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A Study on Ratio Analysis at Leading Commercial Banks in India

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Abstract: Our research on the ratio analysis at one of India's top commercial banks has taken me to Chennai. The growth of Bank's finances over the course of a year was specifically picked. Only data from the last decade were analysed for this investigation. Most Indians use savings accounts or fixed deposit accounts, hence the banking system plays a crucial role in the country. Many different locations throughout India have been opened by the country's banking business. Banking in India is on the rise. Bank offers retail and business banking services with the overarching goal of bringing about a transformative shift that will strengthen the economy. Everyone may benefit from this guide, as it explains the ins and outs of handling financial transactions. Foreign banks provide a reliable strategy for dealing with the increasing complexity of fluctuating exchange rates. If we can imagine a future without paper notes, we can also imagine a world with a smart user interface and other facilities that can clothe its inhabitants in a first-rate fad. Focusing on growth rate, total deposits and advances compared to All Scheduled Commercial Banks, and profitability ratios, this report covers major financial parameters. India's banking sector is the world's most rapidly expanding market.

Keywords: Ratio Analysis, Leading Commercial Banks in India, Evolving Currency, Financial Statements, Current Liabilities

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INTRODUCTIONI

Using a company's financial records and statements, ratio analysis quantitatively evaluates the effectiveness of a business's operations, liquidity, revenue, and profitability [1]. Equity fundamentals analysis relies heavily on ratio analysis. Financial statement numbers can be analysed and interpreted with the help of ratios (i.e., Profit and Loss Account, Balance Sheet, Fund Flow statement, etc.) [2]. It involves contrasting two numerical values. It improves the readability of financial statements for stakeholders like shareholders, investors, creditors, the government, and analysts [3]. The performance of any given organisation can be evaluated with the help of ratio analysis, a highly effective analytical method. Like a patient's blood pressure, heart rate, temperature, etc., accounting ratios may be utilised as symptoms alone [4]. The doctor analyses this data to determine what's going on with his patients. The financial analyst must also examine the accounting ratios to determine the state of the company's finances. Profit and Loss Statement Ratios [5]: A ratio from the profit and loss statement is the comparison of two numbers from the P&L. The gross profit ratio, for instance, compares gross profit to operating revenue. Both income and expenditure information are used in the calculation. Financial Statement Ratios [6]: Balance sheet ratios are those in which both variables come from the balance sheet. The current ratio measures the proportion of an organization's current assets to its current liabilities. The two numbers on the balance sheet are used in the calculation [7-12].

Composite ratios are those in which both the income statement and balance sheet variables are used in the calculation. For instance, the ratio of credit revenue from operations to trade receivables is found by dividing the former figure (credit revenue from operations) from the income statement by the latter (trade receivables) from the balance sheet [13]. Accounting ratios are computed using information from financial statements, however the financial statement-based categorization of ratios is rarely put to use in actual business situations [14-19]. Remember that accounting's fundamental goal is to reveal information about a company's profitability, liquidity, and capitalization, as well as any subsequent changes in these areas (possible explanation of changes in the activity level). Therefore, the alternative classification (functional classification) is the most widely used classification, and it is based on the function of the ratio being computed [20-25].

All firms are in operation to make a profit. The key to the long-term success of every business is a steady rise in profits [26-31]. Consistent losses are fatal to any company's chances of being in business for very long. Management's capacity to maximise profits through the use of available resources is evaluated by profitability ratios. The success or failure of a company over a given time frame can be deduced from these ratios. Almost everyone involved in a firm makes use of profitability ratios [32-37]. Increased dividends and capital gains for common stockholders are a byproduct of a company's capacity to generate consistent profits. If the company is profitable, it must meet the expectations of its creditors, financial institutions, and preferred investors by paying them interest and dividends on time. Management needs increased profits so that it can both provide dividends to shareholders and reinvest in the company in order to expand its production capabilities and improve its financial standing [38-44].

