

A Study on Comparative Balance Sheet With Special Reference to Indian Bank at Kumbakonam

¹R. PRIYADHARSHINI, ²G. GAYATHRI

^{1,2}II M.B.A, Idhaya College for Women, Kumbakonam, India.

ABSTRACT - In this study to analyze the comparative balance sheet of Indian bank. A study to show the effect on increase of decrease of the balance sheet to compare with the previous and current year balance sheet. In this statement the various aspect of the balance sheet to effect changes was show in this study. The bank assets position for post three year the bank and whether the bank financial position is good.

Keywords: Balance sheet, Increase, Decrease, Assets and Liability position of Bank

I. INTRODUCTION

A comparative balance sheet usually has two columns of amounts that appear to the right of the account titles or other descriptions such as Cash and Cash Equivalents, Accounts Receivable, Accounts Payable, etc. The first column of amounts contains the amounts as of a recent moment or point in time. To the right will be a column containing corresponding amounts from an earlier date of the march month. The older amounts appear further from the account titles or descriptions as their amounts are important.

II. REVIEW OF LITERATURE

Dr. Shivubhai C. Vala (2011) “ A Comparative Study Of Profitability Vis-À-Vis Liquidity The Milk Co-Operative Dairy Of Gujarat State” This research study is aimed for the finding out the performance and efficient level of the co-operative dairy and milk supply units in Gujarat State and also Profitability and liquidity are the basic requirements for the survival of an enterprise and for the prosperity of employees and for the welfare of the customers and the society at large and also for the development of the economy.

Dr. Bhavsinh Dodiya (2012) has written an article on “Analysis of Liquidity in Indian car industry of Selected companies” which was published in Research Expo international Multidisciplinary Research journal in June - 2012. He analyze liquidity and financial efficiency by using various ratios of the selected automobile companies.

Cunningham, Gandhara Ofswat & Peshwar (2016) also conducted a study on comparative financial statement and suggest the produces much sugarcane of which they make stone honey". He mentioned that, "Punjab (Pounatch) produces much sugarcane but no grapes". He wrote "This place harvests a large quantity of rice and some sugarcane."

III. RESEARCH METHODOLOGY

Research design:

OBJECTIVES OF THE STUDY:

- To study an comparative statement of balance sheet
- To analyze the financial position of the bank
- To analyze the performance of the bank with respect of assets and liability and capital.

SCOPE OF THE STUDY:

Indian bank is located at Vadivaikal street Mahamaham branch at Kumbakonam.

Limitation of the study:

- Sources of funds was very limited.
- Customer rate of return was very lower level.

IV. DATA ANALYSIS AND INTERPRETATION

Price Increase or Decrease = Total Asset- Total Liability

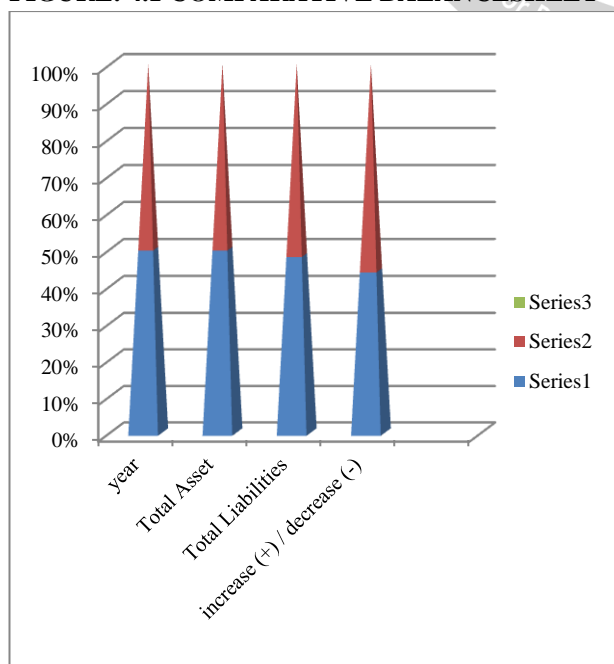
% of Increase or Decrease = Price Increase or Decrease / Total Asset *100

TABLE 4.1 COMPARATIVE BALANCE SHEET

Particular	31 march 2016	31march 2017	Increase [+] Decrease[-]	%Of Increase /Decrease
ASSETS:				
Cash and balance with reserve bank of India	9174.45	5588.70	-3585.75	39.08
Balance with banks and money at call & short notice	2824.84	4453.02	1628.18	57.63
Advances	129049.08	127699.28	-1349.8	1.04

