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Ration Analysis with Reference to DCC Bank

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Abstract- The co-operative financial institution has a history 100 years, these banks are essential constituent of the Indian financial gadget judging by the function assigned to then, the exception they are supposed to fulfill their variety and the range of office. They operate the two co-operative motion originated in the west but the important that. Such banks have assumed in India is not often parallel anywhere else in the world, their role in rural monetary continue to be essential even today and their commercial enterprise in the city place has increased phenomenally in latest commonly due to the sharp make bigger in the quantity of foremost co-operative banks. Co-operative banks in rural location frequently finance agriculture based in activities which include farming cattle, milk hatchery, private finance etc. along with so scale industries and self-employment posed activities, the co-operative banks in urban region mostly finance two etc.

I. INTRODUCTION

It is the manner of organising and decoding more than a few ratios (Quantitative relationship between figures & agencies of figures). It is with the assist of ratios that the monetary statement can be analysed two more absolutely and scientific two selections are made from such analysis.

A ratio is defined as the indicated quotient of two mathematical expressions and as ‘the relationship between two quantitative terms between figures which have a reason and effect relationship or which are connected with every other n some manner or the other. Two a great two point is that a ratio reflecting a quantitative helps to perform a qualitative judgment. Two such is the nature of all economic two ratios.

Ratio analysis is strategies of evaluation and interpretation of financial statements. Two it is the system of setting up and decoding quite a number ratios for assisting in making sure decision.

1.1 SIGNIFICANCE OF RATIO ANALYSIS

Ratio analysis is an important technique of inspecting of financial announcement and its helps the analyst to make quantitative two judgments with regard to concern’s two financial two financial two function and two performances.

1.2 ADVANTAGES OF RATIO ANALYSIS:

1) It simplifies mass of accounting data.
2) It reveals relationship between arranges of figures contained in economic statements.
3) It helps to pick out areas of strength and weakness.
4) It helps inter firm and intra-firm comparison.
5) It serves as fine tool to determine liquidity, solvency, profitability etc.
6) It serves as an aid to management in discharge of its features such as planning, two choices making etc.
7) It assists administration in controlling cost and performance.
8) It affords clues on trends and future problem.

II. LETERATURE REVIEW

1. JenniL. Batman, Stephe. J. Sault, Emma. Schultz (2008), proposes an equity valuation model integrating necessary and technical analysis, they have a tendency to recognize their plausible as complements alternatively than as substitutes.
2. Penman 1989; two lev two and two thiagarajan 1998, and Wieland (2011) fundamental alerts are associated with future returns, earnings, and analysts results of two these studies advise two that two statements statistics is two useful in prerecognize their usefulness as those indicates bear an association with future profits and returns.
3. Norbert. M. Fliess, Ronald Macdonald (2013) assigns a one of a kind importance to the open, high, low and closed expenses in forecasting the imply and volatility of alternate prices the use of technical analysis.

4. DoronNissim and Stephen. H. Penman (2013), this lookup work envisages on financial statement analysis and identifies that this evaluation has traditionally been considered as section of the fundamental evaluation required for fairness valuation.
5. Dayanandan et al. (1993), evaluated the performance of capital co-operative banks of kerala state, they discovered that even though the central co-operative banks achieved higher performance in terms of share capital.

III. RESEARCH DESIGN

3.1 NEED FOR THE STUDY:

Its objective of wealth maximization and its moving in the direction of boom and profitability each and every organization both small or big needs to be aware of its popularity whether it is satisfying of the company. It needs to know how consistent it is financially. This can two be two regarded two via monetary declaration analysis. Therefore two the two study two has been undertaken to analyze the monetary (soundness) of the employer by means of approach of ratio analysis.

3.2 OBJECTIVE OF THE STUDY:

- To become aware of the financial institution relative energy and weakness.
- To analyse the monetary performance of the bank.
- To recognize the economic efficiency of the DCC Bank Bidar.
- To examine the real ratio with trendy or ideals of DCC Bank.
- To study and evaluate current performance with previous economic performance.
- To offer certain suggestions in the light of finance.