The ability of a corporation to meet its short-term obligations can be gauged using liquidity ratios, which determine the appropriateness of the company's current and liquid assets [45]. The term "short-term solvency position" or "liquidity position" is commonly used to describe a company's ability to pay its short-term debts. A company is deemed to have a good liquidity position if it has sufficient current and liquid assets to pay its current liabilities as and when they fall due, and a weak liquidity position if it does not [46-55]. Liquidity ratios are used by suppliers of goods and commercial banks to assess a company's ability to satisfy its short-term obligations. Banks are wary of lending money to companies that aren't financially secure in the near future. Activity ratios (sometimes called turnover ratios) assess how effectively a business transforms its output into cash or sales. Revenue and profits rise as conversion rates rise. To get a complete picture of a company's liquidity, it's common to combine activity ratios with liquidity ratios to see how often the assets are turned into cash or sales [56-59].

Solvency ratios

Measures of a company's long-term viability are known as solvency ratios or long-term solvency ratios. Stockholders and debt holders should pay close attention to these ratios [60].

Standard applications of solvency ratios include:

Examine the company's financing options in detail.

Consider the company's liquidity and its ability to service long-term debt.

Determine if the business has enough cash flow to pay back the long-term loan's principal (debentures, bonds, medium and long-term loans, etc.).

Determine if the ratio of internal equities (funds from shareholders) to external equities (funds from creditors) is satisfactory.

Advantages of Ratio analysis

Financial statement analysis is greatly aided by the usage of ratios. To determine a company's strengths and weaknesses, current financial condition, and historical performance, this method establishes the numerical or quantitative link between two figures of a financial statement. It's useful for judging the efficiency of a company in certain areas. The most significant benefits of ratio analysis include [61-67]:

Prediction and preparation: by calculating ratios using historical accounting data, we can see how costs, sales, and profits have changed over time. This trend analysis using ratios may be helpful for foreseeing and organising future company endeavours. The term "budget" refers to an estimate of costs and revenues for upcoming endeavours. The accounting ratios provide a tool for forecasting costs and revenues. For instance, a sales budget can be developed with the aid of historical sales data. Efficiency in Operation, Measured The effectiveness of its asset management and utilisation can be gauged using ratio analysis. Efficiency in operation can be measured by comparing various activity ratios [68-71]. A company's ability to stay afloat rides on the profits it makes from selling its products or rendering its services. Ratios are a significant medium of communication in alerting the owners or other parties about the state and progress of the firm. Ratios can be used to monitor the efficiency of a business or project's many components and to keep expenditures in check [72-81].

When two or more businesses' performance is compared, it indicates which ones are efficient and which ones are not, allowing the latter to take steps to increase their productivity. Comparing the organization's relevant ratios to the average ratios in the industry provides the most insightful cross-company analysis. As an indicator of a company's liquidity status, ratio analysis evaluates its capacity to meet its short-term debt obligations. Banks, creditors, and other providers of short-term loans use liquidity measures to assess the financial stability of a business. A company's ability to service its long-term debt can be gauged using ratio analysis, providing an indication of its long-term solvency position. Long-term creditors, security analysts, and current and prospective firm owners are all very interested in a borrower's long-term solvency position. Indicators of earning power and operational efficiency include leverage/capital structure and profitability ratios. The advantages and disadvantages of a company in this regard can be seen through a ratio analysis [82-89].

Management's constant preoccupation with the company's bottom line is indicative of how well it is doing financially. They are concerned with the company's ability to pay its bills on time, both now and in the future, so that it can provide a fair profit for its shareholders and make the most efficient use of its resources possible. This is doable if all relevant ratios are taken into account [90]. A sick firm is one that has a history of losing money and is experiencing serious cash flow problems. Ratio analysis done right can provide early warnings of organisational illness, allowing for preventative actions to be put in place before it becomes a serious problem. Decision support: ratio analysis is useful for determining whether or not to extend credit to a company, whether or not to grant a loan, and so on. Ratio analysis simplifies the financial statements by making it easier to understand the link between the various items [90-95].

Scope of The Study

The Ratio Analysis investigates the company's use of both long- and short-term resources to achieve its financial obligations.

