltd is situated close Sheshadripuram Bengaluru – 560020. Its head office is in Sheshadripuram and furthermore has a branch in Basaveshwarnagar and R T Nagar.

Objectives of the Ananda co-agent bank ltd.

- The fundamental goal is to give here and now and medium-term credit to its clients.
- To do the keeping money business and fill in as an adjusting focus.
- To work as a pioneer of co-agent bank.in Bengaluru.

- To give, effective, respectful, and expedient administrations and so forth in the matter of loaning.
- It looked to give help or counsel to clients applying for credits.
- To settle any debate or contrasts with clients by setting up a grievance change all offices.
- To give clients exact and auspicious revelation data.
- The bank will give credits and advances to clients without segregating any position, sex, religion and so on.

Functions of the Ananda co-agent bank ltd:

- Acceptance of stores.
- Acceptance of assets for safe guardianship.
- Provision of settlement and installment offices.
- Collection of Checks, drafts and so forth from the clients.
- Grant credits to its clients at less intrigue.
- Provisions of here and now advances to complete regular horticulture and for the offer of farming items.
- Provision of medium-term credits with the end goal of water system, sericulture, creature cultivation and so on.

1.4 Vision and Mission statement of Ananda co-operative bank ltd:

Vision statement:

- To help and urge clients and representatives to work capably by giving credit at low rate of intrigue.
- Accepting stores with the ultimate objective of progressing saving affinities in the cerebrum of the all inclusive community and people.
- Providing diverse sorts of credit offers to its clients.
- To open new branches with approval from RBI and enlist of co-operator social requests.
- To fill in as altering center in the city.

Mission statement:

- To propel thrift among the people and their by extend the supply of advantage.
- To propel the practicality of credit and to lessen the risk in permitting a credit through mindful and consistent supervision of the task of the gaining people.
- To diminish the cost of the organization through the favored organization of people and these by keeping the costs of affirmation as low as would be prudent.
- To enable self-change and co-specialist benchmarks among the people and patrons of the bank.
- To enable ladies by loaning advances to begin a business.

1.5 Board of Directors of Ananda co-operative bank:

President	C. Dhodhirihya
Vice president	M.C Nandhakumar
Directors of Ananda co-operative banks ltd.	S. Sidharaj L. Shivalinghia T.N Nagchudiahaha Gangadharhia Shivkumar P.L Nanjundswamy C. Sidhraj M. Malikarjuniah N. Mahadevswamy Anand L. Arundhati Soubhaghya B. Baskar Rajarus M.K. Mahadev
Secretary	Janardhan

1.6 Services provided by Ananda co-operative bank:

- Accepting stores
 - Savings Deposits
 - Fixed Deposits
 - Current Account
 - Recurring Deposits
- Clearance of Checks
- Lending Loans
- Demand Draft and pay orders
- Insurance
- Safe Deposit locker
- Guarantees
- Safe store locker

The credits gave by the Ananda Cooperative Bank Ltd.

- House development credits
- Vehicle credits
- Site acquiring credits
- Security credits
- Gold Loans
- Industrial Loans
- Staff vehicle credits
- Staff house building credits

H R Policies of the Ananda co-agent bank

- Employee provident reserve
- Employee remuneration sub advisory group
- Employee annuity
- Employee enrollment
- Employee gather tip trust

Amanath co-agent bank ltd:

The Amanath co-agent was built up on thirteenth January, 1977, Janab. Dr. Mumtaz Ahmed Khan and Janab K. Rahman Khan established the bank. Inside a limited ability to focus 26 years, the bank has accomplished the status of Karnataka's initially planned urban co-agent bank. With little capital base of Rs. 3lakhs, the bank has become the biggest urban co-agent bank in the state, with a store of over Rs. 440 crores, working capital of Rs. 505 crores and net claimed assets of Rs. 29.53 crores.

Mahila co-agent bank ltd:

The Mahila co-agent bank was set up in the year 1977, over a time of 38 years the bank has developed and turned into a pioneer among co-agent banks in the province of Karnataka. The bank has ten branches completely modernized. The bank has a devoted worker power of 90 and an illuminated governing body.

1.7 Area of Operation:

The zone of task of these banks is typically limited by its byelaws to a metropolitan zone or a town. In a few events it surpasses this point of confinement. The investigation gather on Credit Co-agents in Non-Agricultural Sectors has prescribed that regularly, it would be fitting for a urban helpful bank to confine its zone of activity to the region or the taluk town where it works.

Rural Co-operative Banks:

Provincial Cooperative Banks assumes an imperative part in meeting the developing credit needs of country populace of India. It gives institutional credit to the rural and country segment. The deficiency of provincial credit drew in the consideration of RBI and Government all through the 1960s. One essential element of giving horticulture credit in India has been the presence of a far reaching system of rustic money related organizations.

The provincial credit structure comprises of numerous sorts of budgetary organizations as vast scale branch extension was embraced to make a solid establishment situated in country zone. It has filled in as a vital instrument of credit conveyance in country and horticultural regions. The different structure of country Cooperative segment for long haul and here and now advances has empowered these foundations to build up a specific establishment for provincial credit conveyance. The volume of credit coursing through these establishments has expanded. The Rural Co-agent structure has generally been bifurcated into two parallel wings that is.

- I. Short-term Rural Co-operatives,
- II. Long-term Rural Co-operatives.

There is a bigger system of co-agent banks in the country area, comprising of 29 State Co-agent Banks and 367 District Central Cooperative Banks, with 13,025 branches. What's more, there are 92,000 Primary Agricultural Co-agent Credit Societies, 19 State Land

Development Banks and 745 Primary Land Development Banks, alongside 1,847 branches, which are not entirely banks as they are not secured under the Banking Regulation Act, 1949.

The RBI Governor's proposition should, in this way, incorporate the whole Co-agent saving money framework.

Short-term Rural Co-operative Banks:

The fleeting rustic co-agents give edit and other working capital advances to ranchers and provincial craftsmans principally for here and now reason. These foundations have government three-level structure. At the Apex of the framework is a State Co-agent bank in each state. At the center (or area) level, there are Central Co-agent Banks otherwise called District Co-agent banks. At the most reduced (or town) level, are the Primary Agricultural Credit Societies.

- **State Co-agent Banks:** These are the peak (most elevated amount) co-agent banks in all the nation they prepare supports and help in its appropriate channelization among different areas.
- **Central Co-agent Banks:** Banks which work at local level having a portion of the essential credit social orders having a place with an indistinguishable area from their individuals. These banks give advance to their individuals and capacity as a connection between the essential credit social orders and state co-agent banks.
- **Primary Agriculture Credit Societies:** These are shaped at the town or town level with borrower and non-borrower individuals dwelling in one region. The tasks of every general public are limited to a little territory with the goal that the individuals know each other and can watch over the exercises of all individuals to avoid fakes.

Long-term Rural Co-operatives Banks:

The long haul country co-agent give regularly medium and long haul advances for making interests in farming, provincial enterprises and, in the current time frame, lodging. For the most part, these co-agents have two levels, which are State Co-agent Agriculture and Development Banks (SCARBDs) at the state level and Primary Co-agent Agriculture and Rural Development Banks (PCARDBs) at the taluk or tehsil level. Be that as it may, a few States have a unitary structure with the state level banks working through their own branches.

- **State Co-agent Agriculture and Development Banks (SCARBDs):** State Co-agent Agriculture and Development Banks constitute the upper-level of long haul co-agent

credit structure. In spite of the fact that long haul credit co-agents have been permitted to get to open stores under specific conditions, such stores constitute a moderately little extent of their aggregate liabilities. They are generally subject to borrowings for on-loaning.

- **Primary Co-agent Agriculture and Rural Development Banks (PCARDBs):** Primary Co-agent Agriculture and Rural Development Banks are the most minimal layer of long haul credit co-agents. It is fundamentally subject to the borrowings for their loaning business. They give credit to formative purposes like minor water system, development of manor crops and for differentiated purposes like poultry, dairying and sericulture on schematic premise. They get essential budgetary help from the Cooperative State Agriculture and Rural Development Bank. Keeping in mind the end goal to augment their extent of loaning to rival other money related offices, the essential agreeable farming and country advancement banks have been allowed to fund craftsmans, experts and little scale business people. They have additionally been allowed to issue credits to little street transport administrators in rustic regions for buy of products bearers and traveler vehicles. Therefore, amid 2007-08, the Primary Cooperative Agriculture and Rural Development Banks have again begun loaning for the Non-Farm Sector including Jewel Loans.

Features of co-agent banks:

- The co-agent banks are sorted out and overseen on the standards of co-task, self improvement and shared help.
- They essentially work with the run of "one part, one vote".
- The co-agent banks, by their exceptionally nature don't seek after the objective of benefit augmentation they work based on "no benefit, no misfortune".
- The co-agent banks play out all the fundamental managing an account elements of store activation, supply of credit and arrangement of settlement offices.
- The co-agent banks for the most part do managing an account business primarily in agrarian and rustic segment. Anyway certain kinds of banks like UCB, SCB and CCB work in semi-urban and metropolitan regions.

- The co-agent banks are maybe the primary government-supported, government-bolstered and government-sponsored monetary office in India.
- They have a place with the currency showcase, capital market and essential rural credit social orders give here and now and medium-term advances.
- Co-agent banks are somewhat money related mediators and they have a government structure of three level linkages. Further, their activity is of blended managing an account compose.
- The co-agent banks acknowledge stores, for example, present, sparing and settled or time-stores from people and foundations including banks.
- Some co-agent banks are booked while some other are non-planned banks. For example SCB's and some UCB's are booked banks however other co-agent banks are non-planned banks.

Importance of co-agent banks:

The co-agent keeping money framework needs to assume an imperative part in advancing budgetary strength which is uncommonly suited to Indian conditions.

- **Alternative credit source:** The fundamental target is to give a successful contrasting option to the conventional blemished credit arrangement of the town cash moneylender. The cash loan specialists have so far overwhelmed the rustic territories and have been abusing the needy individuals by charging high rate of premium. The co-agent banks shield the rustic populace from the cash moneylenders.
- **Cheap credit:** The co-agent credit framework has devalued the country and urban acknowledge specifically and in addition by implication.
- **Productive borrowings:** The advantage of co-agent credit framework is to get a change the idea of advances. Prior to the cultivators used to get for utilization and other inefficient reason yet they get generally for profitable purposes. Co-agent social orders dishearten ineffective borrowings.
- **Encouragement to reserve funds and venture:** Co-agent credit development has empowered reserve funds and speculation by building up the propensities for thrift among the agriculturists.

- **Improvement in cultivating techniques:** The co-agent social orders have enormously helped in the presentation of farming strategies. The co-agent credit is accessible for purchasing seeds, synthetic composts and so forth.
- **Role of co-agent banks before 1969:** The nationalization of business banks in 1969. Co-agent social orders were for all intents and purposes the main institutional wellsprings of country and urban credit. Co-agent acknowledge to the agriculturists as a level of aggregate 22.7% of every 1970-71.

Suitable government structure of co-agent saving money framework: Co-agent managing an account framework has an elected structure with-

- a) Primary rural society at the town level.
- b) Higher financing offices as focal co-agent and state co-agent banks.
- c) Land advancement banks for giving long haul credit to farming

1.8 Weakness of co-operative banks:

The fundamental connection in the co-agent credit framework to be specific the essential horticultural credit society (PACS), they stay extremely frail. They are too little to be in any way temperate and feasible.

- With the extending credit needs of the rustic area the business bank have come effectively to meet the necessities of this exasperated the troubles of co-agent banks.
- They unduly rely upon government capital instead of part capital.
- The co-agent banks experience the ill effects of a lot of governmental issues.
- The co-agent banks have been depending on exploitative practices.
- They experience the ill effects of infrastructural office and basic blemishes.
- There are numerous controllers for them, yet there are numerous issues in their direction.
- Co-agent banks are not doing great in every one of the states, just couple of record for a noteworthy piece of their business.
- These banks depend intensely on renegotiating offices from the administration, RBI and NABARD.
- There is no dynamic cooperation of their individuals in the working which can come to fruition great, on the off chance that they work with the part's cash as opposed to government.

1.8 SWOT ANALYSIS

STRENGTHS

- The bank has an ethical policy which prevents it from investing in the companies involved in arms trade, fossil fuel extraction etc. The ethical policy is part of the bank's constitution.
- Smile, the internet only operation of the bank is among one of the top rated services in UK by consumers
- The bank offers a variety of retail banking services such as current accounts, mortgages, loans investments etc.
- The bank caters to a wide customer base including individuals businessmen corporate etc.
- The bank provides with latest facilities

WEAKNESSES

- The bank had to face a several financial crisis which saw it being taken over by US hedge funds
- Moody's downgraded its credit rating by 6 notches to junk category
- The bank has recently closed a lot of its branches and terminated its off shore activities

THREATS

- A more robust accounting system needs to be put in place. It was found that the bank had a hole in its finances. Such scandals can erode customer confidence in the bank
- Default risk which is the risk that the bank may run into losses due to the counter party defaulting on their liabilities.
- A bad economic outlook can cause serious damage to the financial situation of the bank
- The bank faces threat of running out of capital to run its day to day businesses due to the severe financial crisis it is going through

OPPORTUNITIES

- The bank has come up with schemes as Golden Hello to win customers after its 2013 financial crisis
- The bank should introduce new schemes to attract new customers and build relationship with existing customers in order to retain them
- The bank should come up with better governance and be more transparent in order to restore customer confidence in the processes of the bank.

Government initiatives to strengthen the development of co-operative banks:

- The NABARD had detailed a plan for the acknowledgment of PAC and the execution of this plan had begun in those states which have acknowledged it.
- The program for improvement of chose PAC's into really multi-reason co-agent social orders has been actualized in numerous states and association domains.
- The 15-point programs for the advancement of actualized in 16 pilot venture regions which is said to have gotten regards to impressive change in the execution of chose PAC's as far as store activated, advances issued and recuperation of duty from the individuals.
- In expansion to such projects, certain state governments like Andhra Pradesh, Madhya Pradesh and West Bengal had likewise started improvement projects to fortify the working of co-agent credit foundations at the base level.
- On the premise of their monetary position as on 30 June 1987, 175 CCB's and 7 SCB's in the nation were recognized as 'feeble' banks and brought under the program of restoration which anyway did not by any stretch of the imagination function admirably.
- With a view to empowering frail banks which were either ineligible or were very nearly getting to be ineligible for renegotiate bolster 12-point activity program had been figured and coursed by NABARD to all the state governments.

New licensing policy for Urban Co-operative Banks (UCB's):

The Reserve Bank of India (RBI) has as of late seen the authorizing arrangement for urban co-agent banks (UCB's) as per the suggestions of the powerful advisory group constituted for looking at the current permitting strategy among other administrative issues.

The push of new authorizing approach and amended section point standards are recorded beneath:

Revised strategy approach:

The push of amended permitting strategy is on solid startup capital and corporate administration. As needs be, it has been to reexamine the section point standards (EPN).

Other than EPN, corporate administration accept huge significance in running UCB's on sound lines, following qualification criteria have been endorsed for promoters of new UCB's.

- a) There ought to be no less than two chiefs with reasonable saving money experience or people with applicable expert capabilities that is Chartered Accountant with keeping money encounter.
- b) The promoters ought not be defaulters to any money related organization/bank//co-agent bank/co-agent society, and so forth.
- c) No criminal procedures ought to have been established against the promoters.
- d) Promoters ought not be related as chief with any chit support/NBFC/co-agent bank.