3.3 SCOPE OF THE STUDY:

- Present study is associated to ratio evaluation of the DCC Bank and the DCC Banks financial positions is analysed.
- This study is associated to ratios.In this learn about Banks current financial position is analysed. In this find out about Banks ratios is analyzed to meet its obligations
- To analyze the ratios
- To know the practical standards of ratios
- To know the elements of ratio and analytical framework for financial assessment

3.4 RESEARCH METHODOLOGY:

METHODOLOGY ADOPTED

Data collection:
Data collection is the vital aspects in the research design. The financial statements of the organization are the excellent sources for financial data and it will act as the primary source of collecting data. The past and present financial evaluation facilities to calculate the future

a) Primary Data
Personal interview i.e., visit to the department or person concerned and gathering information is regarded as primary data.
Primary information is accumulated with the aid of interacting with the employee

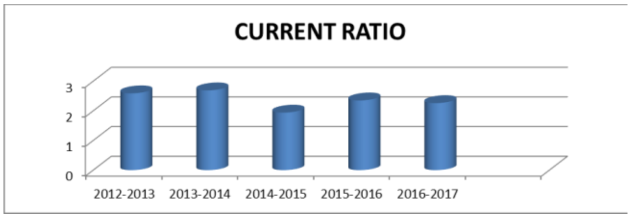
b) Secondary Data
To learn more about the stamen techniques and different aspects, discussions were held with officials who proved helpful in analyzing the data collected through internet and other sources like reference books, magazines and journals.
Secondary facts are accrued from organization website monetary statement magazines.

IV. DATA ANALYSIS AND INTERPETATIONS

4.1 CURRENT RATIO POSITIONS OF 5 YEARS

Current ratio = Current Assets / Current Liabilities

Year	Current assets	Current liabilities	Current Ratio
2012-13	5,98,55,70,917	2,30,64,09,928	2.59
2013-14	7,07,04,38,804	2,62,12,20,082	2.69
2014-15	7,68,87,31,931	3,96,05,13,532	1.94
2015-16	10,63,17,62,441	4,50,60,31,327	2.35
2016-17	14,72,42,89,965	6,50,04,13,946	2.26

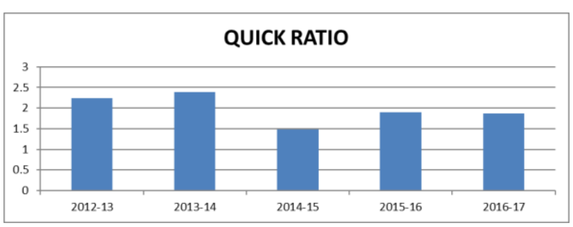


Analysis and Interpretation:
The above the desk suggests that the current ratio is higher in the 12 months 2013-14 that is 2.69 and it is low in the year 2014-15 that is 1.94 and ultimate years that is 2012-13,2015-16 and 2016-17 that is 2.59, 2.35 and 2.26. the perfect ratio is 2:1 as per accounting ideas the contemporary ratio of two DCC financial institution is greater and meeting the perfect ratio this indicates that the Bank has sufficient property to meet contemporary liabilities

4.2 QUICK RATIO POSITIONS OF 5 YEARS

Quick ratio = Quick Assets / Quick Liabilities

Years	Quick assets	Quick liabilities	Quick Ratio
2012-13	4766024864	2120744072	2.24
2013-14	5640700541	2358195918	2.39
2014-15	5786293654	3898870468	1.48
2015-16	8466634161	4444424673	1.90
2016-17	12045526745	6435100054	1.87

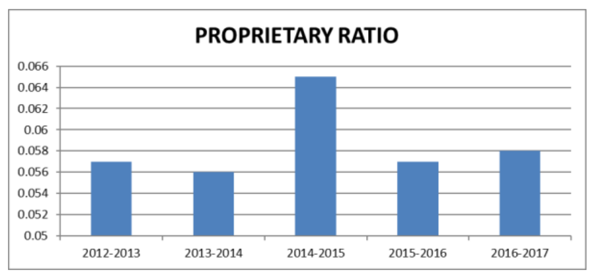


Analysis and Interpretation:
The above the desk suggests that the quick ratio is higher in the year 2013-14 that is 2.39 and it is low in the year 2014-15 that is 1.48 and last is 2012-13, 2015-16 and 2016-17 that is 2.24,1.90 and 1.87. the perfect quick ratio is 1:1 in accordance to accounting standards the speedy ratio of DCC Bank has enough speedy two belongings two to meet quick liabilities.

4.3 PROPRIETARY RATIO POSITIONS OF YEARS

Proprietary ratio = Share Holder's Fund / Total Assets

Years	Share Holder's fund	Total Assets	Proprietary Ratio
2012-13	345032491.00	5985570917	0.057
2013-14	399000411.00	7070438804	0.056
2014-15	501773321.00	7688731931	0.065
2015-16	616472253.00	10631762441	0.057
2016-17	861503203.00	14724689965	0.058