- Simplify accounting information.
- Assess the operating efficiency of the business.
- Analyse the profitability of the business.
- Help in comparative analysis, i.e. inter-firm and intra-firm comparison.

Need for The Study

A company's liquidity, profitability, risk, solvency, efficiency, operational effectiveness, and proper utilisation of funds may all be assessed with the help of ratio analysis, as can the company's overall financial situation, liquidity, profitability, risk, and solvency [96-101].

Objective of The Study

Primary Objective:

To Study the Ratio Analysis at Banks.

SECONDARY OBJECTIVE:

- To study and analyse the financial position of the company through ratio analysis.
- To suggest measures for improving the financial performance of the organisation.
- To analyse the profitability position of the company.
- To assess the return on investment.
- To analyse the asset turnover ratio.
- To determine the solvency position of the company.
- To suggest measures for effective and efficient usage of inventory.

Research Methodology

The study's reliability rests on the meticulous approach taken to collecting and analysing data. By establishing a connection between the items on the balance sheet and profit and loss a/c, ratio analysis can determine a company's financial health and efficiency. The researcher used an approach to data analysis that maximises both usefulness to the study and efficiency of process. The research problem can only be stated once the study strategy has been established. Research design refers to the process of conceptualising and planning a study or investigation. It was first put to use when primary data was being gathered. The information for the project was gathered through conversations with the company's accounts manager. Statistics that have already been compiled and analysed by a third party, such as those found in published periodicals, company files, and the news media. Company reports, financials, and profiles are used extensively throughout the research. Ratio analysis is used to examine data from 2017-2021 [102-110].

Ratio analysis is used by investors and analysts to assess a company's financial health by comparing its historic and current financial statements. Using historical performance metrics alongside current metrics allows for projections of the company's future success. This information is useful for gauging how a company does in comparison to others in its field and to industry norms [111]. Using ratio analysis is simple for investors, as all of the data required to compute the ratios can be found in the company's financial statements. Measures of a company's capacity to meet its short-term obligations using its current or quick assets are known as liquidity ratios. Current, quick, and working capital ratios are all examples of liquidity ratios [112-119].

Financial leverage ratios (or solvency ratios) measure a company's ability to pay interest and principal on its long-term debt in relation to the company's other financial resources (such as its assets and earnings). Ratios of debt to equity, debt to assets, and interest coverage are all examples of solvency ratios. Ratios measuring profitability reveal how efficiently a business generates income [120-127]. Ratios of profitability include the net profit margin, the return on assets, the return on equity, the return on capital used, and the gross margin. Also known as "activity ratios," efficiency ratios measure how effectively a business converts its assets and liabilities into sales and earnings. The inventory turnover rate and the number of days of sales in inventory are two important efficiency ratios. The ability of a corporation to meet interest and other debt obligations is quantified by coverage ratios. Interest earned on time and debt service coverage are two such ratios [128-139].

RESEARCH DESIGN

A research design is a plan for gathering and analysing data that strikes a balance between efficiency and relevance to the study's stated goals. A research project's various parts are held together by the research design, which can be viewed as the project's "glue." In order to concisely summarise a complicated design structure, we often use a short notation to express the design [140-145]. It is common practise to take into account the following criteria when deciding on a research design suitable for a certain research problem:

- The means of obtaining information.
- The availability and skills of the researcher and his staff.
- The objective of the problem is to be studied.
- The nature of the problem is to be studied.
- The availability of time and money for the research work.

Type of Research

IN CONTRAST, ANALYTICAL RESEARCH REQUIRES THE RESEARCHER TO MAKE USE OF PREEXISTING DATA AND INFORMATION IN ORDER TO CONDUCT A CRITICAL EVALUATION OF THE TOPIC AT HAND.

Method of Data Collection

PRIMARY DATA

The information comes from new sources and is unique because it is collected in real time. Primary sources include discussions with the finance manager and other members of the team.