Viability standards:

RBI has inspected the importance of continuation of existing suitability measures with regards to use of prudential standards and administrative solutions for UCB's and it has been chosen to get rid of these standards. Thus, the reasonability standards recommended in our round dated on May 2, 1993 stand pulled back for the current also. Numerous UCB's capacity as unit banks (single branch banks) restricting to reduced geographical areas. The underlying framework use required for unit banks might be moderately lower than the banks which expect to open branches. It has, in this manner been chosen to recommend half unwinding in passage point capital for the banks which propose to set up as banks that is single branch bank is given with no branches.

Reserve Bank and Co-operative banking:

Fortifying the co-agent credit development has been Reserve Bank of India's uncommon duty as far back as its foundation in 1935. The accompanying are the different measures attempted by the RBI for creating co-agent managing an account framework and to advance co-agent fund in the nation.

- Agricultural credit office: The RBI needs to keep up a specialist staff to think about inquiries of farming credit and accessible for conferences by focal and state government and other managing an account associations.
- All India rustic credit review: The RBI part in the co-agent acknowledge development began for the arrangement of all India country credit study board of trustees in 1951. The

goal is to think about the issues of provincial credit and investigate potential outcomes of growing rural credit through co-agent credit framework.

- Integrated plan of provincial credit: The review board of trustees recommended and incorporated plan of rustic credit in view of the key standards.
- Provision of back: With the proposals of overview panel, the RBI has effectively assisted the co-agent framework with expanding the rustic credit it doesn't give fund straightforwardly yet just through rural area.
- Setting up of assets; To meet its budgetary commitments, the RBI set up two national subsidizes in 1956, that is National Agricultural Credit (long haul tasks) reserves and the National Agricultural Credit (adjustment support). The fundamental target is to influence accessible advances to state government, to buy debentures of focal land to contract banks against the assurance of state government.
- Strengthening in co-agent managing an account structure: With a view to reinforce co-agent keeping money structure and advance co-agent credit, the RBI attempts the accompanying
- It focuses towards restoring and reviving the weaker co-agent units.
- It gives budgetary settlement to co-agent credit foundations.

Guidelines of RBI to Urban Co-agent Banks (UCB's):

Directions and supervision of essential urban co-agent banks (UCB's), prominently known as urban co-agent banks (UCB's) are enrolled as co-agent social orders under the arrangements of, either the State Co-agent Societies Act 2002.

They are managed and administered by the recorder of co-agent social orders (RCS's) of the state concerned or by the focal enlistment center of co-agent social orders by and large. The pertinence of managing an account laws to co-agent social orders since March 1, 1996 introduced 'duality of control' over UCB's between the enlistment center of co-agent social orders/focal recorder of co-agent social orders and there Reserve Bank of India, it directs and oversees the capacity of UCB's under the arrangements of Banking Regulation Act, 1949(AACS). Inside the Reserve Bank, a different division that is Urban Banks Department (UCD), has been endowed with these capacities.

Urban Bank Department: It works in close coordination with different controllers RCS's and CRCS. The elements of the office can be comprehensively isolated into:

- Regulatory
- Supervisory
- Development

The Reserve Bank of India has been vested forces to issues to issue permit to UCB's under segment 22 and area 23 Banking Regulation Act, 1949 (AACS) to bear on saving money business and to open new places of business (Branches, Extension counter and so forth.) separately.

For this reason rules on the qualification criteria for issue of keeping money permit/branch permit are issued to UCB's every once in a while. As a controller the RBI has recommended prudential standards in different zones e.g. capital sufficiency, salary acknowledgment, resource characterization and provisioning introduction to single/aggregate borrowers, presentation to touchy parts, advances and advances, speculations and liquidity prerequisites and so on.

Thinking about the heterogeneity in the division, a separated administrative administration is being received by Reserve Bank of India in specific viewpoints by gathering the UCB's under the two levels (level 1 and level 2) in light of their branch organize, region of activities and the level of stores.

The Banking Regulation Act, 1949 (AACS) accommodates accommodation of periodical returns by UCB's to the RBI. Further, under the forces vested in the RBI it has endorsed different other periodical comes back to be presented by UCB's. The RBI steals out nearby reviews and away site observation of UCB's.

The Reserve Bank of India has gone into update of comprehension (MOU) with focal government and different other state government for harmonization of direction and oversee the round guidelines issued to UCB's every now and then are set in the RBI site.

Area of task

The Ananda co-agent bank ltd has stretched out its business to a few sections of the Bangalore. Ananda co-agent bank ltd, head office is arranged in Sheshadripuram and other two branches in R.T Nagar and Basaveshwarnagar separately.

Goals of Ananda co-agent bank

- To increment the stores.
- To increment the credits and advances.
- To change over its branches to center managing an account.
- To fulfill its clients and to procure benefits.

Chapter 2

CONCEPTUAL BACKGROUND & LITERATURE REVIEW

Meaning of financial performance

Monetary execution alludes to the demonstration of performing money related action. Keeping in mind the end goal to detect, money related execution alludes to how much monetary destinations being or has been proficient. It is the way toward estimating the consequences of a company's standards, controls and tasks in financial terms. It is utilized to gauge company's general money related wellbeing over a given timeframe and can likewise be utilized to analyze comparative firms over a similar industry

Definition of money related execution:

In the expressions of Frich Kohlar, "The execution is a general term connected to a section or to every one of the behaviors of exercises of an association over some stretch of time frequently with reference to past or anticipated cost proficiency, administration obligation or responsibility".

Brief Analysis:

Co-agent managing an account division is one of the key financing part in metropolitan urban and semi urban region which quickening the monetary development and social welfare. The RBI forces a few limitations on keeping money division. The Co-agents Bank gives numerous sorts of offices to their clients like opening current sparing and settled stores accounts, issue draft, charge marked down on low rate, self-stores vault, propels are given to little scale and medium venture and house businesses and advances against properties, gems, govt. securities, life coverage strategy and vehicles. It assumes an overwhelming part in the budgetary market in India. It make simple to prepare the cash in Indian currency showcase. In the mid 1990s Government of India started significant exchange arrangement changes which supported an expanding privatization and progression of all divisions of the economy and managing an account segment was no special case to this. Managing an account area especially, gathering of

stores, advances to clients and numerous money related administrations gave to bank clients. The private part banks including multi-national were permitted to set up The second, India turn into an individuals from the WTO. Both these advancement shows that at some point or another, the Indian managing an account should wind up capable to confront the remote banks and private banks. The helpful banks additionally should confront the recently formed Indian nationalize bank. Co-agent banks have lost the confidence of open all things considered. Some co-agent bank shut its business because of dread of infection. This has influenced to other Co-Operative banks unfavorably and it winds up powerless bank due to stores in those banks which were shut their business. The RBI forced some confinement on co-agent banks and made some control with respect to co-agent banks. The measures, for example, inconvenience of prudential standards, reinforcing of back, progression of loan fee and new rivalry condition has realized a critical change in bank mentality toward benefit, hazard and general execution. Due to the changing rivalry condition, the significance of enhanced proficiency has expected a basic noteworthiness of the survival and maintained practicality of co-agent banks. In this changed worldwide saving money situation, to get the aggressive edge, co-agent banks must need to strive to enhance their productivity at the all level of managing an account tasks. It will be on the whole correct to contemplate and investigate the execution of the Ananda Co-Operative bank and to propose controlling working costs and their productivity. The present investigation manages budgetary execution examination of Ananda Co-Operative Bank, Karnataka which are sorted out in money related administrations. For examining the money related execution of Ananda co-agent banks the information identified with all the Co-Operative banks for as long as five years from 2013-2017 have been gathered.

Features of money related execution of co-agent banks:

- To give data about money related position, budgetary execution, and changes in the monetary position of a co-agent banks.
- The data contained in money related explanations is valuable to an extensive variety of clients in settling on financial choices and future examination.
- Financial data additionally demonstrates the aftereffects of administration or the responsibility of administration for the assets depended to it.
- To give the money related data to the interior and outside clients.

Financial proclamations for the most part alludes to two essential articulations:

- Balance Sheet.
- Profit and misfortune account.

Balance Sheet:

It demonstrates the current money related position or state of the firm at a given purpose of time. It gives a preview and might be viewed as a static picture. The accounting report condenses the estimations of the organization possessed resources and liabilities. The contrast between the two sums is the proprietors' value (total assets).

A finished accounting report demonstrates data, for example, the aggregate estimation of benefits, add up to obligation, value, accessible money and estimation of fluid resources. This data would then be able to be broke down to decide the business' present proportion, its acquiring limit and chances to pull in value capital.

Profit and misfortune account:

A benefit and misfortune account reports the measure of benefit the business creates. Normally wage proclamations are set up on a yearly premise. A collection pay articulation regularly gives a superior measure of the organization's execution and benefit since it thinks about changes in stock as opposed to just money exchanges. This mirrors the execution of the firm over some undefined time frame. "A benefit and misfortune account is a rundown of organizations' incomes and costs over a predetermined period, finishing with net wage or misfortune for the bookkeeping time frame."

AREAS OF FINANCIAL PERFORMANCE ANALYSIS

Monetary examiners regularly survey association's generation and efficiency execution, gainfulness execution, liquidity execution, working capital execution, settled resources execution, support stream execution and social execution. Anyway in the present investigation budgetary wellbeing organization is estimated from the accompanying viewpoints:

- Working capital Analysis
- Financial structure Analysis

2.2 REVIEW OF LITERATURE

- **M.K.Goyal (1985):** dissected obligation value proportion of the Apex Co-agent Banks in India for the period from 1970-71 to 1978-79. He ascertained obligation value proportion by two routes: Ratio of stores to possessed assets and proportion of aggregate outside liabilities to claimed reserves. The investigation demonstrated that the expansion in stores was more than the possessed assets amid the examination time frame. The proportion was in the middle of 300 percent to 492 percent and the proportion of aggregate outside liabilities to possessed assets differed between 583 percent and 717 percent amid the investigation time frame.
- **Shankarmurthy.H.G (1986):** examined the execution of Karnataka State Co-agent Marketing Federation Ltd. The analyst utilized distinctive proportions to consider the diverse parts of money related position of the league, for example, dissolvability, liquidity, turnover benefit effectiveness and quality. He communicated that the proportion examination would give a superior thought of the money related position of the organization.
- **Vivek et al (2003):** broke down the development execution of essential agrarian credit social orders (PACS) in Haryana, India, the exploration was fundamentally in light of optional information for the years 1988-2001. Results uncovered that the quantity of PACS expanded from 2249 of every 1998-99 to 2396 out of 2000-2001, with a yearly development rate of 0.52%. The aggregate participation and the getting enrollment likewise expanded over the examination time frame.
- **Nagaraj.R.C (2005):** in his paper has dissected the working and development of co-agent banks in Karnataka. The examination has been led through different optional information. The exploration expects to dissect the budgetary execution of chose co-agent banks in Karnataka. For this reason, it is wanted to choose the co-agent banks by offering portrayal to land zones, size of the banks monetary execution by contrasting and alternate banks money related explanations.
- **Indira R (2009):** in the paper endeavors to contemplate the proficiency of the co-agent banks by examining the budgetary execution of co-agent banks working in tumkur locale for a time of 8years. The investigation infers CAMAL examination, theory and other measurable instruments to find out the advance and gainfulness of chose co-agent banks.

- **Ramesh Chander (2010):** has inspected the monetary execution and productivity of the four locale co-agent banks, particularly in Gurgaon region. He determined the information to examine the monetary zones, for example, productivity, liquidity, dissolvability, proficiency and hazard. The investigation considers a few factual instruments, for example, normal, standard deviation, t-test, f-test. This investigation is led for a time of 12years (1997-2009). At last, the paper proposes banks performed better on one parameter and bombs in different parameters.
- **Debdas Rakshit et al (2013):** in his exploration has concentrated on factors which impact the money related execution of Apex co-agent bank in West Bengal. The investigation infers demonstrate based approach, observational examination and numerous relapses have dissected the net revenue of the Apex bank. From this we can presume that control of working costs will enhance net pay of the Apex co-agent bank.
- **P.Amarjothi (2015):** in his examination analyzed the stores given and reimbursement of the same made by the individuals and non-individuals from the co-agent bank. To investigate the money related execution of the bank, the accompanying information, for example, number of credits issued, salary explanation and budgetary articulation have been considered for 10years (1999-2009). At last the dissected outcome clarifies that bank steps up part in channelizing the assets from various sources in the nearby group.
- **MD.Aminul Islam (2015):** in his paper has made an endeavor to gauge money related execution of national bank ltd in Bangladesh. To distinguish whether any distinction exists between banks a very long time of activity and its execution. This examination was directed for a time of four years (2008-2014). The investigation suggests gainfulness, liquidity, credit administration, forward proportion examination (FRA) and t-test is utilized.

Chapter 3

RESEARCH DESIGN

RESEARCH DESIGN

The word Research is gotten from the French word 'Scientist'. The Research is a composed enquiry outlined and did to give data to tackling an issue. Research configuration is an announcement or particular of techniques for gathering and examining the data required for the arrangement of particular issues. Pattern, similar and proportion examination gives a logical look for some kind of employment to directing some exploration examination.

An exploration configuration is a legitimate and orderly arrangement or blue print arranged for coordinating an examination ponder. It indicates the destinations of the investigation, the philosophy and strategies to be embraced for accomplishing the targets. Research is the procedure of deliberate and inside and out examination or look for a specific theme, subject or zones of examination, upheld by gathering, aggregation, introduction and elucidation of applicable points of interest of information.

In the expressions of Clarie sleets and others "An exploration configuration is a plan for accumulation and examination of information in a way that intends to consolidate importance to the examination reason with economy in technique".

3.1 Statement of the problems:

Money related execution is critical to break down the liquidity and smooth working of any bank the monetary solidness prompts development. Along these lines, An examination on money related execution of co-agent bank is directed to survey/acquire the data of the bank to investigate and assess the budgetary soundness and development of the Ananda co-agent bank contrasted with other co-agent banks.

Research Gap:

The survey of writing plainly uncovers that no examination was beforehand led on the money related execution investigation of helpful bank contrast with different banks, Hence the

exploration plans to fill the hole by dissecting the monetary execution of Ananda Co-agent Bank, with some predetermined devices like Trend Analysis, Comparative Analysis and Ratio examination, to break down the advance and benefit of chosen co-agent banks in Bengaluru..

3.2 Objectives of the Study

- To study the financial performance of Ananda Cooperative Bank Ltd. Bangalore during 2013-17
- To undertake comparative analysis of Ananda Cooperative bank Ltd. With Amanat Cooperative Bank and Mahila Cooperative Bank Bangalore

3.3 Scope of the study:

Budgetary execution of a bank expresses the liquidity smooth working and monetary dependability prompting development. Thus, The investigation on monetary execution of co-agent bank contrast with different saves money with reference to Ananda Co-agent Bank Ltd, Amanath co-agent bank, Mahila co-agent bank, Bangalore.

3.4 Research Methodology:

Wellsprings of research: The examination depends on both essential and auxiliary information.

Essential Data: The essential information is an information which are gathered by the examiner/specialist out of the blue and along these lines happen to be unique in character. The essential information is new crude information which is later changed over into data by the specialist/examiner to discover the correct data from direct information. In the examination essential information is gathered by talk with strategy.

Auxiliary Data: The optional information is an information which is now gathered by someone else, office, gathering and other association and so on it is as of now gathered by other individuals, it is fundamentally second hand data and which is now been gone through different factual process. It is the examination which has been gathered from books, diaries, magazines, papers, sites, organization outline, organization brochures and from organization yearly report.

Tools for information gathering:

- Consolidated Balance sheet from 31/03/2013 to 31/03/2017 of Ananda co-agent bank, Amanath co-agent bank, Mahila co-agent bank..
- Consolidated Profit and Loss account from 31/03/2013 to 31/03/2017.
- Line outline and Column diagram has been utilized for pictorial portrayal.

