



# International Journal of Research Publication and Reviews

Journal homepage: [www.ijrpr.com](http://www.ijrpr.com) ISSN 2582-7421

## A Study on Financial Performance Analysis for the Kulithalai Co-Operative Urban Bank, Ltd

*M. Sathiyapriya*

Student, Department of Management Studies, University College Of Engineering (Bit Campus), Tiruchirappalli

### ABSTRACT

The financial performance analysis of a cooperative bank is the study's title. In this study, the current financial performance of the bank will be compared to its financial performance during the previous five years. Secondary data from annual reports was used in this investigation. The current liabilities are more than the current assets every year according to the data utilised in this study, including comparative balance sheets, common size balance sheets, and comparative balance sheet analysis. This suggests that the company should focus on raising the current asset level. . Therefore, the corporation strengthens its financial situation. The analysis of the bank's financial performance over the last five years has provided a wealth of information on their many financial features. The overall performance methodology is unlocked by the comparative analysis. Utilizing the quick ratio and the current ratio.

### INTRODUCTION

The goal of this article is to learn about The co-operative banking system was established with the goal of encouraging individuals to save and invest, particularly in rural areas of the country. Co-operative banks play an important role in rural financing in India, with funding for agriculture, livestock, milk, personal finance, self-employment, and the establishment of small-scale units being among the few focus points for both urban and rural cooperative banks. They give a much-needed alternative to the age-old exploitative practise of people visiting the village moneylender and, in most cases, falling into a debt trap from which they are unable to escape. The cooperative banking system was established with the goal of encouraging individuals to save and invest, particularly in rural areas of the country. Cooperative banks are financial institutions that were founded by a group of people.

When attempting to manage an organization-wide change, the concept of culture is critical. Changes to structures and processes are part of the process, but so is a shift in organisational culture. Organizational culture is being given more prominence and emphasis as a result of increased competition, change, and pressure. Consensual ideals establish organisational culture, which provides stability and adaptability. Because of its impact on employee performance and work satisfaction, organisational culture has become increasingly important in the twenty-first century. It is critical for every organisation to understand its own changing culture so that managers may use the cultural perspective's insights to gain greater influence over their organisations. An organization's culture has a significant impact on its performance. Organizational culture is a concept or framework in management and organisational studies that illustrates and characterises an organization's psychology, behaviours, experiences, beliefs, and values. As a result, culture supports adaptation by offering a clear set of standards to follow while developing strategies to compete with other businesses. It is also critical for managers to evaluate and comprehend organisational culture since it has the potential to influence strategic development, productivity, and learning at all levels. As a result, cultural beliefs can both cooperative bank employees' perceptions of corporate culture. Shawn Kent is a professional basketball player (2010) The values of the Mentor system that are prevalent in organisations were investigated in this essay. Employees who became more productive, had higher job satisfaction, and saw faster career advancement were identified. Mentoring was thought to be a win-win situation for both attracting and retaining personnel.

In India, co-operative banks are separated into two groups: urban and rural.

Short-term or long-term rural cooperative credit institutions are possible. State Co-operative Banks, District Central Co-operative Banks, and Primary Agricultural Credit Societies are the three types of short-term cooperative credit institution . is in charge of these financial institutions.

The States Cooperative Societies Act regulates co-operative banks in India. Under two statutes, the Banking Regulations Act, 1949, and the Banking Laws (Co-operative Societies) Act, 1955, they are additionally regulated by the Reserve Bank of India (RBI).

They were placed under the RBI's supervision in 1966, which brought with it the issue of dual regulation. An overview of the past

The issue of rural credit was a driving force behind India's co-operative movement, which began in 1904 with the enactment of the Co-operative Societies Act.

The Co-operative Societies Act of 1912 was the next addition, focusing on the necessity for regulation of such societies and the development of proper committees to oversee their operation.

---

## AN OVERVIEW FINANCIAL PERFORMANCE ANALYSIS

Here are the evaluations of the earlier researchers who are connected to the current investigation. The financial sector is vital. A large lubricant could make a unit sick. is monetary. A revival has access to a number of mechanisms, and ledgers financial formulas. A preferred strategy for struggling businesses is financial restructuring. Do financial restructuring efforts assist in urban banks.

---

### OBJECTIVE OF THE STUDY:

.TO evaluate the bank's financial statements.

- To assess the bank's soundness and stability financially.
- To evaluate the bank's financial performance using a variety of techniques, including trend percentage analysis, comparative financial statements, and common size financial statements.