SECONDARY DATA

Data that have previously been collected and saved are known as secondary data. Saving time, money, and effort, secondary data can be obtained from public documents, annual reports of the company, etc. The majority of the information used in this study came from financial statements and annual reports covering the five years beginning in 2017.

Ratio Analysis

A company's performance and financial health can be gauged through the usage of financial ratios. The financial statements contain the data necessary to compute most ratios. Trend analysis and benchmarking the company's financial performance against that of competitors are two common applications of financial ratios. In some circumstances, bankruptcy can be predicted using ratio analysis. The information provided by financial ratios allows for their categorization. Common ratios include the following:

Current Ratio

A company's ability to meet its short-term obligations, defined as those with a maturity of one year or less, is quantified by its current liquidity ratio. It explains to shareholders and financial experts how a business can best utilise its cash and short-term investments to pay off its debt and other payables. In most cases, a current ratio that is just above the business standard is appropriate. If a company's current ratio is significantly lower than average, it may be a sign of financial hardship or default. A high current ratio relative to the industry average may also indicate inefficient asset utilisation by management. The current ratio is unique among liquidity ratios in that it takes into account both current assets and current liabilities. Working capital ratio is another name for the current ratio. The current ratio evaluates a company's liquidity by comparing its short-term assets (cash, inventories, and receivables) to its current liabilities (debts and payables) [146-147].

Cash Flow Coverage Ratio

This metric provides a holistic view of the company's operational efficiency to investors, creditors, and other interested parties [148]. Large cash flow ratio companies are often referred to as "cash cows" since it appears they have an unending supply of cash to invest as they see fit. Having a good cash flow ratio is analogous to maintaining a comfortable savings cushion in a checking account after meeting one's necessary monthly expenditures. In the event of a downturn in the business cycle, a sufficient cash flow coverage ratio might serve as a cushion [149]. This ratio is used by financial institutions as a measure of the borrower's ability to repay a loan. This is analogous to the standard approach in consumer lending, where the lender prefers that the borrower maintain a manageable level of debt relative to their income.

$$\text{Cashflow Coverage Ratio} = \frac{\text{NET Cashflow From Operation}}{\text{Total Debt}}$$

Interest Earned Ratio

The interest received on assets less the interest paid on deposits is known as net interest income. The proportion of interest revenue to total funds represents interest earned as a percentage of deposits. Banks' reliance on interest from bank lending is reflected in the "Interest income to total assets ratio." Low ratios may suggest that banks rely on non-interest sources of funds, whereas high ratios are generally positive (though an excessively high ratio is not necessarily so). The resulting number indicates the number of times pretax profits would be sufficient to pay off interest expenses for the company. The interest coverage ratio is another name for TIE.

Operating Expenses Ratio

The operational expense ratio (OER) is used in the real estate industry to compare the operating costs of a property to the income generated by that property. It is determined by comparing the property's total operating income to its operational expenses (without depreciation).

- In real estate, the operating expense ratio (OER) measures the cost of operating a piece of property compared to the income brought in by the property.

- The operating expense ratio (OER) is calculated by dividing all expenses less depreciation by operating income.
- A lower operating expense ratio (OER) is more desirable for investors because expenses are minimised relative to revenue.

The banking sector is the lifeline of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an economy. It is very important for the economic development of a country that its financing requirements for trade, industry and agriculture are met with a higher degree of commitment and responsibility. Thus, the development of a country is integrally linked with the development of banking. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development. They play an important role in mobilising deposits and disbursement of credit to various sectors of the economy. The banking system reflects the economic health of the country. An economy's strength depends on the financial system's strength and efficiency, which depends on a sound and solvent banking system. A sound banking system efficiently mobilises savings in productive sectors, and a solvent banking system ensures the bank can meet its obligation to the depositors.