3.5 Limitations :

- Lack of time.
- The bank couldn't uncover some data for its client wellbeing, it kept data private.
- It was constrained to Ananda co-agent bank, Amanath co-agent bank and Mahila co-agent bank.

CHAPTER-4

DATA ANALYSIS and INTERPRETATION

Information investigation and understanding is helpful for basic leadership, there are number of strategies for procedure, which are for the most part utilized as a part of examination of monetary administrations, for example, near proclamations, Trend examination and Ratio investigation. The goal examined and translated, to touch base at the conclusion. The primary target is to propose systems and methods to break down the monetary explanation.

Analysis: Analysis of money related proclamation implies part up or regrouping of figures found in monetary articulation into wanted homogenous and practically identical segments parts. At the end of the day, examination means, renaming and re-plan of information found in the money related articulations into gatherings of few important components as indicated by similarity and affinities i.e., close association and exhibiting them in the frame most advantageous for understanding.

Interpretation: Interpretation alludes to the expressing of what finding portrays, what they mean, their essentialness and aides in drawing the appropriate response the first issues. Understanding of the broke down information requires impressive abilities and experience. It is simply subjective process.

Tools for Data Analysis:

- **Trend Analysis:** Trend examination shows changes in a thing or a gathering of things over some undefined time frame and suffocates the conclusion with respect to the adjustments in information. In this system, a base year is picked and the measure of thing for that year is Conceptual Framework taken as one hundred for that year. Based on that the record numbers for different years are computed. It demonstrates the heading in which concern is going.
- **Comparative Analysis:** The thing by-thing examination of at least two equivalent choices, process, items, capabilities, sets of information, frameworks or something like that. In bookkeeping, for instance, changes in a money related explanation's things more than a few bookkeeping periods might be introduced together to distinguish the developing patterns in the organization's tasks and results.
- **Ratio Analysis:** Ratio investigation is an apparatus utilized by people to lead a quantitative examination of data in an organization's money related proclamation. Proportions are figured from current year numbers and are then contrasted with the earlier year, different organizations, the industry or even the economy to judge the execution of the Bank.
- **Current ratio:** The present proportion is computed by separating current resources by current liabilities. Current resource incorporates stock, exchange indebted individuals, advances, stores and reimbursement, interest in attractive securities in here and now advance, money and money counterparts, and current liabilities are contained here and now banks advance, long haul advances current segment, exchange leasers liabilities for other back and so on. For the most part current proportions are adequate of here and now lenders for any organization/bank. Fast proportion or basic analysis proportion is assessing the present resources short inventories at that point separate by current liabilities. It is effectively changed over into money at swing to their book esteems and it likewise demonstrates the capacity of an organization to utilize its close money.

$$\text{Current ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

- **Quick Ratio:** Quick proportion or basic analysis proportion is assessing the present resources short inventories at that point partition by current liabilities. It is effectively changed over into money at swing to their book esteems and it likewise demonstrates the capacity of an organization to utilize its close money

$$\text{Quick ratio} = \frac{(\text{Current asset- inventories})}{\text{Current liabilities}}$$

- **Cash Ratio:** The money proportion is gauge to current liabilities into money. It capacity of the organization can pay off it current liabilities given year from its task. It is the most renowned proportion for understand the liquidity position of any organization. By and large we realize that present proportion and brisk proportion isn't great approach to examination the liquidity position for an organization since it compare of record receivable and stock, which set aside opportunity to change over to money. At long last we can express that the money proportion gives a superior outcome.

$$\text{Cash Ratio} = \frac{\text{Cash}}{\text{Current Liabilities}}$$

- **Fixed asset turnover ratio:** Fixed resource turnover proportion is the deals to the estimation of settled resources of the organization. It decides the viability in producing net deals income from interests in net property, plant, and gear once again into the organization assesses just the speculations.

$$\text{Fixed asset turnover} = \frac{\text{Sales}}{\text{Net fixed asset}}$$

- **Total asset turnover ratio:** The aggregate resource turnover proportion measures the capacity of an organization to utilize its advantages for produce deals. It considers all advantages including property ,plant and gear, capital working in process, speculation – long haul, inventories, exchange account holders, advances, store and prepayment, interest in advertise securities, here and now advance, money and money counterparts and so forth. In these criteria a high proportion implies the organization is accomplishing more benefit.

$$\text{Total asset turnover} = \frac{\text{Sales}}{\text{Total asset}}$$

- **Net Profit Margin:** The net revenue is resolved of net benefit after assessment to net deals. It contends that the amount of offers are changeover after all costs.

$$\text{Net Profit margin} = \frac{\text{Net profit after tax}}{\text{Sales}} \times 100$$

- **Return on total asset ratio:** The Return on Assets proportion can be specifically registered by isolating net wage by normal aggregate resource. It discovers the capacity of the organization to use their advantages and furthermore measure of effectiveness of the organization in creating benefits.

$$\text{Return on Total Assets} = \frac{\text{Net profits after taxes}}{\text{Total assets}} \times 100$$

- **Proprietary Ratio:** Proprietary proportion is otherwise called value proportion. It demonstrates the connection between proprietor's assets and aggregate resources. This proportion is ascertained as takes after:

$$\text{Proprietary ratio} = \frac{\text{Shareholders Funds}}{\text{Total Assets}} \times 100$$

- **Credit Deposit Ratio:** It is the proportion of how much a bank loans out of the stores, it has prepared. RBI stipulates a base or greatest level for the proportion, however a low proportion shows banks are not making utilization of their assets. On the other hand, high proportion demonstrates more dependence on stores for loaning and a possible weight on assets.

$$\text{Credit Deposit ratio} = \frac{\text{Total advances}}{\text{Total deposits}} \times 100$$

- **Ratio of Reserves to Share Capital:** Capital stores help fund their progressing activities, yet they likewise lessen the effect of a drop in resource esteems subterranean insect go about as cradle against misfortunes, the capital stores required are normally communicated as proportions of a money related organizations add up to resources, unmistakable resources or weighted resources.

$$\text{Ratio of Reserves to Share Capital} = \frac{\text{Reserves}}{\text{Share capital}} \times 100$$

TREND ANALYSIS:

Table No.4.1 Table showing trend analysis of Ananda co-operative bank ltd during 2013-17

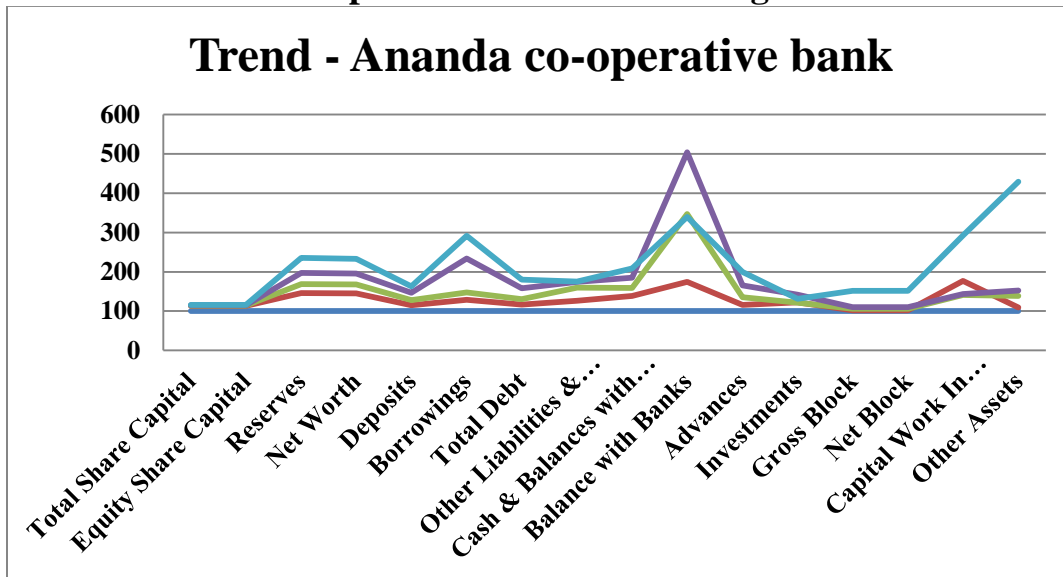
Particulars	ANANDA CO-OPERATIVE BANK TREND				
	2013	2014	2015	2016	2017
Total Share Capital	100	113.25	113.7076	114.74	115.34
Equity Share Capital	100	113.25	113.7076	114.74	115.34
Reserves	100	145.74	168.5647	197.37	235.26
Net Worth	100	145.16	167.5709	195.88	233.09
Deposits	100	114.77	127.6416	146.50	162.64
Borrowings	100	129.00	147.6034	234.09	291.23
Total Debt	100	116.68	130.3174	158.24	179.87
Other Liabilities & Provisions	100	125.97	159.5331	174.19	174.80
Cash & Balances with RBI	100	138.21	159.2212	185.17	208.93
Balance with Banks	100	174.65	346.5619	503.88	339.35
Advances	100	116.03	135.5251	165.58	199.56
Investments	100	122.05	121.8434	142.01	130.92
Gross Block	100	101.92	105.5735	110.26	151.52
Net Block	100	101.92	105.5735	110.26	151.52
Capital Work In Progress	100	176.78	140.8365	143.08	292.45
Other Assets	100	109.00	138.5298	152.60	429.42

ANALYSIS:

From the above table the pattern esteems for the time of 5 years of Ananda co-agent bank. The aggregate offer capital has expanded from 113.25 of every 2014 to 115.34 in the year 2017. While holds pass on that the bank has made satisfactory stores of 235.26. The total assets of the firm has expanded accordingly from 145.74 out of 2014 to 233.09 out of 2017. The pattern of the two stores and borrowings has expanded from year to year. The aggregate obligation of the bank has likewise expanded from 116.68 out of 2014 to 179.80 in the year 2017. The adjust with the bank has additionally expanded continually from 174.65 of every 2014 to 339.35 in the year 2017. The advances of the bank have likewise been expanded from 122.05 of every 2014 to 199.56 out of 2017. The pattern of ventures has additionally continued developing emphatically from 122.05 out of 2014 to 142.01 out of 2016 yet the pattern has boiled down to 130.92 out of

2017. The pattern of capital work in advance 176.78 of every 2014 and has boiled down to 140.83 out of 2015 yet expanded in the coming year to its most noteworthy with 292.45.

Graph No.4.1 Graph showing trend analysis of Ananda co-operative bank Ltd. During 2013-17:



Interpretation:

From the above chart of Ananda co-agent bank, we can surmise that the expansion in drift estimations of offer capital portrays that the bank is developing and expanding its client base. The stores which are 145.74 in the year 2014 have been expanded to 235.26 of every 2017. The consolidated pattern of stores and borrowings infer that there is a development in both yet it is proposed to decrease the borrowings. The aggregate obligations which are to be issued have an expanding pattern from 116.68 to 179.87 out of 2017 which isn't that plausible. Alternate liabilities and arrangements have been in an expanding pattern. The adjust with the banks is been expanding from year to year with 339.35 of every 2017 is most noteworthy, which is useful for the bank to keep up a fluid trade out banks. The advances of the bank have likewise been in an expanding pattern with 116.03 out of 2014 to 199.56 out of 2017. The ventures of the bank is been fluctuating from year to year so the bank needs to outline consistent speculation methodology to beat changes. The capital work in advance is in an expanding pattern which is adequate. While different resources is likewise in an expanding pattern separately. It is a positive pattern for the bank that advantages and liabilities in 2017 are in a developing pattern.

Table No.4.2 Table showing trend analysis of Amanath co-operative bank ltd during 2013-17

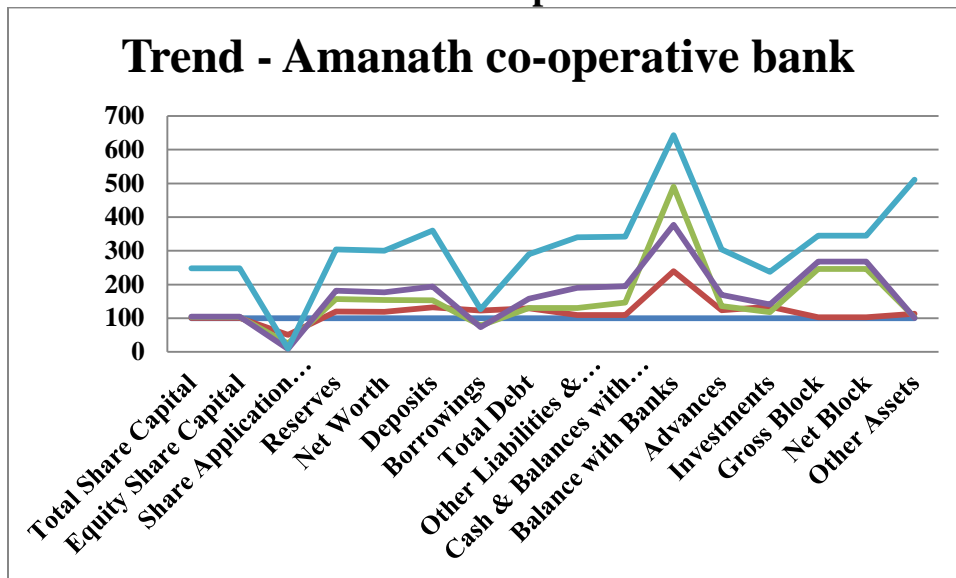
Particulars	AMANATH CO-OPERATIVE BANK – TREND				
	2013	2014	2015	2016	2017
Total Share Capital	100	100.80	104.00	104.28	247.66
Equity Share Capital	100	100.80	104.00	104.28	247.66
Share Application Money	100	50.34	24.50	8.62	9.79
Reserves	100	119.77	156.95	181.57	304.16
Net Worth	100	118.59	153.92	177.23	300.25
Deposits	100	132.42	153.29	194.26	359.77
Borrowings	100	122.99	77.71	73.21	126.39
Total Debt	100	129.58	130.54	157.82	289.52
Other Liabilities & Provisions	100	109.23	130.53	190.21	339.82
Cash & Balances with RBI	100	109.49	146.21	194.81	342.35
Balance with Banks	100	239.66	490.51	377.64	643.35
Advances	100	124.03	135.69	169.30	303.65
Investments	100	133.88	118.17	141.06	237.68
Gross Block	100	103.21	246.00	268.18	344.82
Net Block	100	103.21	246.00	268.18	344.82
Other Assets	100	113.50	102.59	101.29	511.46

Analysis:

From the above table the pattern esteems for the time of 5 years of Amanath co-agent bank. The aggregate offer capital has expanded from 100.80 out of 2014 to 247.66 in the year 2017. Though holds pass on that the bank has made satisfactory stores of 304.16. The total assets of the firm has expanded therefore from 118.59 of every 2014 to 300.25 of every 2017. The pattern of stores has been continually expanding to 359.77. though borrowings has been fluctuating from 122.99 out of 2014 and lessened to 77.71 of every 2015 and 73.21 out of 2016 yet again expanded in 2017 by 126.39. The aggregate obligation of the bank has additionally expanded to 289.52 in the year 2017. The adjust with the bank has likewise expanded from 239.66 out of 2014 to 643.35 in the year 2017. The advances of the bank have additionally been expanded from 124.03 of every 2014 to 303.65 out of 2017. The pattern of ventures has additionally continued developing decidedly from 133.88 of every 2014 to 237.68 out of 2017. The gross piece of the

bank has likewise been expanded from 103.21 out of 2014 to 344.82 out of 2017. While different resources has been fluctuating from year to year yet recorded most elevated pattern with 511.46 out of 2017.

