

FUNDS MANAGEMENT OF PARAKKADAVU SERVICE CO-OPERATIVE BANK LTD NO.2483

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ABSTRACT

The study on fund management of Parakkadavu Service Co-operative Bank Ltd No.2483 was conducted, with the objective of analyzing the fund management of Parakkadavu Service Co-operative Bank. The period of the study was 10 years from 2004-05 to 2013-14. The study was based on the secondary data, collected from the audited annual report and balance sheet of the bank, as well as various other sources like internet, books, periodicals etc. The present study reveals that, the bank shows efficiency in mobilization and deployment of funds. The bank shows tremendous, increase in deposit mobilization and a gradual decrease in borrowings. The bank was succeeding in non banking activities particularly, in sale of fertilizer, pesticides etc. Most of the ratios are favorable, to the bank except ratio related to efficiency, in operation. The major problem faced by the bank, is mounting overdue and bad debt and, bank keeps high reserves and provision for this. This reduces the profitability of the bank. The bank should take adequate measure, to increase the level of recovery and thereby, reduce the amount of overdue arises in each year. The bank should provide loans to those, who have the required eligibility and after loan sanctioning adequate supervision must be conducted.

KEYWORDS: Non Banking Activities, Sale of Fertilizer, Pesticides, Profitability