Since independence, banks in India have been instrumental in the country's economic and social development. More over half of all financial assets in India are held by the banking industry. Indian banking has entered a fascinating new era as a result of the rapid transformations ushered in by the gradual implementation of reforms to the country's financial system. The current transformation process should be seen as an opportunity to turn the Indian banking sector into a strong, robust system that can fulfil its duty efficiently and effectively without placing undue financial strain on the government. Following the liberalisation of the Indian economy, the government has announced reform steps to make the banking sector economically viable and competitively strong, as recommended by the Narasimhan Committee. The current worldwide crisis has forced policymakers to address a wide range of questions about the effectiveness and viability of the banking system. The Government of India (GOI) and the Reserve Bank of India (RBI) are attempting to learn from this crisis now that it is nearly ended. To maintain price stability in the economy, RBI is adjusting policies as needed. The primary goal of these adjustments is to boost overall and local banking system efficiency. Therefore, it is important to track how productive Indian banks are so that improvements can be made.

COMPARISON OF DEVELOPMENT AND COMMERCIAL BANKS

Like "universal banks," development banks engage in a wide range of operations outside traditional commercial banking. Mobilizing funds through savings and time deposits, commercial banks take on obligations that are relatively small, have a low exposure to income and capital risk, have a short maturity, and are highly liquid. However, the necessary credit for most projects is usually rather sizable, vulnerable to income and capital risk, and highly illiquid. Therefore, commercial banks often prioritise providing industry with working capital credit. It is extended to businesses in exchange for their stockpiles of raw materials, finished goods, and WIP. Unlike financing for capital expenditures, which often involves a mismatch between loan maturity and borrower needs, this type of lending typically entails a mismatch between loan maturity and borrower liquidity needs and thus a lower interest rate. As a result, conventional commercial banks are less suitable for extending credit for long-term investments in capital. Because of the gap between the amount needed and the availability of funds, developing nations have established development banks to issue long-term credit on conditions that make investment viable. They typically lend money for long-term investments, including capital, as well as short-term working capital needs. Heavy industry. They've lent for a long time, therefore they may be willing to lend again. The Role of Banks in Fostering Entrepreneurship As we have seen, however, banks have not been taking the role of entrepreneurial growth seriously, as evidenced by their lackadaisical attitude toward raising awareness among would-be business owners and giving adequate support to current borrowers.

Bankers with a vested interest in a company's financial well-being don't appear to care much about the company's day-to-day operations or its future as an autonomous system. As the financial services industry undergoes profound transformation, it is crucial that banks maintain a steadfast watch over the businesses they fund. It's important to keep an eye on how your company's money is being spent, but you also want to make sure that, despite your best efforts, your business doesn't fail due to inept management. Therefore, banks must now assume control of businesses and actively contribute to each company's long-term success. They need to build up the necessary resources and expertise to support the entrepreneurs. In order to better target similar groups of aspiring business owners for training, the government and banks may work together to set up and promote both mobile and stationary training institutes with well-designed programmes and staff. The quality of management in businesses and the safety and soundness of banks' holdings would both increase as a result of this endeavour. It's also having a significant impact on the financial sector. There has been an uptick in the use of RTGS and NEFT. The emergence of new markets is permanent. The onus is now on emerging markets to drive innovation in the financial sector in light of the shifting landscape.

Today's consumers have higher expectations for virtual experiences due to the proliferation of digital technologies. Due to the epidemic, there is a greater demand than ever before for quick, easy access to banking services, information, and goods. The future of banking will be driven by massive technology shifts, resulting in a complete paradigm shift. Banking in the future will be entirely digital. Because of the COVID-19 epidemic, consumers have altered their shopping, working, and banking habits significantly. However, the transition to digital banking has been gradual. The introduction of ATMs and EFTs in the early 1990s marked the beginning of the digitalization of the financial sector. As a result, the National Electronic Fund Transfer (NEFT), Immediate Payment System (IMPS), Real Time Gross Settlement (RTGS), etc. are all legal in India. UPI, often known as digital wallets, has become extremely popular in India. The government implemented demonetisation in 2016 and the goods and services tax (GST) the following year in an effort to digitalize the economy. The Government of India has made its goal of digitising the banking and financial services sector abundantly plain through these kinds of daring efforts.