4.2 Graph showing the trend analysis of Amanath co-operative bank:



Interpretation:

From the above diagram of Amanath co-agent bank, we can induce that the expansion in incline estimations of offer capital delineates that the bank is developing and broadening its client base. The stores which are 119.77 in the year 2014 have been expanded to 304.16 out of 2017. The pattern of stores is by all accounts most astounding with 359.77 of every 2017 which guarantees that the bank is pulling in more stores from the clients. The borrowings of the bank is been fluctuating step by step yet it is proposed to diminish the borrowings. The aggregate obligations which are to be issued have an expanding pattern from 129.58 of every 2014 to 289.52 of every 2017 which isn't that plausible. Alternate liabilities and arrangements have been in an expanding pattern. The adjust with the banks is been expanding from year to year with 643.35 out of 2017 is most elevated, which is useful for the bank to keep up a fluid trade out banks. The advances of the bank have additionally been in an expanding pattern with 124.03 of every 2014 to 199.56303.65 out of 2017. The speculations of the bank is been fluctuating from year to year with 133.88 of every 2014, 118.17 of every 2015, 141.06 of every 2016 and 237.68 out of 2017, so the bank needs to outline consistent venture procedure to beat fluctuating. though different

resources is likewise been in a fluctuating pattern with 113.50 out of 2014, 102.59 of every 2015, 101.29 out of 2016 and 511.46 out of 2017 individually, it is a positive pattern for the bank that advantages and liabilities in 2017 is in a developing pattern.

4.3 Table showing the trend analysis of Mahila co-operative bank ltd:

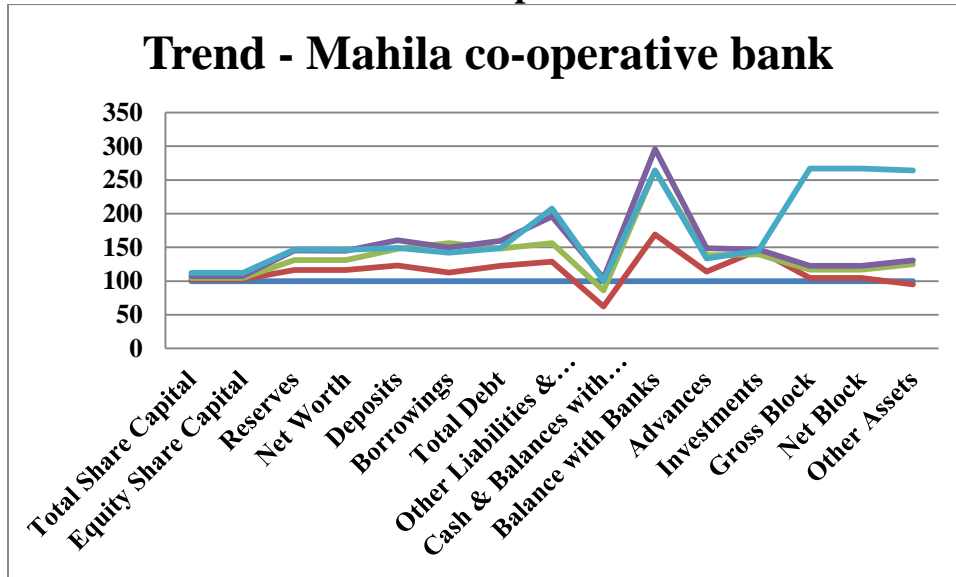
Particulars	MAHILA CO-OPERATIVE BANK – TREND				
	2013	2014	2015	2016	2017
Total Share Capital	100	102.46	104.44	107.56	112.05
Equity Share Capital	100	102.46	104.44	107.56	112.05
Reserves	100	116.56	131.37	145.55	146.82
Net Worth	100	116.35	130.97	144.98	146.30
Deposits	100	123.13	147.81	160.46	149.15
Borrowings	100	112.75	156.17	149.60	141.99
Total Debt	100	122.53	148.30	159.83	148.74
Other Liabilities & Provisions	100	128.97	156.23	195.86	207.60
Cash & Balances with RBI	100	62.13	86.04	103.87	100.10
Balance with Banks	100	169.22	264.01	296.03	263.96
Advances	100	114.20	138.15	148.96	133.54
Investments	100	145.89	139.54	147.00	144.76
Gross Block	100	104.77	116.77	122.78	267.08
Net Block	100	104.77	116.77	122.78	267.08
Other Assets	100	94.91	124.93	130.82	264.08

Analysis:

From the above table the pattern esteems for the time of 5 years of Mahila co-agent bank. The aggregate offer capital has expanded from 102.46 out of 2014 to 112.05 in the year 2017. While holds pass on that the bank has made satisfactory stores of 146.82. The total assets of the firm has expanded in this manner from 116.35 out of 2014 to 146.30 out of 2017. The pattern of stores expanded from 123.13 out of 2017 to 160.46 out of 2016 however the pattern boiled down to 149.15 out of 2017. While borrowings have expanded by, 112.75 of every 2014, 156.17 out of 2015, 149.60 out of 2016 and 141.99 out of 2017 individually. The aggregate obligation of the bank has additionally expanded from 122.53 of every 2014 to 159.83 in the year 2016 however in the most recent year the pattern has descended that is 148.74 out of 2017. The adjust with the bank has likewise expanded continually from 169.22 of every 2014 to 296.03 in the year 2016

however toward the finish of the year in 2017 the pattern is has descended somewhat by 263.96. The advances of the bank have been fluctuating from 114.20 out of 2014 to 148.96 out of 2016 however the pattern descended marginally by 133.54 of every 2017.

4.3 Graph showing the trend analysis of Mahila co-operative bank:



Interpretation:

From the above diagram of Mahila co-agent bank, we can induce that the expansion in slant estimations of offer capital delineates that the bank is developing and expanding its client base. The stores which are 116.56 in the year 2014 have been expanded to 146.82 of every 2017. The total assets which infers the yearly development in stores and deals from 116.35 out of 2014 to 146.30 out of 2017. The consolidated pattern of stores and borrowings demonstrates that there is no consistency in keeping up the steady development for both, however it is proposed to lessen the borrowings. The aggregate obligation which are to be issued have an expanding pattern from 122.53 of every 2014 to 159.83 out of 2016 and again diminished to 148.74 out of 2017, which isn't that plausible. Alternate liabilities and arrangements have been in an expanding pattern. The adjust with the banks is been expanding from year to year with 169.22 out of 2014 to 296.03 out of 2016 however the pattern demonstrate the downwards slant by 263.96 out of 2017. The advances of the bank have additionally been in an expanding pattern with 114.20 out of 2014 to 148.96 out of 2016 yet incline is demonstrating a descending pattern with 133.54 out of 2017. The ventures of the bank is been fluctuating from year to year so the bank needs to outline steady

speculation methodology to defeat variances. While different resources is additionally in an expanding pattern individually.

Comparative analysis:

**4.4 Table showing comparative analysis
for the year 2013-2014 for all three banks:**

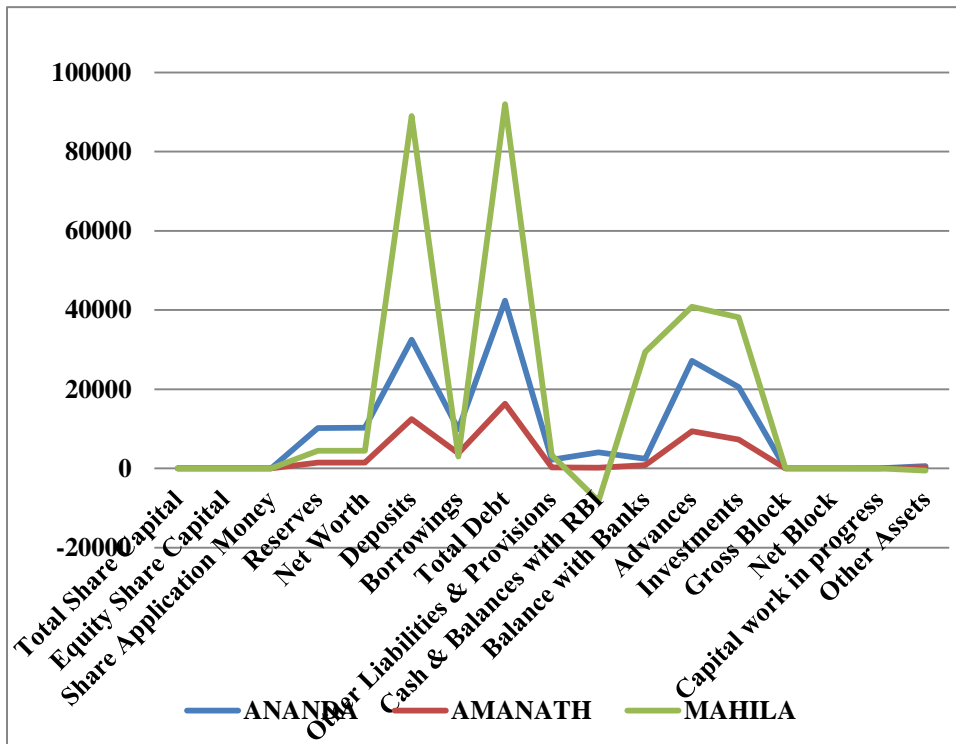
Particulars	2013-2014		
	ANANDA	AMANATH	MAHILA
Total Share Capital	54.75	2.96	10.14
Equity Share Capital	54.75	2.96	10.14
Share Application Money	0	-17.29	0
Reserves	10244.57	1498.06	4482.45
Net Worth	10299.32	1483.73	4492.59
Deposits	32509.29	12492.25	89012.23
Borrowings	9879.43	3815.1	3006.23
Total Debt	42388.72	16307.35	92018.46
Other Liabilities & Provisions	2244.83	235.82	3302.92
Cash & Balances with RBI	4089.17	191.41	-8199.38
Balance with Banks	2411.88	863.2	29429.75
Advances	27206.42	9389.75	40808.47
Investments	20545.45	7306.62	38184.32
Gross Block	41.98	14.45	111.62
Net Block	41.98	14.45	111.62
Capital work in progress	54.34	0	0
Other Assets	583.63	261.46	-520.8

Analysis:

From the above information, the relative adjust of aggregate resources and liabilities of Ananda co-agent bank amid the period 2013-2014 established to be higher when contrasted with Amanath and Mahila co-agent bank. The offer capital of Ananda co-agent bank is higher with 54.75 when contrasted with Amanath and Mahila is 2.96 and 10.14. while stores of Ananda co-agent bank was established altogether higher that is 10244.6 when contrasted with Amanath and Mahila co-agent bank that is 1498.06 and 4482.45 and the stores of Ananda co-agent bank is higher that is 32509.29 when contrasted with Amanath co-agent bank that is 12492.25 yet lesser

when contrasted with Mahila co-agent bank that is 89012.23. The borrowings of Ananda co-agent bank appear to be higher with 9879.43 when contrasted with Amanath and Mahila co-agent with 3815.1 and 3006.23 with slightest. The money adjust with banks of Ananda co-agent bank appear to be high that is 2411.88 when contrasted with Amanath that is 863.2 yet lesser when contrasted with Mahila co-agent bank that is 29429.8 with most astounding and the ventures of the Ananda co-agent bank is higher with 20545.5 when contrasted with Amanath with 7306.62, however lesser when contrasted with Mahila co-agent manage an account with 38184.32 separately.

4.4 Graph showing the comparative analysis of 2013-2014 of all three banks:



Interpretation:

From the above chart we can deduce that the benefits and liabilities of Mahila co-agent bank have a superior favorable position in every one of the components. The Ananda co-agent bank has a superior favorable position when contrasted with Amanath co-agent bank yet it ought to enhance its stores and increment the adjust and speculations of the bank and ought to lessen the borrowings so it can enhance its benefit rate to higher degree and for the future development of the bank.

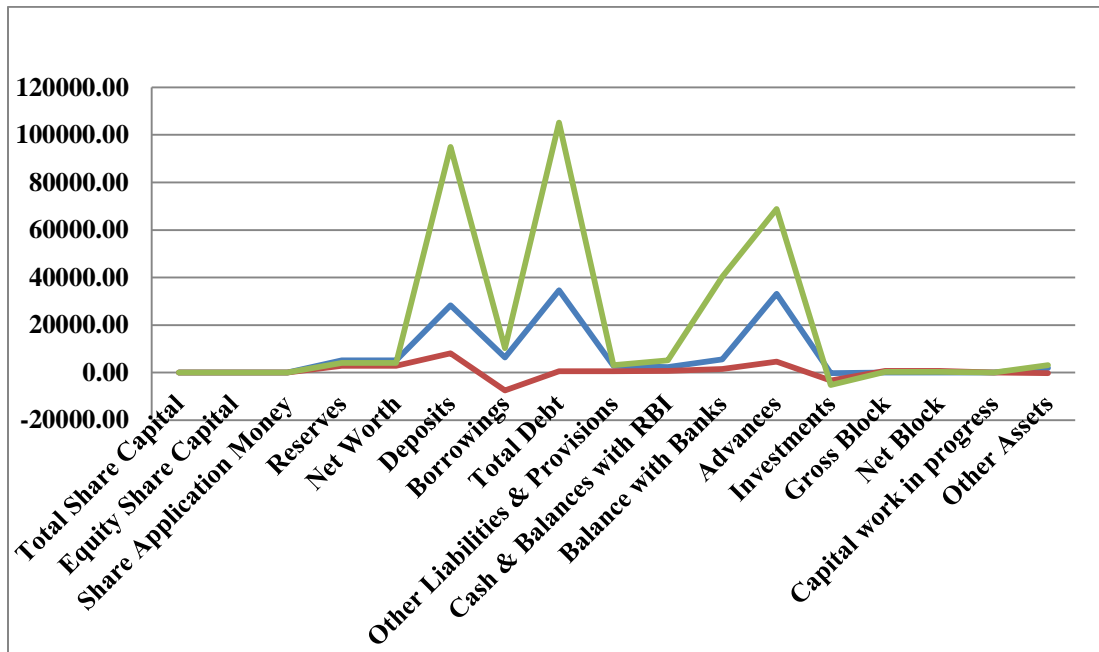
**4.5 Table showing comparative analysis
for the year 2014-2015 for all three banks:**

Particulars	2014-2015		
	ANANDA	AMANATH	MAHILA
Total Share Capital	1.89	11.86	8.16
Equity Share Capital	1.89	11.86	8.16
Share Application Money	0.00	-9.00	0.00
Reserves	5110.73	2816.28	4008.08
Net Worth	5112.62	2819.14	4016.24
Deposits	28330.97	8043.56	95011.05
Borrowings	6339.84	-7515.04	10233.69
Total Debt	34670.81	528.52	105244.74
Other Liabilities & Provisions	2900.78	544.01	3108.12
Cash & Balances with RBI	2249.23	740.33	5177.01
Balance with Banks	5554.51	1550.40	40301.99
Advances	33100.80	4558.65	68820.05
Investments	-189.11	-3388.88	-5281.06
Gross Block	80.00	642.52	281.00
Net Block	80.00	642.52	281.00
Capital work in progress	-25.44	0.00	0.00
Other Assets	1914.23	-211.36	3070.10

Analysis:

From the above information for the year 2014-2015, we can induce that the offer capital of Ananda co-agent banks is 1.89 which is lesser when contrasted with Amanath and Mahila co-agent banks that is 11.86 and 8.16. The stores of Ananda co-agent bank is 5110.73 which is most noteworthy when contrasted with other two banks, while the stores of Amanath co-agent bank is 28330.97 which is higher than Amanath co-agent bank that is 8043.56 however lesser than Mahila co-agent bank that is 95011.05. while the borrowings of Ananda co-agent bank is 6339.84 which is superior to Amanath which is having a negative pattern that is - 7515.04 yet lesser when contrasted with Mahila which is most elevated with 10233.69. The money and adjust with banks of Ananda is higher with 555451 which is higher than Amanath that is 1550.40 yet lesser contrasted with Mahila which is 40301.99, though advances of Ananda is nearly higher with 33100.80 when contrasted with Amanath which is 4558.65 however lesser contrasted with Mahila co-agent bank that is 68820.05. The ventures of each of the three banks are a negative pattern however Ananda which is - 189.11 has a near preferred standpoint contrasted with other two banks. The gross piece or settled resources of Ananda is nearly lower with 80 when looked at two other two banks which is 642.52 of Amanath and 281 of Mahila co-agent bank.

