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INSPIRA RESEARCH ASSOCIATION (IRA)



- 7 CARBON ACCOUNTING - KEY TO SUSTAINABILITY
Mohan Lal Sharma
- 8 IMPACT OF CORPORATE GOVERNANCE DISCLOSURES ON FINANCIAL PERFORMANCE
Dr. P. Sri Ram & Prachi Kolmkar
- 9 COMPONENTS OF BILL BOARDS IN RURAL RAJASTHAN: WITH SPECIAL REFERENCE TO SADRI
Dr. Alka Jain
- 10 INNOVATIVE METHOD OF POWER SECTOR VALUATION: OPTIMIZED DEPRIVAL VALUE OF THE ASSET
Pooja Gupta
- 11 MAKE IN INDIA CAMPAIGN : OPPORTUNITIES AND CHALLENGES
Dr. Manish Shrivastava
- 12 IMPACT OF CORPORATE GOVERNANCE ON CAPITAL STRUCTURE OF FIRMS
Meghna Goel, Monika Gupta & Gaurav Newalkar
- 13 SOCIAL ACCOUNTING : AN OVERVIEW
Aparna
- 14 RATIO ANALYSIS OF NPA MANAGEMENT OF SANGLI DISTRICT CENTRAL COOPERATIVE BANK LTD. : AN ANALYTICAL STUDY


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FINANCIAL PERFORMANCE EVALUATION A CASE STUDY OF SATARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD

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1.1 Introduction :

Finance is the life blood of every business. It should be managed efficiently. Without adequate finance a firm cannot run smoothly and efficiently. What really counts is that the provision of money at the any time is essential. This responsibility should be shouldered properly by financial Management department of any business. Financial statements are the source of information on the basis of which conclusions are drawn regarding the profitability and financial position of the business concern. Financial statements include package of statements such as balance sheet, income statements, statement of retained earnings, statement of earnings, fund flows statements and cash flow statement etc. Its purpose is to convey an understanding of some financial aspect of a firm.

The District Central Co-operative Bank's (DCCBs) occupy a position of cardinal importance in their credit structure in India. The DCC Bank is a Federal Society of all primary agriculture Credit Co-operative Societies. This Bank provides financial assistance to village primary societies in district. The DCC Bank's plays a significant role in the development of agricultural, Industrial and economic development in a district. The Bank acts as intermediaries between State Co-operative Banks and PACCs. Modern Maharashtra Sculptor late Yeshvantrao Chavan has established Satara DCC Bank on March 1949. The head office of the Bank in Satara and its branches are mostly located urban as well as rural area.

1.2 Objectives of the study :

- 1) To evaluate the financial performance of the Satara District Central Co-operative Bank Ltd.
 - a) Short term solvency and
 - b) Profitability.
- 2) To examine the trend of growth of profit, Deposits and loans of Co-operative banks.


1.3 Research Methodology :

The research work is totally based on secondary data which were collected from

- Published and unpublished reports and records of the banks.
- Study Reports
- Websites
- Books and Journals etc.

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