Not only that, but following these measures has allowed for remarkable success. Due to the pandemic, online and in-store purchases made with debit and credit cards as well as UPI platforms have increased. The Bank's long-term plan calls for it to rank among the top five nationally chartered financial institutions by 2020. In addition, it aspires to be recognised all across the world as a leader in governance and ethics. The bank's mission is to become the "Most Preferred Banking Partner" by delivering value to its customers, shareholders, and employees. Focus on the customer, honesty and integrity, fairness and transparency, a willingness to take risks, openness to new ideas, a commitment to environmental sustainability, etc. Its ultimate goal is to produce influential figures in the financial sector by recruiting and training hard-working individuals.

According to the strategic plan for 2013–2020, the bank's primary objective is to provide customers with goods that are superior to the competition in terms of quality, variety, practicality, and cost. The bank's primary objectives also include the optimization of human resources, the expansion of information technology infrastructure, and the engineering of customer relationship management (CRM). A culture where the requirements of the ever-changing client base may be fulfilled in an effective manner is emphasised. In addition to fostering a problem-solving culture to address client concerns, it makes periodic efforts to streamline service delivery. To accelerate its own growth and evolution as "banking with the Bank," Bank is committed to taking a multidisciplinary approach. The Bank's annual financial growth was chosen as the metric of interest. Only data from the last decade were analysed for this investigation. Most Indians use savings accounts or fixed deposit accounts, hence the banking system plays a crucial role in the country. Many different locations throughout India have been opened by the country's banking business. Banking in India is on the rise. Bank offers retail and business banking services with the overarching goal of bringing about a transformative shift that will strengthen the economy. It teaches everyone the ins and outs of handling financial transactions of all kinds. The foreign bank guarantees a good strategy for dealing with the escalation of fluctuating currency. If we can imagine a future without paper notes, we can also imagine a world with a smart user interface and other facilities that can clothe its inhabitants in a first-rate fad. The report analyses the bank's growth rate, total deposits and advances, and profitability ratios in relation to those of All Scheduled Commercial Banks. India's banking sector is the world's most rapidly expanding market.

With an eye toward the larger context of the Indian banking sector, Barinder Singh assessed SBI's financial projections. The bank was determined to have an increased capital adequacy ratio, indicating that it was in good financial standing. It was not in a good position, assets-wise. Given the unsatisfactory liquidity ratio, it will be important to keep adequate working capital in the future. Customers are enticed to use Internet banking due to its accessibility from anywhere at any time and its many financial benefits. Consumers are more likely to use Internet banking since the items available through the medium are straightforward, as pointed out by Durkin et al. (2008).

Gumussoy Calisir Investigate how customers feel about Internet, ATM, and phone banking, and report that they are interchangeable in their minds. Guerrero et al. analyse how frequently Europeans use online banking. Clients' use of Internet banking appears to be influenced by factors such as their ownership of various financial products and services, their attitude toward finances, and their trust in the Internet as a banking channel.

Financial ratio study of SBI was studied by Subalakshmi et al. (2018), covering the years 2009-2016. The bank's Equity Multiplier Ratio was found to be quite high. It demonstrated that the proportion of NPAs that will soon become bad debts is increasing. The results suffer in the comparison of interest costs and interest income. It is expected that they would make the required adjustments to boost efficiency (fig.1).