4.5 Graph showing the comparative analysis of 2014-2015 for all three banks:



Interpretation:

From the above chart of 2014-2015, we can induce that the Ananda co-agent bank has a superior similar favorable position contrasted with Amanath co-agent bank however moderately bring down when contrasted with Mahila co-agent bank. The Ananda co-agent bank should expand their stores from clients with the goal that they can loan credits to higher level of individuals and acquire benefit out of it. The adjust and advances ought to be expanded when contrasted with Mahila co-agent bank. The Ananda co-agent bank ought to keep up a viable venture system for a future development.

**4.6 Table showing comparative analysis
for the year 2015-2016 for all three banks:**

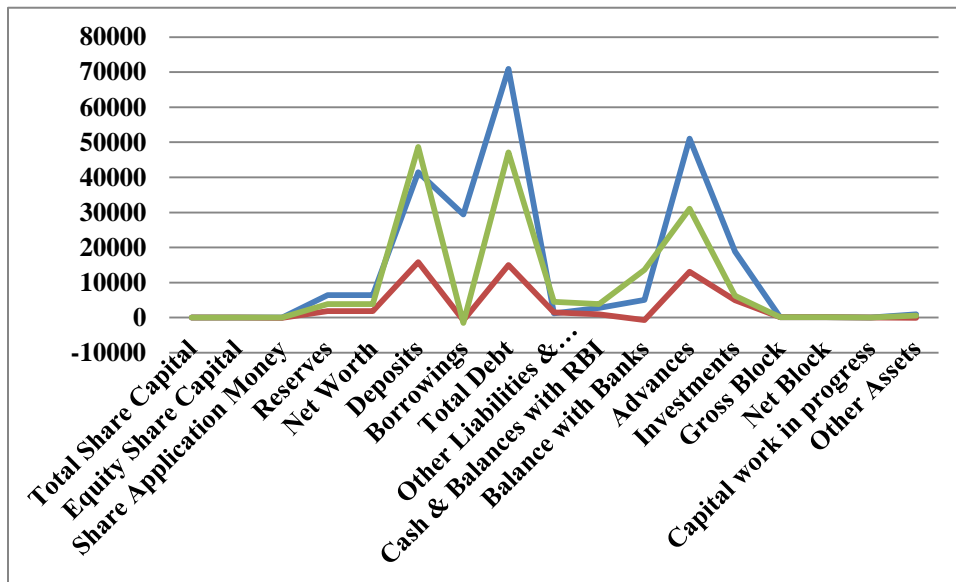
Particulars	2015-2016		
	ANANDA	AMANATH	MAHILA
Total Share Capital	4.26	1.02	12.88
Equity Share Capital	4.26	1.02	12.88
Share Application Money	0	-5.53	0
Reserves	6451.77	1864.98	3836.79
Net Worth	6456.03	1860.47	3849.67
Deposits	41497.38	15787.98	48665.13
Borrowings	29467.33	-745.87	-1548.69
Total Debt	70964.71	15042.11	47116.44
Other Liabilities & Provisions	1266.78	1524.15	4517.9
Cash & Balances with RBI	2777.52	980.07	3859.51
Balance with Banks	5082.81	-697.6	13615.73
Advances	51016.27	13133.08	31059.33
Investments	18794.4	4936.54	6207.06
Gross Block	102.51	99.77	140.73
Net Block	102.51	99.77	140.73
Capital work in progress	1.59	0	0
Other Assets	912.4	-25.12	601.66

Analysis:

From the above data of 2015-2016, we can infer that the share capital of Ananda co-operative bank which is 4.26 has a comparative advantage when compared to Amanath that is 1.02 but lesser advantage when compared to Mahila co-operative bank which is 12.88. Whereas the reserve of the Ananda co-operative bank is higher that is 6451.77 which are highest when compared to Amanath and Mahila co-operative bank that is 1864.98 and 3836.79. the deposits of Ananda co-operative bank which is 41497.38 has a comparative advantage when compared to Amanath that is 1587.98 but has a lesser advantage when compared to Mahila co-operative bank that is 48665.13. Borrowings of the Ananda co-operative bank are higher which are 2946.33 compared to other two banks. The balance with banks, Ananda co-operative bank with 5082.81 which is highest when compared to Amanath co-operative bank that is -6997.6 but lesser when compared to Mahila co-operative bank with 13615.73. The advance of Ananda co-operative bank

is higher with 51016.27, when compared to other two banks. The investments of the Ananda co-operative bank are also highest with 16794.4, when compared to Amanath and Mahila co-operative bank that is 4936.54 and 6207.06. The net block of Mahila co-operative bank is 140.73 which are higher when compared to other two banks.

4.6 Graph showing the comparative analysis of 2015-2016 for all three banks:



Interpretation:

From the above graph of 2015-2016, we can infer that the Ananda co-operative bank has a better comparative advantage when compared to Amanath and Mahila co-operative bank. The Ananda co-operative bank should maintain the same constant growth in future to increase its profits and extend its business but it should encourage more deposits from the customers so that the bank has an enough funds to lend loan and earn profit out it.

4.7 Table showing comparative analysis for the year 2016-2017 for all three banks:

Particulars	2016-2017		
	ANANDA	AMANATH	MAHILA
Total Share Capital	2.47	531.01	18.53
Equity Share Capital	2.47	531.01	18.53

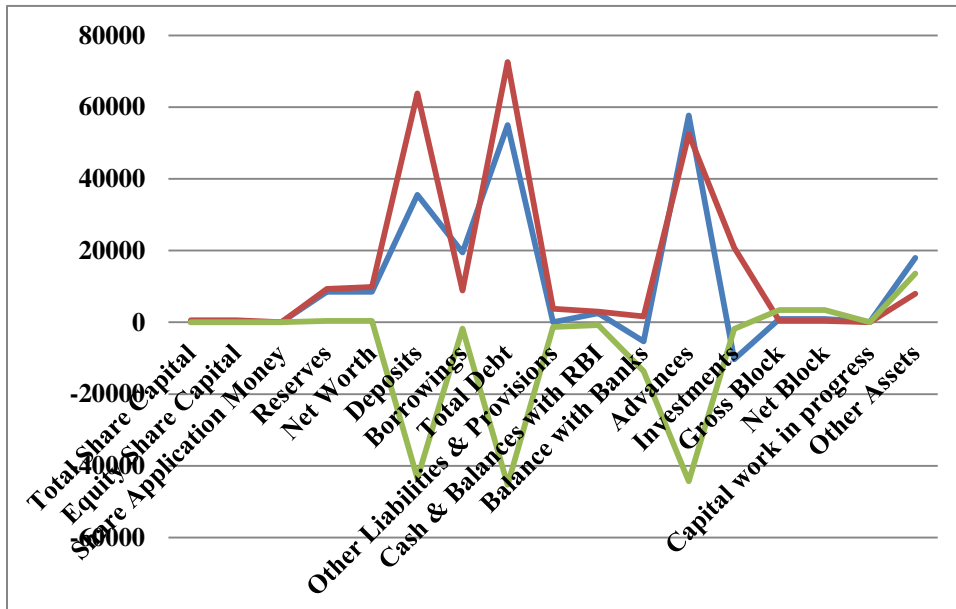
Share Application Money	0	0.41	0
Reserves	8485.93	9286.96	345.1
Net Worth	8488.4	9818.38	363.63
Deposits	35525.62	63782.71	-43521.65
Borrowings	19468.11	8825.63	-1792.58
Total Debt	54993.73	72608.34	-45314.23
Other Liabilities & Provisions	53.1	3820.99	-1338.52
Cash & Balances with RBI	2542.31	2975.13	-816.18
Balance with Banks	-5315.9	1642.22	-13636.62
Advances	57690.69	52504.59	-44294.96
Investments	-10336.6	20839.13	-1869.2
Gross Block	903.15	344.88	3378.93
Net Block	903.15	344.88	3378.93
Capital work in progress	105.71	0	0
Other Assets	17945.89	7941.76	13625.96

Analysis:

From the above data of 2016-2017, we can infer that the share capital of Ananda co-operative bank with 2.47 and which is lesser than Amanath and Mahila co-operative bank that is 531.01 and 18.53. The reserves of Amanath co-operative bank are higher with 286.96 when compared to Ananda co-operative bank that is 8485.93 and Mahila co-operative bank that is 345.1. The net worth of Amanath co-operative bank is higher with 9818.38, when compared to Ananda and Mahila co-operative bank that is 8488.4 and 363.63. Whereas the deposits of Amanath co-operative bank are higher, that is 63782.71, when compared to other two banks that are 35525.62 and -43521.65. The borrowings of Ananda co-operative bank that is 19468.11 which is highest when compared to Amanath and Mahila that is 6625.63 and -1792.58. the cash and balance with banks of Amanath is higher with 1642.22 where other two banks are in a negative that growth that is -5315.9 and -13636.62, whereas the advances of Ananda co-operative bank is higher with 57690.59 and Mahila which is in a negative growth of -44294.96. The investments of Amanath co-operative bank are in a positive growth whereas the Ananda and Mahila co-operative bank have a negative growth and come down with -10336 and -1869.2. The Gross block of the Mahila co-operative bank has a comparative advantage that is 3378.93 when compared to Ananda and

Amanath co-operative bank that is 903.15 and 344.88. The other assets of Ananda co-operative bank are 17945.89 which is highest when compared to other two banks.

4.7 Graph showing the comparative analysis of 2016-2017 of all three banks:



Interpretation:

From the above graph of 2016-2017, we can infer that the growth of Amanath co-operative bank has a comparatively more advantage when compared to Ananda co-operative bank which is slightly in a lesser growth but whereas Mahila co-operative banks growth has come down in this year to a negative growth rate.

Ratio Analysis:

4.8 Table showing the current ratio of all three banks during the year 2013-17

Years	CURRENT RATIO		
	ANANDA	AMANATH	MAHILA
2013	1.08	1.13	1.06
2014	1.10	1.12	1.06
2015	1.10	1.15	1.07
2016	1.10	1.14	1.05

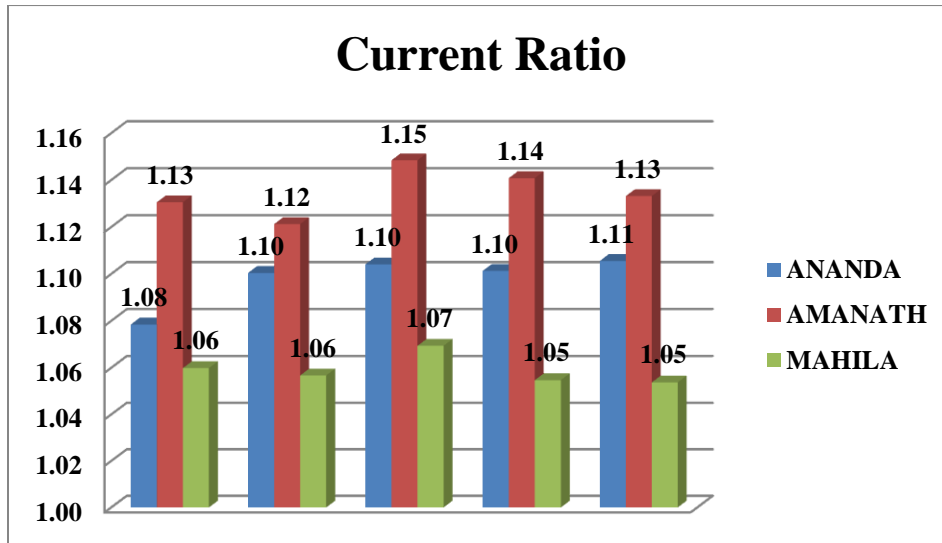
2017	1.11	1.13	1.05
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Analysis:

From the above table we can infer that the current ratio of all three banks changes from year to year. It indicates that Amanath co-operative banks ratio was highest in all the five years from 2013-2017 with 1.15 which is the highest is the year 2015 and 1.12 was lowest in the year 2014. Whereas the Ananda co-operative bank had a higher ratio compared to Mahila co-operative bank. The Ananda co-operative bank had a lowest ratio in the year 2013 with 1.10 and next three years with a constant ratio of 1.10 and the highest ratio in the year 2017 with 1.11. But Mahila co-operative bank had a lesser ratio when compared to other two banks, 1.05 being the lowest in the year 2017 and highest is 1.07 in 2015.

It shows that the current ratio of Amanath co-operative is higher with 1.15 in the year 2015 when compared Ananda and Mahila co-operative banks.

4.8 Graph showing the current ratio of all three banks:



Interpretation:

From the above graph we can infer that a relatively high current ratio is an indication that the firm is liquid and has the ability to pay its current obligations in time as and when they become due. On the other hand, a relatively lower current ratio represents that the liquidity of the firm is not good and the firm shall not be able to pay its current liabilities in time, without facing difficulties.

The current ratio of the year 2017, Amanath co-operative bank with 1.13 has the highest ratio when compared to Ananda and Mahila co-operative bank that is 1.11 and 1.05 respectively. The Ananda co-operative bank is suggested to increase its current assets and liabilities so that that it can pay off its current obligations which are due in the coming future. This is because there is a decrease in current assets and current liabilities. The current ratio of all the banks is changing from year to year. It may be observed that the concern has a current ratio less than the standard ratio 2:1.

4.9 Table showing the quick ratio of all three banks during the year 2013-17:

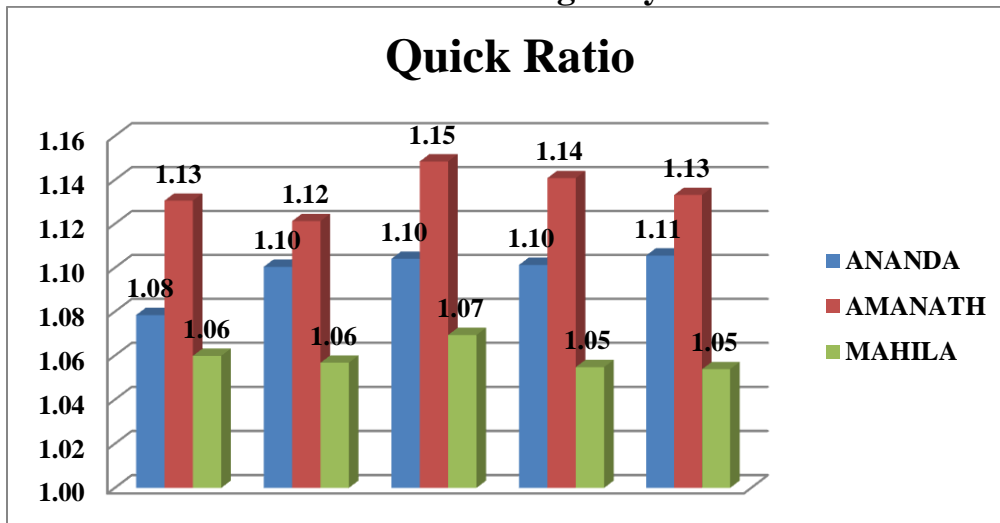
Years	QUICK RATIO		
	ANANDA	AMANATH	MAHILA
2013	1.08	1.13	1.06
2014	1.10	1.12	1.06
2015	1.10	1.15	1.07
2016	1.10	1.14	1.05
2017	1.11	1.13	1.05

Analysis:

From the above table we can find that the quick ratio (liquidity ratio) of all three banks changes from year to year. It indicates that Amanath co-operative banks ratio was highest in all the five years from 2013-2017 with 1.15 which is the highest is the year 2015 and 1.12 was lowest in the year 2014. Whereas the Ananda co-operative bank had a higher ratio compared to Mahila co-operative bank. The Ananda co-operative bank had a lowest ratio in the year 2013 with 1.10 and next three years with a constant ratio of 1.10 and the highest ratio in the year 2017 with 1.11. But Mahila co-operative bank had a lesser ratio when compared to other two banks, 1.05 being the lowest in the year 2017 and highest is 1.07 in 2015.

