

A Study on Comparative Statement of Balance Sheet of Lakshmi Vilas Bank at Trichy

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ABSTRACT - This project report entitled A STUDY ON COMPARATIVE STATEMENT OF BALANCE SHEET OF LAKSHMI VILAS BANK AT TRICHY. The main objective of the study is to identify the financial position of the bank .Its help to know the comparative balance sheet of past three years of balance sheet in lakshmi vilas bank . Here the data analysis and interpretation are done by identifying the casual relation between comparison . some of the accounting tools are used percentage analysis . The list of limitation enumerated intends to help the readers to validate the reliability of the data.

Keywords – Bank, Balance Sheet, Accounting.

I. INTRODUCTION

The comparative statement is a document that compares a particular financial statement with prior period statement or with the same financial report generated by another company . Analysts and business manager use the income statement, balance sheet and cash flow statement for comparative purpose.

A balance sheet with at least two column of amounts. The column of amounts that is closest to the word will be the most recent amount . The column furthest from the words will contain the oldest amount . The oldest amount provide a preference point from which to make comparison.

The comparative statement may show on:

1. Absolute figures(rupee amounts)
2. Changes in absolute figures i.e., increase or decrease in absolute figures.
3. Absolute data in terms of percentage

II. REVIEW OF LITERATURE

Kennedy Muller - Analysis and interpretation of financial statement is an attempt to determine the significance and meaning of the financial statement date, so that the forecast may be made of the prospectus for future earnings.

Choudry and singh (2012) - Analyzed the impact of the financial reform on the soundness through their impact upon asset quality

Gupta (2008)-Conducted a study with the main objective to assess the performance the study analysed and assessed the quality , ability , and liquidity position of a concern

Prasuna (2004)- Analysed performance of business concern . The author concluded that better service . quality

,innovative product and better bargain were beneficial because of the prevailing tough competition.

III. RESEARCH METHODOLOGY

Objectives of the study

- To study on comparative statement of balance sheet.
- To analyze the performance of bank with respect of assets, liabilities, and capital.
- To determine the annual report of the bank.
- To analyse the financial position of the bank.

Scope of the study

- For the purpose of study the researcher has selected the lakshmi vilas bank on the part of balance sheet comparison for 1 year to know the financial position of the bank. This study aimed to give clear picture of financial performance of balance sheet.The study covers the 1 year from (2015 to 2016) on lakshmi vilas bank.

Research Design

- In the present study ,the research approach used secondary data only . The data were collected from annual report of the study units ,journals, various websites.

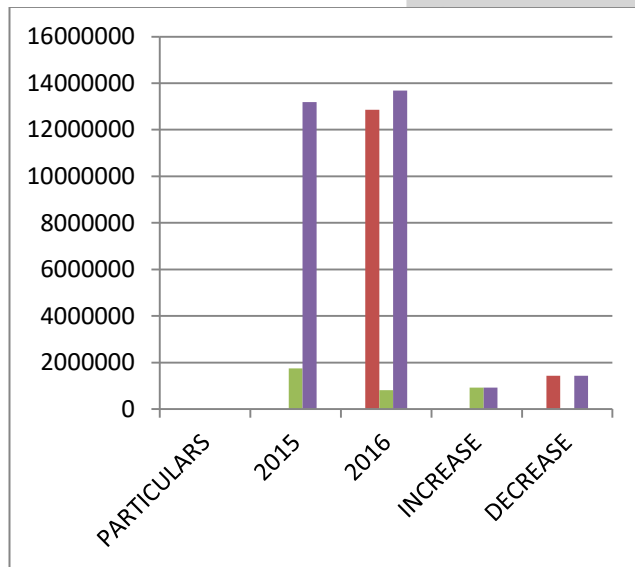
Limitation of the study

- The study is limited to only one year
- The study is limited to lakshmi vilas bank
- Due to time constrained very limited information has been taken for the study

IV. DATA ANALYSIS

COMPARATIVE BALANCESHEET

PARTICULARS	2015	2016	DECREASE	INCREASE
CURRENT ASSET :				
Cash & Bank with reserve bank	11,43,44,03	12865022	-	1430619
Balance with bank	1752807	821091	931716	
TOTAL	13187210	13686113	931716	1430619



INTREPRETATION

- The above table current asset (bank) less than liquid (cash) in the year of comparison in (2015 to 2016)

V. FINDINGS

- The current asset has decreased for first 2015 to 2016
- The firm has considerable amount of cash & Balance has decreased in 2015 to 2016
- The amount of balance with bank has increased

VI. SUGGESTION

- The following are the suggestion offered by the researcher to lakshmi vilas bank to promote its service
- The bank needs to maintain more current asset in order to meet out its short term obligation
- The bank has to maintain more cash to meet out the requirement of current liabilities

VII. CONCLUSION

The study entitled "A STUDY OF COMPARATIVE STATEMENT OF BALANCE SHEET" has been undertaken with the objective to analyse and interpret the banks financial position . The analysis of the bank was undertaken with help of comparative statement only which are important tools of financial position. In general , the bank has achieved progress over the one year .

REFERENCE

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- A.Murthy & S. gurusamy "management accounting" Theory&practices