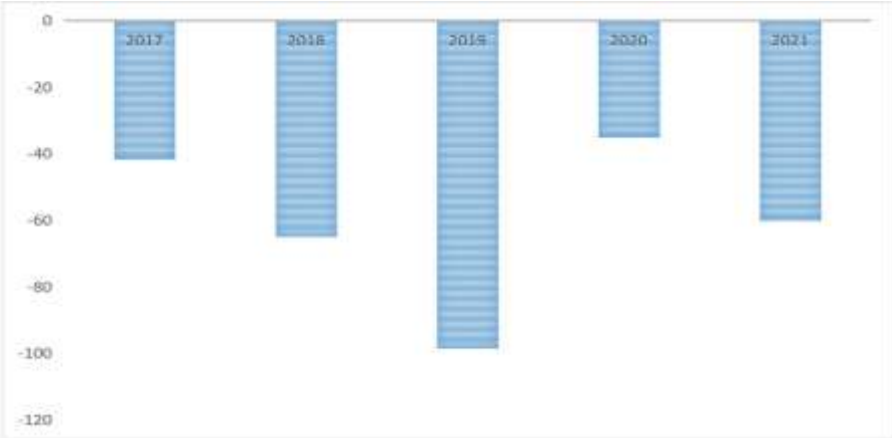


Figure 1: Chart Showing the Current Ratio Analysis

According to the accompanying chart, the company's current ratio improved in the first year, dropped in 2020, and improved once more in the third year. This demonstrates that the company is able to fulfil its present commitments. The banking system is preventing the from being used in other investments, which in turn means that these funds are being held back (fig.2).

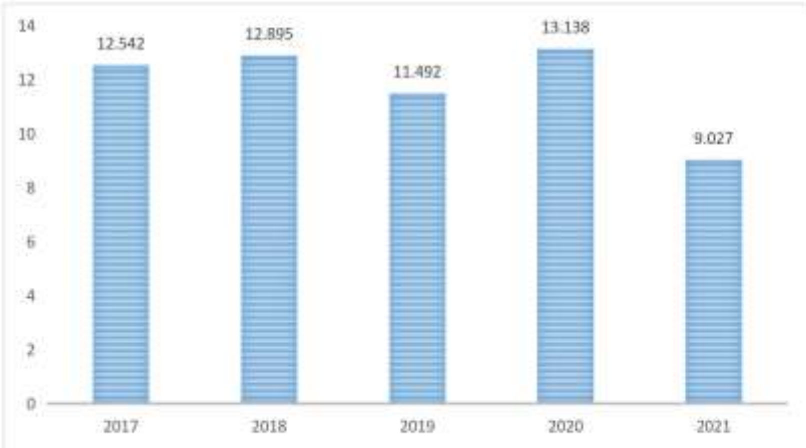


Figure 2: The Interest Earned to Total Funds

The rate of interest paid on deposits was 12.542 percent in 2017, a rate that was somewhat lower than the 12.895 percent paid in 2018. There has been an upward trend in the ratio since 2018, with projections of 11.492% for 2019, 13.138% for 2020, and 9.027 % for 2021. Average deposit interest outlay as a percentage of total costs is 9.027 percent. This suggests that the bank has been successful in attracting more deposits from the general public during 2018, as evidenced by the rising cost of paying interest on such accounts (fig.3).

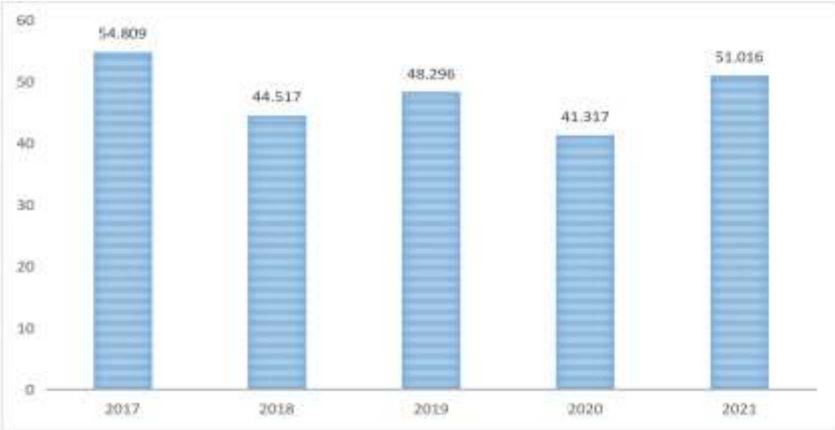
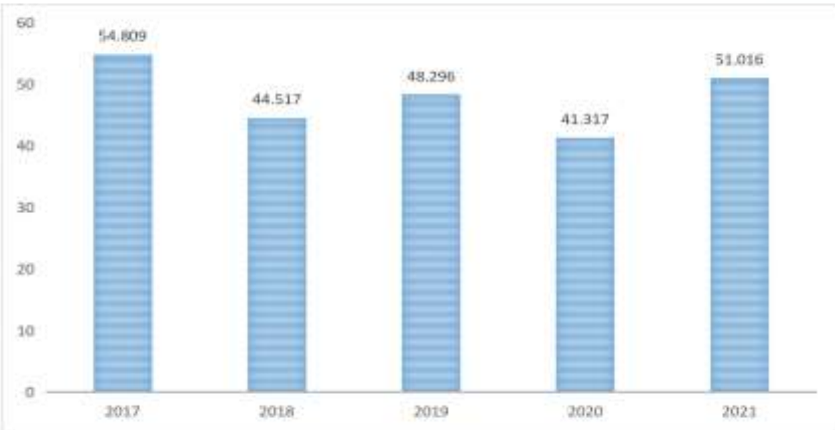