It shows that the quick ratio of Amanath co-operative is higher with 1.15 in the year 2015 when compared Ananda and Mahila co-operative banks.

4.9 Graph showing the quick ratio of all three banks during the year 2013-17



Interpretation:

From the above graph we can infer that a relatively high quick ratio is an indication that the firm is liquid and has the ability to pay its current obligations in time as and when they become due. On the other hand, a relatively lower quick ratio represents that the liquidity of the firm is not good and the firm shall not be able to pay its current liabilities in time, without facing difficulties.

The quick ratio of the year 2017, Amanath co-operative bank with 1.13 has the highest ratio when compared to Ananda and Mahila co-operative bank that is 1.11 and 1.05 respectively. The Ananda co-operative bank is suggested to increase its current assets and liabilities so that that it can pay off its current obligations which are due in the coming future. This is because there is a decrease in current assets and current liabilities. The quick ratio of all the banks is changing from year to year.

**4.10 Table showing the cash ratio of
all three banks during the year 2013-17:**

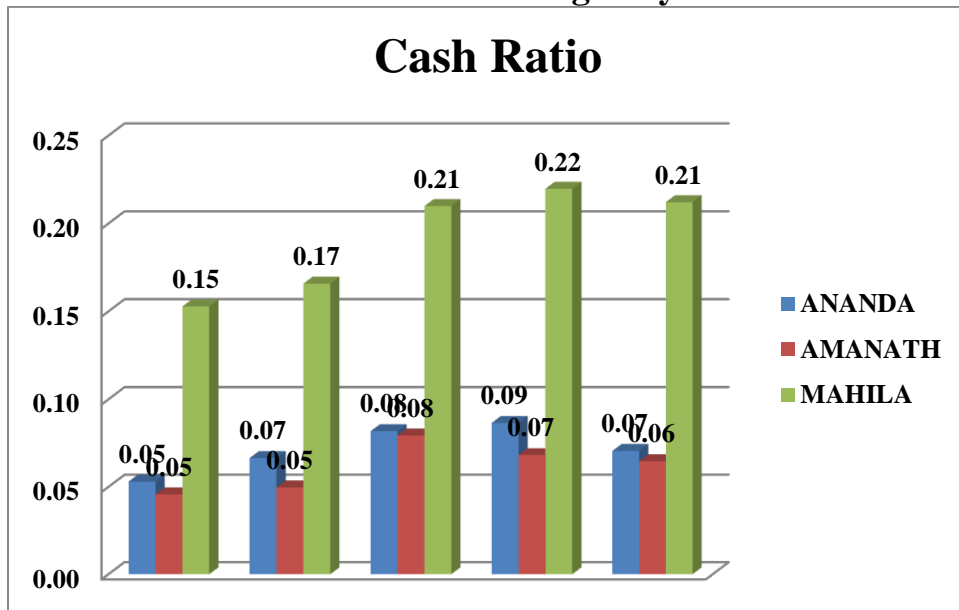
Years	CASH RATIO		
	ANANDA	AMANATH	MAHILA
2013	0.05	0.05	0.15
2014	0.07	0.05	0.17
2015	0.08	0.08	0.21
2016	0.09	0.07	0.22
2017	0.07	0.06	0.21

Analysis:

From the above table we can infer that the cash ratio (absolute liquidity ratio) of all three banks changes from year to year. It indicates that Mahila co-operative banks ratio was highest in all the five years from 2013-2017 with 0.22 which is the highest is the year 2016 and 0.15 was lowest in the year 2013. Whereas the Ananda co-operative bank had a higher ratio compared to Amanath co-operative bank. The Ananda co-operative bank had a lowest ratio in the year 2013 with 0.05, 0.07 in 2014, 0.08 in 2015, 0.09 in 2016 and 0.07 in 2017, and the highest ratio in the year 2016 with 0.09. But Amanath co-operative bank had a lesser ratio when compared to other two banks, 0.05 being the lowest in the year 2013 and highest is 0.08 in 2015.

It shows that the cash ratio of Mahila co-operative is higher with 0.22 in the year 2016 when compared Ananda and Amanath co-operative banks.

**4.10 Graph showing the cash ratio
of all three banks during the year 2013-17:**



Interpretation:

From the above graph we can infer that there is a gradual increase of cash ratio from year to year but in the last year the ratio is decreased. The cash ratio explains, the current liabilities represent the money payable by the bank to its creditors. The Mahila co-operative bank has maintained a very good credit policy when compared to Ananda and Mahila co-operative bank. The Ananda co-operative bank has a better credit policy when compared to Amanath co-operative bank but in the last year 2017 it has reduced 0.07. It is suggested to increase the cash in-flows and clear its credit percentage.

4.11 Table showing the fixed asset turnover ratio of all three banks during the year 2013-17:

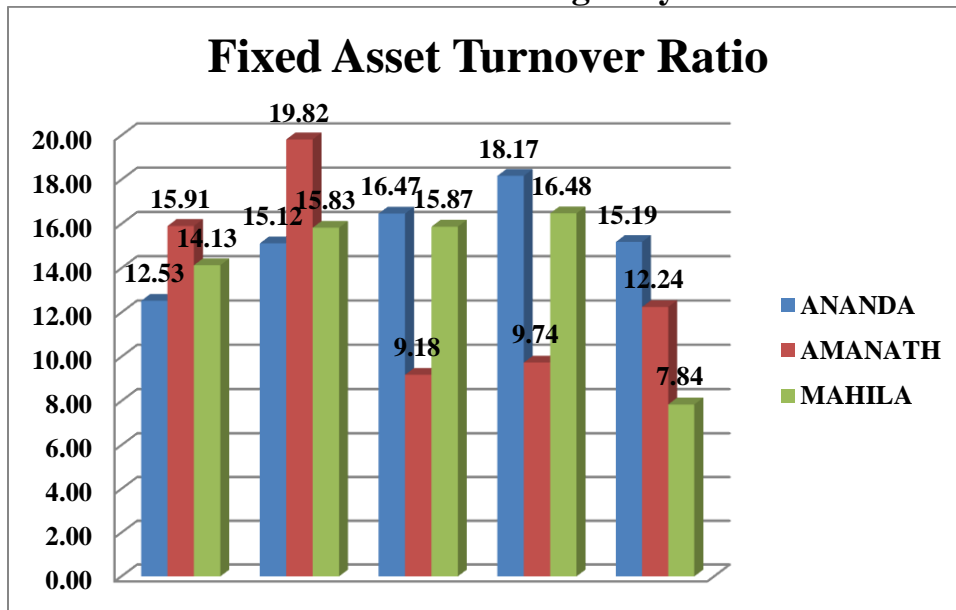
Years	FIXED ASSET TURNOVER		
	ANANDA	AMANATH	MAHILA
2013	12.53	15.91	14.13
2014	15.12	19.82	15.83
2015	16.47	9.18	15.87
2016	18.17	9.74	16.48
2017	15.19	12.24	7.84

Analysis:

From the above table we can infer that the fixed asset turnover ratio of all three banks changes from year to year. It indicates that Amanath co-operative banks ratio was highest in first two years that is in 2013-2014 but the ratio of Ananda co-operative banks ratio was highest for remaining three years that is 2015-2017. The ratio in the year 2013-2014, Amanath had a higher ratio with 15.91 and 19.82 when compared to Ananda co-operative bank that is 12.53 and 15.12, Mahila co-operative bank with 14.13 and 15.83. In the year 2015-2016 the ratio of Ananda co-operative banks was higher with 16.47 and 18.17 when compared to Amanath that is 9.18 and 9.74, Mahila with 15.87 and 16.48. Whereas in the year 2017 the ratio of Ananda co-operative bank had a higher ratio with 15.19 when compared to Amanath co-operative bank that is 12.24 and Mahila co-operative bank with 7.84 the least.

It shows that the fixed turnover ratio of Ananda co-operative is higher when compared Ananda and Amanath and Mahila cooperative bank.

4.11 Graph showing the fixed asset turnover ratio of all three banks during the year 2013-17:



Interpretation:

From the above graph we can infer that a fixed assets turnover ratio of 5 times or more indicates better utilization of fixed assets. On the other hand, a ratio of less than 5 times is an indication of under-utilization of fixed assets. It may be noted that a very high fixed assets turnover ratio means under trading, which is not good for the business. The ratio requires proper interpretation taking cognizance of the nature of production process and the type of machinery used. The ratio may vary from one bank to another due to the capitalization value of fixed assets and its total active production life.

Amanath co-operative banks ratio was highest ratio in first two years that is in 2013-2014 but the ratio of Ananda co-operative banks ratio was highest for remaining three years that is 2015-2017. The Ananda co-operative bank has a better advantage fixed asset ratio when compared to other two banks.

4.12 Table showing the total asset turnover ratio of all three banks during the year 2013-17:

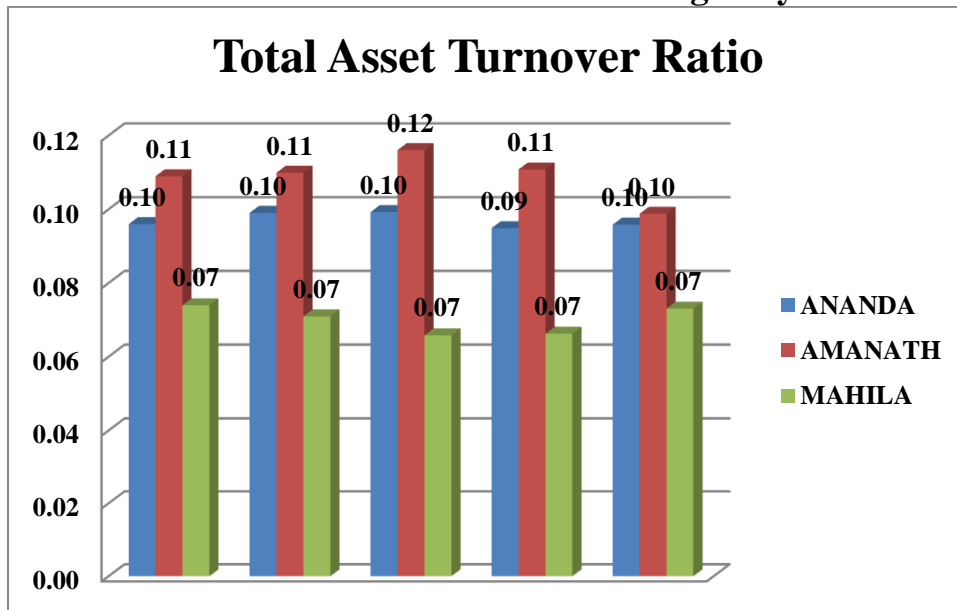
Years	TOTAL ASSET TURNOVER RATIO		
	ANANDA	AMANATH	MAHILA
2013	0.10	0.11	0.07
2014	0.10	0.11	0.07
2015	0.10	0.12	0.07
2016	0.09	0.11	0.07
2017	0.10	0.10	0.07

Analysis:

From the above table we can infer that the total asset turnover ratio of all three banks changes from year to year. It indicates that ratio of Ananda co-operative bank remained constant for all five years with 0.10 but in the year 2016 the ratio was decreased to 0.09. The ratio of Amanath co-operative bank remained constant for first two years that is 0.11 in the year 2013-2014, but increased to 0.12 in the year 2015 and again the ratio was decreased to 0.11 in the year 2016 but again reduced to 0.10 in the year 2017. The ratio of Mahila co-operative bank has remained constant for all five years that is 0.07.

It shows that the Amanath co-operative had a better advantage of total asset turnover ratio when compared to other two banks. The highest ratio was 0.12 in the year 2015 by Amanath co-operative bank and least being the Mahila co-operative bank with 0.07.

4.12 Graph showing the total asset turnover ratio of all three banks during the year 2013-17:



Interpretation:

From the above graph we can infer that the all three bank have maintained consistency in generating adequate revenue, however Amanath co-operative bank has attained higher revenue over the other two banks. Whereas the Ananda co-operative has generated higher revenue when compared to Mahila co-operative bank which has a least turnover revenue when compared to other two banks. We can conclude that the Ananda and Mahila co-operative banks need to mobilize the funds in order to generate sustainable revenue over forth coming years.

4.13 Table showing the total net profit margin of all three banks during the year 2013-17:

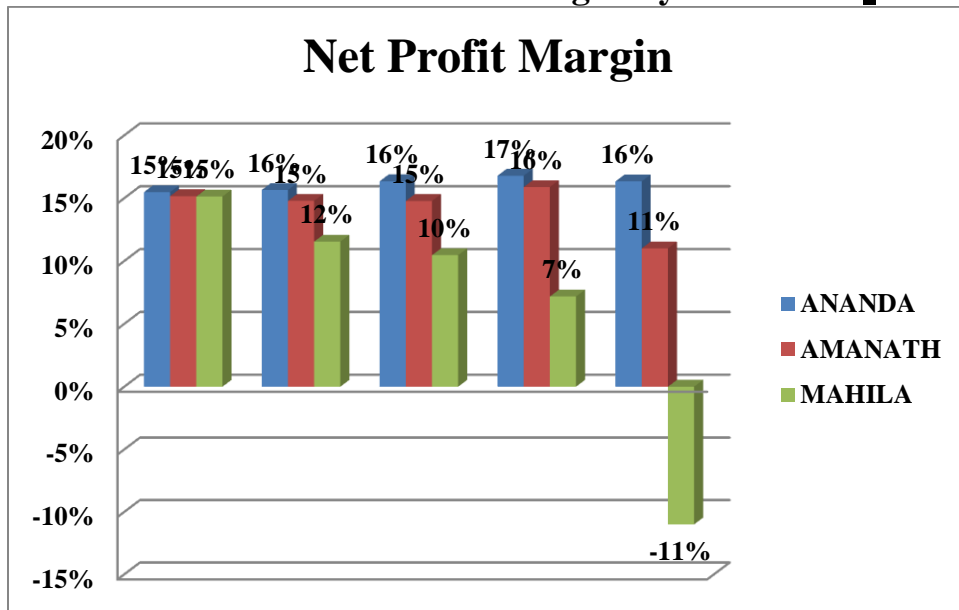
Years	NET PROFIT MARGIN		
	ANANDA	AMANATH	MAHILA
2013	15%	15%	15%
2014	16%	15%	12%
2015	16%	15%	10%
2016	17%	16%	7%
2017	16%	11%	-11%

Analysis:

From the above data infer that net profit margin of all the banks fluctuates from year to year. In the year 2013 the net profit margin of all the three banks remained constant. Whereas in the year 2014-2015 the ratio of Ananda co-operative was higher with 16% when compared to Amanath and Mahila co-operative bank. In the year 2016 also the net profit margin of Ananda co-operative bank was 17% which is the highest when compared to Amanath co-operative bank which is 16% and Mahila co-operative bank that is 7%. in the last year which is 2017, Ananda co-operative has better revenue with 16% when compared to Amanath and Mahila co-operative bank that is 11% and -11% were the net profit or revenue of Mahila has come down to negative value.