Total current assets(A)	141048.37	137741	-3307.37	2.34
Fixed assets:				
Other assets	6061.63	9497.75	3436.12	56.68
Total fixed assets(B)	6061.63	9497.75	3436.12	56.68
Total assets (A+B)	147110	147238.75	128.75	8.75
LIABILITIES:				
Shareholder funds	480.29	480.29	-	-
Capital	480.29	480.29	-	-
Reserves	12998.06	13981.30	983.24	7.56
Total shareholder funds(A)	13958.64	14941.88	983.24	7.04
Long term liability:				
Deposits	178285.84	182509.28	4223.44	2.36
Borrowing	3509.32	12636.89	9127.57	260.09
Total long term liability(B)	181795.16	195146.17	13351.01	7.34
Other liability				
Other liabilities and provision	5655.45	5924.97	269.52	7.34
Total other liability(C)	5655.45	5924.94	269.52	7.34
Total liabilities (A+B+C)	201409.25	216012.99	14603.74	7.25

FIGURE: 4.1 COMPARATIVE BALANCESHEET

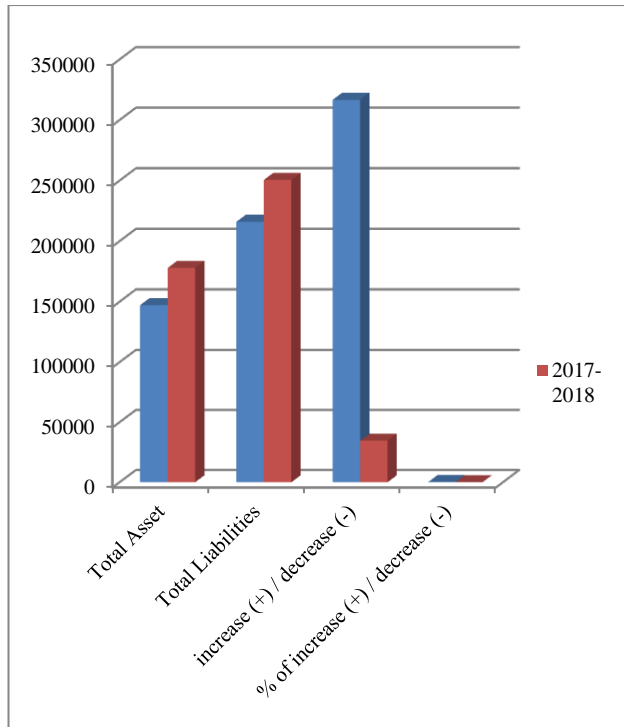


INTERPRETATION:

2016-2017 to come current liability the position 2017 rather than decreased to 2016.

TABLE 4. 2 COMPARATIVE BALANCE SHEET

Particular	31march 2017	31march 2018	Increase [+] / Decrease [-]	% of Increase/ Decrease
ASSETS:				
Cash and balance with reserve bank of India	5588.70	10501.60	4912.9	87.90
Balance with banks and money at call & short notice	4453.02	2426.19	-2026.83	45051
Advances	127699.28	156568.93	28869.65	22.60
Total current assets(A)	137741	169496.72	317755.72	23.05
Fixed assets:				
Other assets	9497.75	8402.99	-1094.76	11.52
Total fixed assets(B)	9497.75	8402.99	-1094.76	11.52
Total assets(A+B)	147238.75	177899.71	316660.96	215.06
LIABILITIES:				
Shareholder funds	480.29	480.29	-	-
Capital	480.29	480.29	-	-
Reserves	13981.30	15346.69	1365.39	9.76
Total shareholder funds(A)	14941.88	16307.27	1365.39	9.13
Long term liability:				
Deposits	182509.28	208294.22	25784.94	14.12
Borrowing	12636.89	19760.17	7123.28	56.36
Total long term liability(B)	195146.17	228054.39	32908.22	16.86
Other liability:				
Other liabilities and provision	5924.97	6213.01	288.04	4.86
Total other liability(C)	5924.97	6213.01	288.04	4.86
Total liabilities (A+B+C)	216013.02	250574.67	34561.65	15.99

FIGURE 4.2 COMPARATIVE BALANCE SHEET

Interpretation:

2017-2018 to come fixed assets the position 2017 rather than increased to 2018.

V. SUGGESTION & CONCLUSION
SUGGESTION

The bank liquidity position is very high but borrowing and out flow of the cash is very high so the bank in future to maintain the good financial performance.

CONCLUSION

In 2016 the shareholders fund is average the current liability position is increase fixed assets is normal. liquidity position re change for previous year so the bank to concentrated with bank financial position.

REFERENCE

- [1] <https://www.accountingcoach.com/blog/what-is-a-comparative-balance-sheet>
- [2] http://shodhganga.inflibnet.ac.in/bitstream/10603/71556/9/09_chapter%202.pdf
- [3] http://shodhganga.inflibnet.ac.in/bitstream/10603/44157/12/12_chapter%203.pdf