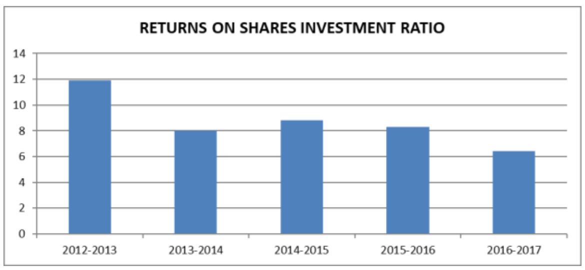


Analysis and Interpretation:
The above the table indicates that the two proprietary ratio is larger in the year 2014-15 that is 0.065 and it is low in the year 2013-14 that is 0.056 and final years that is 2012-13,2015-16 and 2016-17 that is 0.057, 0.057 and 0.058 two the best two ratio is 0.33:1 two according to accounting principles, the proprietary ratio DCC Bank is less fee of ratio for this reason it is not meeting the best ratio this two suggests that bank has no longer sufficient to meet two proprietary two ratio.

4.4 RETURNS ON SHARES INVESTMENT RATIO POSITIONS OF 5 YEARS

Return on Share Holders Ratio = Net profit × 100 / Share Holders Fund

Years	Net profit	Shareholders fund	Returns on SH Ratio
2012-2013	41147021.41	345032491.00	11.92
2013-2014	31922658.29	390000411.00	8.00
2014-2015	44245548.40	501773321.00	8.81
2015-2016	51335045.47	616472253.00	8.32
2016-2017	55533250.51	861503203.00	6.44

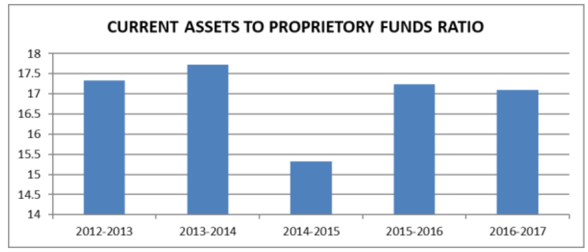


Analysis and Interpretation:
The above the desk shows that the proprietary ratio is higher in the year 2012-13 two that is 11.92 and it is low in the year 2016-17 that is 6.44 and last years that is 2013-14, 2014-15 and 2015-16 that is 8.00 8.81 and 8.32. the return on shareholders ratio is very less it is no longer it is no longer meeting the shareholders wants two hence two DCC Banks return on shareholders' two has to enhance to meet shareholders two needs.

4.5 CURRENT ASSETS TO PROPRIETORY FUNDS RATIO POSITION OF 5 YEARS

Current assets to proprietary cash ratio two = current assets / proprietary funds

Years	Current Assets	Proprietary Funds	CA to PF Ratio
2012-2013	5985570917	345032491.00	17.34
2013-2014	7070438804	399000411.00	17.72
2014-2015	7688731931	501773321.00	15.32
2015-2016	10631762441	616472253.00	17.24
2016-2017	14724689965	861503203.00	17.09

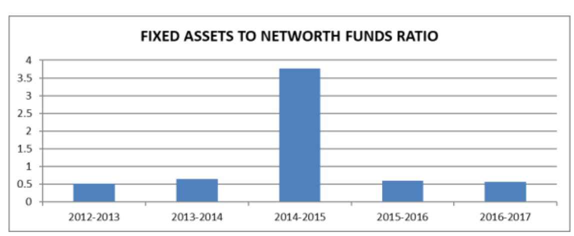


Analysis and Interpretation:
The above the desk suggests that the two proprietary ratio lager in the 12 months 2013-14 that is 17.72 and it is low in the 12 months 2014-15 that is 15.32 and closing years that is 2012-13, 2015-16 and 2016-2017 that is 17.34 and 17.24 and 17.09. the modern-day belongings dollars ratio is very less as per monetary data of data of DCC Bank Hence it's now meeting the vendors fund to meet proprietary's two fund need to enhance two in two its ratio.

4.6 FIXED ASSETS TO NETWORTH FUNDS RATIO POSITIONS OF 5 YEARS

Fixed Assets to Net Well Worth Ratio = Fixed Assets / Net worth

Years	Fixed assets	Net worth	FA to NWF RATION
2012-2013	182668361.8	345032491.00	0.52
2013-2014	249494011.1	399000411.00	0.65
2014-2015	1891732301	501773321.00	3.77
2015-2016	369332267.3	616472253.00	0.59
2016-2017	484232081.6	861503203.00	0.56

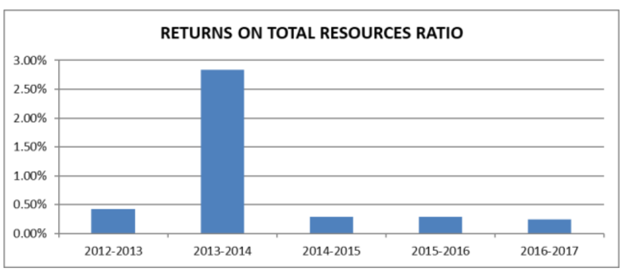


Analysis and Interpretation:
The above desk suggests that the two proprietary ratio is higher in the 12 months 2014-2015 that is 3.77 and it is low in the year 2012-13 that is 0.52 and ultimate years that is 2013-14, 2015-16 and 2016-17 that is 0.65, 0.59. the fixed belongings to internet well worth ratio values is greater hence two DCC Bank net worth cash ratio is meeting its economic two needs.