The net profit margin of Ananda co-operative bank which is the highest with 17% and least that is -11% of Mahila co-operative bank.

4.13 Graph showing the net profit margin of all three banks during the year 2013-17:



Interpretation:

From the above graph we can infer that the net profit margin earned by the three banks, during the year 2013 all the three banks have maintained same level of earnings whereas in the year 2014 only Ananda co-operative bank has increased slightly higher compared to the previous year's whereas Amanath and Mahila co-operative bank have not taken measures to increase their net profit margin. In the year 2015 Ananda co-operative bank has sustained the net profits whereas the other two banks need to improve their activities. In the year 2016 Ananda and Amanath co-operative bank have sustained the net profits whereas Mahila bank has decreasing net profits to 7%. In the year 2017 Ananda co-operative bank has outperformed on comparing the net profit margin of other two banks whereas Mahila bank need to take immediate actions to generate revenue which will automatically enhance net profit margin.

4.14 Table showing the total return on total asset of all three banks during the year 2013-17:

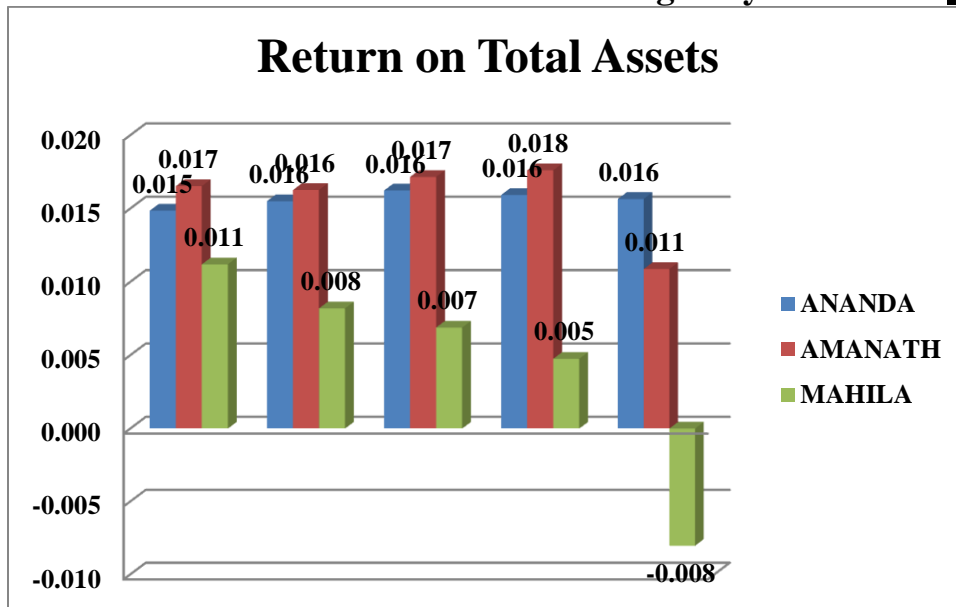
Years	RETURN ON TOTAL ASSET		
	ANANDA	AMANATH	MAHILA
2013	0.015	0.017	0.011
2014	0.016	0.016	0.008
2015	0.016	0.017	0.007
2016	0.016	0.018	0.005
2017	0.016	0.011	-0.008

Analysis:

From the above table we can infer that the returns on total asset of all the three banks were fluctuating. In the year 2013, Amanath co-operative bank had a higher ratio with 0.017 when compared to Ananda and Mahila co-operative bank with 0.015 and 0.011. In the year 2014, the ratio of Ananda co-operative bank increased to 0.016 but the ratio of Amanath co-operative bank was decreased to 0.016 and Mahila co-operative bank also recorded the least ratio of 0.008 which was lesser than other two banks. In the year 2015, Ananda co-operative bank had maintained the same ratio of 0.016 whereas Amanath co-operative bank had increased to 0.017 but the Mahila co-operative bank ratio again decreased to 0.005. The ratio of Ananda remained constant from 2014-2017 that is 0.016. In year 2016, Amanath co-operative bank had a ratio of 0.018 which is highest when compared to Ananda and Mahila co-operative bank which is least with 0.005. In the year 2017, the ratio of Ananda co-operative bank was higher with 0.016 when compared to Amanath co-operative bank that is 0.011 and also with Mahila co-operative bank which had a negative ratio of -0.008.

This shows that the Amanath co-operative bank had a better advantage or higher ratio when compared to other two banks but at the last year in 2017 the Ananda co-operative bank had a better return on total asset ratio.

4.14 Graph showing the return on total asset of all three banks during the year 2013-17:



Interpretation:

From the above graph we can infer that the return on total asset earned by the three banks, during the year 2013 all the three banks have been fluctuating level of earnings, whereas in the year 2014 only Amanath co-operative bank has slightly decreased compared to the previous year's whereas Ananda co-operative bank have taken measures to increase their return on total asset, whereas Mahila have not taken any measures to increase. In the year 2015 Ananda co-operative bank has sustained the return on total asset whereas Amanath has increased to 0.017, whereas the Mahila co-operative bank needs to improve their activities. In the year 2016, Amanath co-operative bank have again increased the return on assets whereas Ananda co-operative bank has sustained return on assets to 0.016 whereas Mahila co-operative bank have deceasing profits. In the year 2017 Ananda co-operative bank has outperformed on comparing the return on total assets of other two banks whereas Mahila bank need to take immediate actions to generate revenue which will automatically enhance return on total asset.

4.15 Table showing the proprietary ratio of all three banks during the year 2013-17:

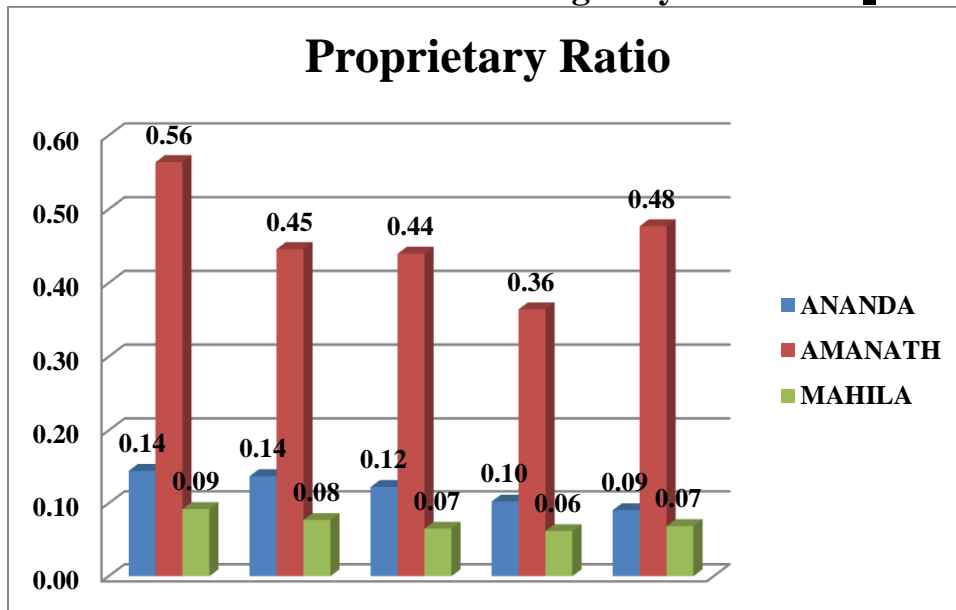
Years	PROPRITORY RATIO		
	ANANDA	AMANATH	MAHILA
2013	0.14	0.56	0.09
2014	0.14	0.45	0.08
2015	0.12	0.44	0.07
2016	0.10	0.36	0.06
2017	0.09	0.48	0.07

Analysis:

From the above data we can infer that the proprietary ratio all the three banks were fluctuating. In the year 2013, Amanath co-operative bank had a higher ratio of 0.56 when compared to Ananda and Mahila co-operative bank that is 0.14 and 0.09. In the year 2014, the ratio of Amanath co-operative bank decreased to 0.45 from last year but had a better ratio when compared to Ananda and Mahila co-operative bank that is 0.14 and 0.08. In the year 2015 also Amanath co-operative ratio was decreased to 0.44 but had a better advantage compared to Ananda and Mahila co-operative bank. Even ratio of Ananda co-operative bank was reduced to 0.12 from 0.14 and the ratio of Mahila co-operative bank also decreased to 0.07 from 0.08 which was the least. In the year 2016, the ratio of Amanath co-operative bank again reduced to 0.36 but when compared to Ananda and Mahila co-operative bank that is 0.10 and 0.06, it was higher. In the year 2017, the ratio of Ananda co-operative bank reduced to 0.09 but was higher than Mahila co-operative bank that is 0.07, but lesser when compared to Amanath co-operative bank that is 0.48 which was increased from its last year ratio.

Therefore it shows that the proprietary ratio of Amanath co-operative bank was higher in all five years when compared to Ananda and Mahila co-operative bank.

4.15 Graph showing the proprietary ratio of all three banks during the year 2013-17:



Interpretation:

From the above graph we can infer that the proprietary ratio earned by the three banks, during the year 2013 all the three banks have been fluctuating level of earnings, whereas in the year 2014 only Amanath co-operative bank has slightly decreased compared to the previous year’s whereas Ananda co-operative bank have taken measures to sustained constant ratio of 0.14 on the proprietary ratio, whereas Mahila have not taken any measures to increase. In the year 2015 Ananda co-operative bank has decreased the proprietary ratio to 0.12, whereas Amanath has also decreased to 0.44, whereas the Mahila co-operative bank needs to improve their activities. In the year 2016, Amanath co-operative bank have again decreased the proprietary ratio whereas Ananda co-operative bank has also decreased to 0.10 whereas Mahila co-operative bank have deceasing profits. In the year 2017 Amanath co-operative bank has outperformed on comparing the proprietary ratio of other two banks. The Ananda co-operative bank and Mahila co-operative bank ratio has slightly decreased so the bank should take some immediate actions to generate revenue which will automatically enhance its proprietary ratio and profits.

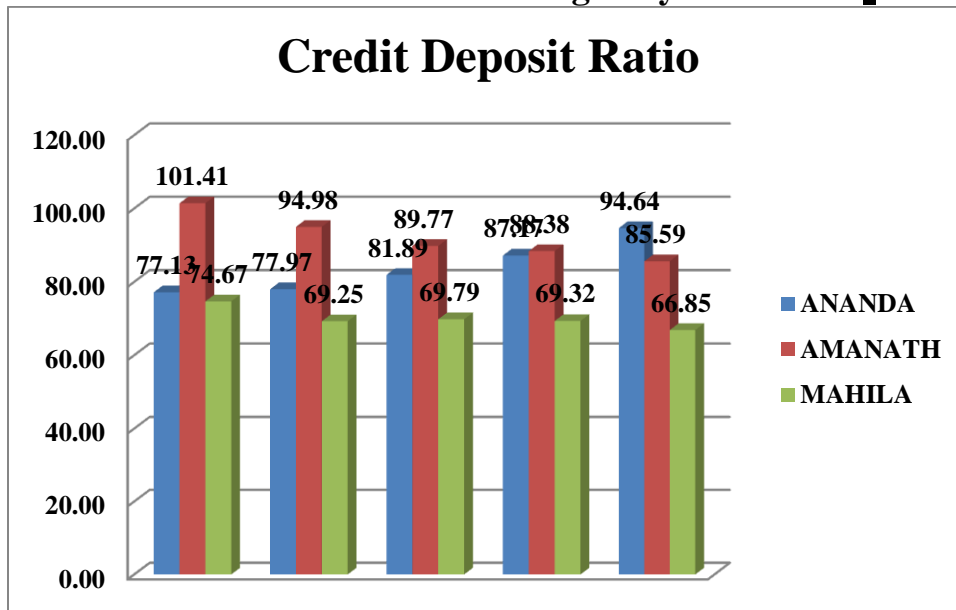
4.16 Table showing the credit deposit ratio of all three banks during the year 2013-17:

Years	CREDIT DEPOSIT RATIO		
	ANANDA	AMANATH	MAHILA
2013	77.13	101.41	74.67
2014	77.97	94.98	69.25
2015	81.89	89.77	69.79
2016	87.17	88.38	69.32
2017	94.64	85.59	66.85

Analysis:

From the above table we can infer that the credit deposit ratios of all the three banks were fluctuating. In the year 2013, Amanath co-operative bank had a higher ratio with 101.41 when compared to Ananda and Mahila co-operative bank with 77.13 and 74.67. In the year 2014, the ratio of Ananda co-operative bank slightly increased to 77.97 but the ratio of Amanath co-operative bank was decreased to 94.98 and Mahila co-operative bank also recorded the least ratio of 69.25 which was lesser than other two banks. In the year 2015, Ananda co-operative bank was increased the ratio of 81.89 whereas Amanath co-operative bank was decreased to 89.77 but the Mahila co-operative bank ratio slightly increased to 69.79. In year 2016, Ananda co-operative bank had a ratio of 87.17 which is highest when compared to Mahila co-operative bank which is least with 69.32 but lesser compared to Amanath co-operative bank that is 88.38. In the year 2017, the ratio of Ananda co-operative bank had higher ratio of 94.64 when compared to Amanath co-operative bank that is 85.59 and also with Mahila co-operative bank which has a ratio of 66.85.

4.16 Graph showing the credit deposit ratio of all three banks during the year 2013-17:



Interpretation:

From the above graph we can infer that the credit deposit ratio earned by the three banks, during the year 2013 all the three banks have been fluctuating level of earnings, whereas in the year 2014 only Amanath co-operative bank has slightly decreased compared to the previous year’s whereas Ananda co-operative bank have taken measures to slightly increased to 77.97, whereas Mahila have not taken any measures to increase. In the year 2015 Ananda co-operative bank has increased the credit deposit ratio to 81.89, whereas Amanath has also decreased to 89.77, whereas the Mahila co-operative bank needs to improve their activities. In the year 2016 Amanath co-operative bank have again decreased the credit deposit ratio whereas Ananda co-operative bank has increased to 87.17. Whereas Mahila co-operative bank have decreasing profits. In the year 2017 Ananda co-operative bank has outperformed on comparing the credit deposit ratio of other two banks. Mahila co-operative bank ratio has slightly decreased so the bank should take some immediate actions to generate revenue which will automatically increase their credit deposit ratio. Therefore it shows that the Ananda co-operative bank had an increasing credit deposit ratio from 77.13 in 2013 to 94.64 in 2017 which is a good sign for the bank in future.