---

### REVIEW OF LITERATURE

Dr. Aditya Sharma (2010) Assistant Professor, Pacific University Udaipur, GOPI NATH MODI Research School, and Institute of Management Studies, B.J.S. RAMPURIA Jain College, Bikaner A comparison of the financial results of SBM Bank and Canara Bank Commerce Accounting in Finance 18(3), 207

Financial statement analysis is crucial and required. With the aid of historical and contemporary documents, it aids in determining the financial situation. Financial statement analysis aids in future decision-making and strategy development, and is widely recognised as a key credit management method.

appraisal. Levitz, G. S., and P. P. Brooke Jr. (1985). A comparison of the financial performance, expense, and productivity of independent versus system-affiliated hospitals. *Research on Health Services*, 20(3), 315. The cost, productivity, and financial performance of system-affiliated and independent hospitals are compared in this article. The 1981 American Hospital Association (AHA) Annual Survey of Hospitals for the State of California provided the data for the study.

94 non-state or non-federal short-term hospitals without long-term care were included in the Iowa.

units. A comparison analysis of the SBM and ICICI banks, by Dr. Anurag B. and Ms. Priyanka Tandon (2012). *Journal of international marketing*, 27(1), 122

They claimed that the study's objective was to evaluate SBM's financial performance.

ICICI bank, too. The study's analytical tool was SPSS, which analysed secondary data for research conducted using metrics like credit deposit, net profit, and margin, among others. according to their analysis, they discovered that SBM was outperforming ICICI bank and was financially sound. Ms. Anita Makkar(2013) (2013). Analyzed realistic assessment of Indian business banks' money-related operations. *International journal of business and management*

A sample of 37 banks (22 open division banks and 15 private segment banks) were examined.banks) from the 2006–2007 through the 2010–11 fiscal years. The CAMELS rating method was used as a review to evaluate how well the institutions under consideration are performing. The analysis revealed that The best-performing banks were Kotak Mahindra Bank, ICICI Bank, and IDBI Bank.

The most egregiously poor performance was displayed by DhanaLaxmi Bank, followed by J & K Bank and Bangalore Bank Ltd. Rurusamy Rajendran and Priya Ponraj (2012). measured the bank intensity in terms of money-related quality among a limited group of Indian business banks. *Globalization and business economics* 20(9), 301. economics in business Indians now keep money because of development and globalisation.businesses must focus on administration's nature, timeliness, and cost to deal with extreme Competition On the off chance that a bank is financially stable, it is said to be focused. affordable quality of the bank is evaluated in terms of the following financial ratios: the ratios of production, capital sufficiency, salary consumption, and stores as well as return ratios. To structure and identify the segments, consider investigating of a financial nature. the concentrated location mapping of individuals in public, private bank.

By using discriminate analysis, information from outside banks is obtained. G. Chandrashekar and Gabriel Prabhu (2015). In India, banking is extremely important. To provide customers with financial services, it has a huge network. This paper examines the performance of the organisations in the private and public sectors by describing SBI and ICICI.

By using ratios like these, a study is done to compare the performance of SBI and ICICI Financial.

as net gain. According to the findings, SBI and ICICI both have more effective management.

R. Perumal and Kumar Gandhi (2017), This study's primary goal is to investigate the financial results of the selected public and private sector banks, such as SBI, ICICI, and IDFC.

This article focuses on using ratios and statistical analysis to make investing decisions for mutual funds.

sources of According to Priyanka Aggarwal (2014), the goal of this study is to determine whether or not sustainable businesses are profitable. To determine the company's profit or loss, researchers have examined its financial performance from the previous year. The financial performance of is determined using secondary data.

the organisation in the context of India. According to the findings, financial performance is not sustainable.

The paper by Saritha Bahi and Meenakshi Rani (2012) describes how open ended and growth equity programmes over a period of six years. In order to determine the monthly NAV, returns on investment. The corporations have implemented measures to analyse the performance of these programmes.because the findings will be beneficial to investors, sharps, treynors, and jensens.

---

#### **IV.CONCLUSION**

A lot of the bank's varied financial features during a five-year period were disclosed by the research of financial performance analysis. The overall performance methodology is unlocked by the comparative analysis. It supports the bank, shareholders, and creditors in making wise decisions and allowing for deviations. As a result, the banks have additional opportunities and options to advance and prosper in the natural world.

---

#### **REFERENCES**

Textbooks:

Management Accounting, by M. Muniraju and K. Ramachandra, Himalaya Publishing House, first edition, 2007.

Cost and Financial Analysis by Jawaharlal, Himalaya Publishing 2007's House, First Edition

• Management Accounting, Mukund Sharma, Appannaiah Reddy, First Edition, Himalaya Publishing House, 2011

Research Methodology by J.K. Sachdeva, Himalaya Publishing 2008's House, First Edition