Figure 3: Chart Showing the Interest Earned Ratio

In 2017, the interest expended on deposits was 12.542%, less than 201, 12.895%. Since 2018, the ratio has shown an increasing trend, i.e. 11.492% in 2019, 13.138% in 2020 and 9.027% in 2021 when compared to 2018. The mean ratio of interest expended on deposit to total expenses is 9.027%. This shows that



expenditure incurred by bank on payment of interest on deposit has kept increasing after 2018, which indicates that bank has collected more money as deposits from the public (fig.4).

Figure 4: Chart Showing the Interest Earned Ratio

FINDINGS

In terms of deposits, the bank has continued to lessen its reliance on Bulk deposits while increasing its proportion of cost-effective deposits. As of 31st March 2021, CASA deposits had reached an all-time high of Rs. 1,02,165 Crores, an increase of 13.83% from the previous year's 31st March total. A constant 42.52 percent CASA ratio was maintained. The bank's net interest margin was reliably around 51.106 percent throughout the years. The proportion of interest paid on deposits to overall costs is relatively high. It's preferable if the percentages are low. A higher ratio shows that a greater portion of the bank's earnings are going into interest payments on loans. The ratio of total loans to deposits is 3.521 on average. During the last three years of our study period, the bank's interest earnings on its total advances have grown.

One way to look at operational expenditure ratio is as a comparison of operating costs to operating revenues. If the bank's operating expense ratio is low, then the bank is profitable. To maximise earnings, the operating ratio in Bank is kept low. As of March 31, 2021, the global business of the bank was worth Rs.3,79,885 crores, up from Rs.3,57,723 crores a year earlier. As of March 31, 2021, the total amount of deposits was 2,40,288 crores, while the total amount of advances was 1,39,597 crores, up from 2,22,952 crores and 1,34,771 crores, respectively, as of March 31, 2020. The study results provide the following recommendations for the Bank. Since the Bank's Credit Deposit ratio is 65%, meaning that for every Rs.100 deposited, the Bank lends out Rs.65, the Bank must keep adequate reserves to meet any unexpected demands for funds. Therefore, it is important to keep a healthy cash flow.

Conclusion

The focus of this case study was on the Ratio analysis of Bank's financial performance. The Bank has not made enough development, and its overall performance has not been very strong. Deposit mobilisation, advances, investments to total assets, return on equity profits, and profitability efficiency are only few of the metrics that have been used to assess Bank's success. The Bank is not meeting regulatory requirements or generating adequate profits, per the study's findings. The bank's capacity to turn a profit relies less on the efforts of debt holders and more on those of equity stockholders. Higher values for the Average Equity Multiplier Ratio indicate that the Bank is heavily leveraged. At 1.17, the Return on Average Equity is Negative. The Bank should therefore direct its efforts toward the Equity Fund in the hopes of luring significant investors to purchase equity shares in the institution. Bank's ratio of interest paid out to operating income is below par. The bank may try to boost its interest income by encouraging more people to deposit money with it. The bank's overall performance over the time period under review was subpar. It has been losing money for the past four years, therefore it needs to do something about it.

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