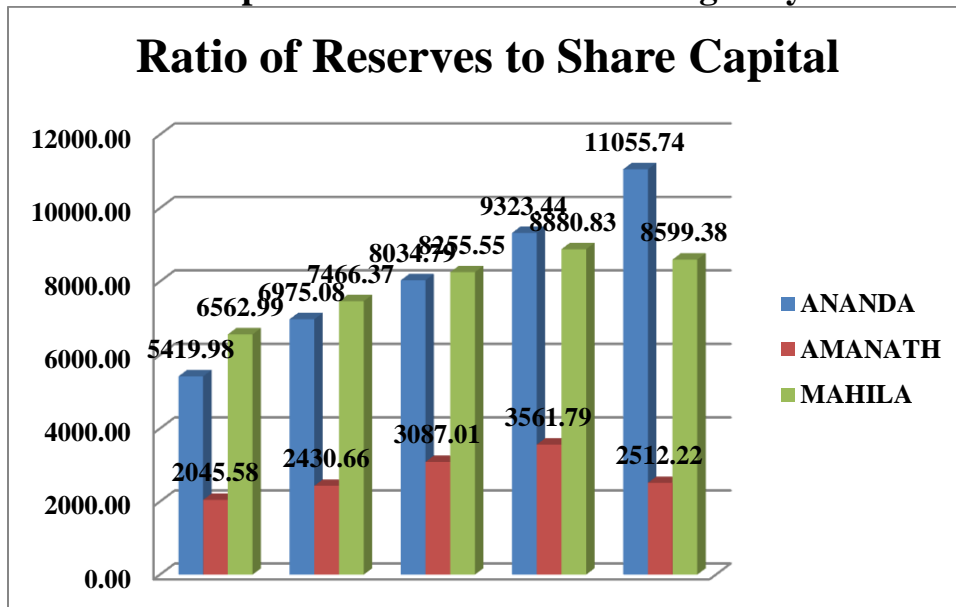
4.17 Table showing the ratio of reserves to share capital of all three banks:

Years	RATIO OF RESERVES TO SHARE CAPITAL		
	ANANDA	AMANATH	MAHILA
2013	5419.98	2045.58	6562.99
2014	6975.08	2430.66	7466.37
2015	8034.79	3087.01	8255.55
2016	9323.44	3561.79	8880.83
2017	11055.74	2512.22	8599.38

Analysis:

From the above table we can infer that the ratio of reserves to share capital of all the three banks was fluctuating. In the year 2013, Mahila co-operative bank had a higher ratio with 6562.99 when compared to Ananda and Amanath co-operative bank with 5419.98 and 2045.58. In the year 2014, the ratio of Ananda co-operative bank slightly increased to 6975.08 but the ratio of Amanath co-operative bank was increased to 2430.66 and Mahila co-operative bank also increased the ratio to 7466.37 which was higher than other two banks. In the year 2015, Ananda co-operative bank was increased the ratio of 8034.79 whereas Amanath co-operative bank was increased to 3087.01 but the Mahila co-operative bank ratio also increased to 8255.55. In year 2016, Ananda co-operative bank had a ratio of 9323.44 which is highest when compared to Amanath and Mahila co-operative bank that is 3561.79 and 8880.83. In the year 2017, the ratio of annada co-operative bank had higher ratio of 11055.74 when compared to Amanath co-operative bank that is 2512.22 and also with Mahila co-operative bank which has a ratio of 8599.38.

4.17 Graph showing the ratio of reserves to share capital of all three banks during the year 2013-17:



Interpretation: From the above graph we can infer that the ratio of reserves to share capital earned by the three banks, during the year 2013 all the three banks have been fluctuating level of earnings, whereas in the year 2014 only Amanath co-operative bank has slightly increased to 2430.66 compared to the previous year's whereas Ananda co-operative bank have taken measures to increase the ratio to 6975.08, whereas Mahila have also increased their ratio to 7466.37 increase. In the year 2015 Ananda co-operative bank has increased the ratio of reserves to 8034.79, whereas Amanath has also increased to 3087.01, whereas the Mahila co-operative bank have maintained constant growth in ratio of reserves till 2016. In the year 2016, Amanath co-operative bank have again increased the ratio of reserves to share capital whereas Ananda co-operative bank has increased to 9323.14. In the year 2017 Ananda co-operative bank has outperformed on comparing the ratio of reserves to share capital of other two banks. Therefore it shows that the Ananda co-operative bank had an increasing ratio of reserves to share capital from 5419.48 in 2013 to 11011055.04 in 2017 which is a good sign for the bank in future.

CHAPTER 5

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 Findings:

- It was found that the trend analysis for the period of 5 years of Ananda co-operative bank. The total share capital has increased from 113.25 in 2014 to 115.34 in the year 2017. Whereas reserves convey that the bank has made adequate reserves of 235.26. The trend of both deposits and borrowings has increased from year to year. The balance with the bank has also increased constantly from 174.65 in 2014 to 339.35 in the year 2017. The trend of investments has also kept growing positively from 122.05 in 2014 to 142.01 in 2016 but the trend has come down to 130.92 in 2017. The trend of capital work in progress 176.78 in 2014 and has come down to 140.83 in 2015 but increased in the coming year to its highest with 292.45.
- It can be inferred that the, Trend analysis for the period of 5 years of Amanath co-operative bank. The total share capital has increased from 100.80 in 2014 to 247.66 in the year 2017. Whereas reserves convey that the bank has made adequate reserves of 304.16. The trend of deposits has been constantly increasing to 359.77. whereas borrowings has been fluctuating from 122.99 in 2014 and reduced to 77.71 in 2015 and 73.21 in 2016 but again increased in 2017 by 126.39. The total debt of the bank has also increased to 289.52 in the year 2017. The balance with the bank has also increased from 239.66 in 2014 to 643.35 in the year 2017. The trend of investments has also kept growing positively from 133.88 in 2014 to 237.68 in 2017.
- According to the trend analysis for the period of 5 years of Mahila co-operative bank. The total share capital has increased from 102.46 in 2014 to 112.05 in the year 2017. Whereas reserves convey that the bank has made adequate reserves of 146.82. The trend of deposits increased from 123.13 in 2017 to 160.46 in 2016 but the trend came down to 149.15 in 2017. Whereas borrowings has increased by 112.75 in 2014 to 141.99 in 2017 respectively. The total debt of the bank has also increased from 122.53 in 2014 to 159.83 in the year 2016 but in the last year the trend has come down that is 148.74 in 2017. The

balance with the bank has also increased constantly, but at the end of the year in 2017 the trend is has come down slightly by 263.96. The advances of the bank have been fluctuating, but the trend came down slightly by 133.54 in 2017. The trend of investments has also kept fluctuating from 145.89 in 2014, 139.54 in 2015, 147 in 2016 but the trend has come down to 144.76 in 2017. Gross block and other assets were in a increasing trend.

- The comparative analysis for the year 2013-2014, the share capital and reserves of Ananda co-operative bank founded significantly higher with 54.75 and 10244.6 when compared to other two banks. Whereas the deposit of Ananda co-operative bank is higher that is 32509.29 when compared to Amanath co-operative bank that is 12492.25 but lesser when compared to Mahila co-operative bank that is 89012.23. The borrowings of Ananda co-operative bank seem to be higher with 9879.43 when compared to other two banks. The cash balance with banks of Ananda co-operative bank seem to be high that is 2411.88 when compared to compared to Amanath that is 863.2, but lesser when compared to Mahila co-operative bank that is 29429.8 with highest and the investments of the Ananda co-operative bank is higher with 20545.5 when compared to Amanath with 7306.62, but lesser when compared to Mahila co-operative bank with 38184.32 respectively.
- It was found that the comparative analysis for the year 2014-2015, the share capital of Ananda co-operative banks is 1.89 which is lesser when compared to Amanath and Mahila co-operative bank that is 11.86 and 8.16. the reserves of Ananda co-operative bank is 5110.73 which is highest when compared to other two banks, whereas the deposits of Ananda co-operative is 28330.97 which is higher than Amanath co-operative bank that is 8043.56 but lesser than Mahila co-operative bank that is 95011.05. whereas the borrowings of Ananda co-operative bank is 6339.84 which is better than Amanath which is having a negative trend that is -7515.04 but lesser when compared to Mahila which is highest with 10233.69. The cash and balance with banks of Ananda is higher with 555451 which is higher than Amanath that is 1550.40 but lesser compared to Mahila which is 40301.99, the investments of all three banks are in negative trend but Ananda co-operative bank which is -189.11 has a comparative advantage compared to other two banks.

- According to the comparative analysis of 2015-2016, the share capital of Ananda co-operative bank which is 4.26 has a comparative advantage when compared to Amanath that is 1.02 but lesser advantage when compared to Mahila co-operative bank which is 12.88. whereas the reserves of the Ananda co-operative bank is higher that is 6451.77, the deposits of Ananda co-operative bank which is 41497.38 has a comparative advantage when compared to Amanath that is 1587.98 but has a lesser advantage when compared to Mahila co-operative bank that is 48665.13. Borrowings of the Ananda co-operative bank are higher with 2946.33, when compared to other two banks are. The balance with banks, Ananda co-operative bank with 5082.81 which is highest when compared to Amanath co-operative bank that is -6997.6 but lesser when compared to Mahila co-operative bank with 13615.73. The advances of Ananda co-operative bank are higher with 51016.27, when compared to other two banks. The investments of the Ananda co-operative bank are also highest with 16794.4, when compared to Amanath and Mahila co-operative bank that is 4936.54 and 6207.06.
- Comparative analysis of 2016-2017, share capital of Ananda co-operative bank with 2.47 and which is lesser than other two banks that are 531.01 and 18.53. The reserves of Amanath co-operative bank are higher with 286.96 when compared to Ananda co-operative bank that is 8485.93 and Mahila co-operative bank that is 345.1. Whereas the deposits of Amanath is also higher with 63782.71 when compared to other two banks. The borrowings of Ananda co-operative bank that is 19468.11 which is highest when compared to Amanath and Mahila that is 6625.63 and -1792.58. The balance with banks of Amanath is higher with 1642.22 where other two banks are in a negative growth, whereas the investments of Amanath co-operative bank are in a positive growth whereas the Ananda and Mahila co-operative bank have a negative growth and come down with -10336 and -1869.2.
- The current ratio, Amanath co-operative banks ratio was highest in all the five years from 2013-2017. Whereas the Ananda co-operative bank had a higher ratio when compared to Mahila co-operative bank. The Ananda co-operative bank had a lowest ratio in the year 2013 with 1.10 and next three years with a constant ratio of 1.10 and the highest ratio in the year 2017 with 1.11. But Mahila co-operative bank had a lesser ratio when compared to other two banks.

- It can be inferred that the quick ratio (liquidity ratio), Amanath co-operative banks ratio was highest in all the five years from 2013-2017. Whereas the Ananda co-operative bank had a higher ratio when compared to Mahila co-operative bank. The Ananda co-operative bank had a lowest ratio in the year 2013 with 1.10 and next three years with a constant ratio of 1.10 and the highest ratio in the year 2017 with 1.11. But Mahila co-operative bank had a lesser ratio when compared to other two banks.
- According to the cash ratio (absolute liquidity ratio), Mahila co-operative banks ratio was highest in all the five years from 2013-2017 with 0.22 which is the highest is the year 2016 and 0.15 was lowest in the year 2013. Whereas the Ananda co-operative bank had a higher ratio with 0.09 in 2016 when compared to Amanath co-operative bank. The Ananda co-operative bank had a lowest ratio in the year 2013 with 0.05, 0.07 in 2014, 0.08 in 2015, and 0.09 in 2016 but in the year 2017 it was decreased to 0.07. But Amanath co-operative bank had a lesser ratio when compared to other two banks, 0.05 being the lowest in the year 2013 and highest is 0.08 in 2015.

5.2. SUGGESTIONS:

- Ananda co-operative bank, the increase in trend values of all assets and liabilities so it is suggested to maintain a same financial strategy in forth coming years.
- The bank should extend its customer base, deposits and share capital and investments, so that the bank shall pay off all its liabilities by increasing the revenue which in turn helps to generate more profit
- The Ananda co-operative bank shall increase their deposits from customers so that they can lend loans to higher percentage of people and earn profit out of it.
- Ananda co-operative bank shall maintain an effective investment strategy for a future growth and shall reduce the borrowings.
- The Ananda co-operative bank shall maintain the same constant growth in future to increase its profits and extend its business and should maintain liquidity so that it can pay off all its debts.
- The Ananda co-operative bank is suggested to increase its current assets and liabilities so that that it can pay off its current obligations which are due.

- Ananda co-operative bank is suggested to increase the cash in-flows and clear its credit percentage shall make a better use of the fixed assets in future.
- Ananda co-operative bank need to mobilize the funds in order to generate sustainable revenue over forth coming years.
- Ananda co-operative bank has to increase the total asset of the bank and shares which will automatically enhance its revenue and profits.
- Ananda co-operative bank can take efforts to increase the reserves and accumulate more share capital for the business which is a good sign for the bank and it is suggested to follow the same strategy in coming future.

5.3. CONCLUSION:

A strong banking sector is important for flourishing economy the failure of banking sector will lead to adverse impact on other sectors and economy as a whole over the year's cooperative bank are gaining importance with local branches selecting their own board of director and managing their own banking operations. There is an increase in Ananda co-operative banks trend values of all assets and liabilities. The as to improve on their deposits and shall reduce the borrowings so that there is an improvement in profitability of the bank. Hence, the selection of right borrowers and timely disbursement of correct use of funds and recovery of loans is very important to maintain the stability of a bank. The investment strategy of the firm should be affective. So that it can improve its growth in coming future. Presently customer base is less so in the coming future they can increase customer base so that share capital will increase.

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ANNEXURES

BALANCE SHEET

Particulars	ANANDA CO-OPERATIVE BANK TREND				
	2013	2014	2015	2016	2017
Total Share Capital	100	113.25	113.7076	114.74	115.34
Equity Share Capital	100	113.25	113.7076	114.74	115.34
Reserves	100	145.74	168.5647	197.37	235.26
Net Worth	100	145.16	167.5709	195.88	233.09
Deposits	100	114.77	127.6416	146.50	162.64
Borrowings	100	129.00	147.6034	234.09	291.23
Total Debt	100	116.68	130.3174	158.24	179.87
Other Liabilities & Provisions	100	125.97	159.5331	174.19	174.80
Cash & Balances with RBI	100	138.21	159.2212	185.17	208.93
Balance with Banks	100	174.65	346.5619	503.88	339.35
Advances	100	116.03	135.5251	165.58	199.56
Investments	100	122.05	121.8434	142.01	130.92
Gross Block	100	101.92	105.5735	110.26	151.52
Net Block	100	101.92	105.5735	110.26	151.52
Capital Work In Progress	100	176.78	140.8365	143.08	292.45
Other Assets	100	109.00	138.5298	152.60	429.42



ACHARYA INSTITUTE OF TECHNOLOGY
DEPARTMENT OF MBA
INTERNSHIP WEEKLY REPORT
(16MBAPR407)

Name of the Student: Nithin j
Internal Guide: Prof.Prakash yargol
USN No: IAZI6MBA46
Specialization: Finance & marketing

Title of the Project: A Study on financial performance of ~~the bank with reference to~~ Ananda co-operative bank ltd.

Company Name: Ananda co-operative bank ltd.

Company Address: Ananda co-operative bank ltd.no.28 NV arcade, 1st cross, 2nd stage ,
KHB colony, Basaveshwara Nagar, Bangalore-560079

Week	Work undertaken	External Guide Signature	Internal Guide Signature
15-01-18 to 20-01-18	Orientation with the company. Collection of secondary data relating to industry and organization.	Ahe	1 Prakash
22-01-18 to 27-01-18	Orientation with functional department of the organization and detailed study of department.	Ahe	2 Prakash
29-01-18 to 03-02-18	Finalization of problem area of the study and finalization of research objectives and methodology.	Ahe	3 Prakash
05-02-18 to 10-02-18	Finalization of data collection questionnaire instruments and formats. Etc...	Ahe	4 Prakash
12-02-18 to 17-02-18	Collection of primary data from the restaurants by administrating the questionnaire.	Ahe	5 Prakash

19-02-18 to 24-02-18	Discussion with the external guide and internal guide. Formation of hypothesis. Classification and analysis of collected data.	<i>Alu</i>	6 <i>Prasad</i>
26-02-18 to 03-03-18	Compilation of research data and interpretation of data.	<i>Alu</i>	7 <i>Prasad</i>
05-03-18 to 10-03-18	Data analysis and Finalization Of report.	<i>Alu</i>	8 <i>Prasad</i>
12-03-18 to 17-03-18	Finalization of project report and approval of draft by company and college guide.	<i>Alu</i>	9 <i>Prasad</i>
19-03-18 to 24-03-18	Report submission to the Institution.	<i>Alu</i>	10 <i>Prasad</i>

HOD *[Signature]*

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