4.7 RETURNS ON TOTAL RESOURCES RATIO POSITIONS OF 5 YEARS

Return on Total Resources Ratio = Net profit × 100/ Total Assets

Years	Net profit	Total assets	Return on TR Ratio
2012-2013	41147012.41	9618684282.08	0.427
2013-2014	31922658.29	1123152750.44	2.842
2014-2015	44245548.40	15400705059.76	0.287
2015-2016	51335045.47	17715822045.48	0.289
2016-2017	55533250.51	22576285185.68	0.245

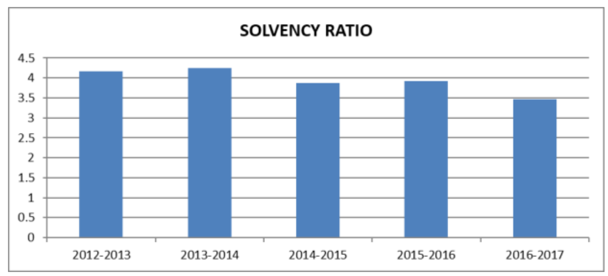


Analysis and Interpretation:
The above the table indicates that the proprietary ratio is lager in the 12 months 2013-14 that is 2.842 and it is low in the year 2016-17 that is 0.245 and remaining years that is 2012-13, 2014-15 and 2015-16 that is 0.245 and remaining years that is 2012-12, 2014-15 and 2015-16 that is 0.427, 0.287 and 0.289. the return on complete sources percentage is 10% for this reason as per accounting standards the DCC Bank return on two total assets proportion is two very much less and it is not enough to meet its total assets percentage.

4.8 SOLVENCY RATIO POSITIONS OF 5 YEARS

Solvency Ratio = Total Assets / Total Liabilities

Years	Total Assets	Total Liabilities	Solvency Ratio
2012-2013	9618684282.08	2306409928.00	4.17
2013-2014	1123152750.44	2621220082.00	4.24
2014-2015	15400705059.76	39605135327.00	3.88
2015-2016	17715822045.48	4506031327.00	3.93
2016-2017	22576285185.68	6500413946.00	3.47



Analysis and Interpretation:
The above the table shows that the two proprietary ratio is greater in the year 2013-14 2014-15 and 2015-16 that is 4.17 3.88 and is 3.93. the solvency ratio cost is extra as per financial files of annual file hence two DCC Bank is in a position to meet its insolvency role due to the fact of high solvency ratio.

V. FINDINGS, CONCLUSION ANDSUGGESTIONS

5.1 SUMMARY OF FINDINGS

- The current ratio of DCC Bank has two sufficient two belongings to meet current liabilities.
- The speedy ratio of two DCC Bank is two greater and it is assembly the best ratio this shows that two Bank has sufficient quick belongings to meet quick liabilities.
- The proprietary ratio of DCC Bank is less value of ratio hence it has not enough to meet proprietary ratio.
- The modern-day two belongings to proprietary money ratio is very less as per financial data of

DCC Bank hence it’s no longer meeting two the proprietary fund two to meet proprietary ‘s two fund need to improve in its ratio.

- The fixed assets to internet worth ratio values are extra hence DCC Bank net worth funds ratio is assembly its monetary wants.
- The DCC Bank return on whole resources two proportion is very much less and it is not enough to meet its whole sources percentage
- The solvency ratio value is more as per monetary data of annual report for this reason DCC Bank is capable to meet two its two insolvency function because of high solvency ratio.

5.2 SUGGESTION:

- DCC Bank need to stat ATM facilities.
- DCC Bank grant the loan not only formers but additionally small two scale industries.
- The bank have to in providing their cash position.

CONCLUSION

It is concluded that DCC Bank is imparting loan two facilities to all farmers’ and it is per forming better positions. contributing in the society’s upgrades DCC Bank SHARDA training centre carried out very appropriate application for SHG’s groups. Loan growth of two factories particularly sugar factories co-operatives two societies two former training two programmers two are additionally two up gradating two with fairly fully. Two DCC Bank two is facilitating formers agricultural equipment needs in DCC Bank subsidies amenities available for formers.

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