MBA PROJECT REPORT ON RATIO ANALYSIS

<u>Meaning of Ratio:</u> A ratio is simple arithmetical expression of the relationship of one number to another. It may be defined as the indicated quotient of two mathematical expressions.

According to Accountant's Handbook by Wixon, Kell and Bedford, "a ratio is an expression of the quantitative relationship between two numbers".

<u>Ratio Analysis:</u> Ratio analysis is the process of determining and presenting the relationship of items and group of items in the statements. According to Batty J. Management Accounting "Ratio can assist management in its basic functions of forecasting, planning coordination, control and communication".

It is helpful to know about the liquidity, solvency, capital structure and profitability of an organization. It is helpful tool to aid in applying judgement, otherwise complex situations.

Ratio analysis can represent following three methods.

Ratio may be expressed in the following three ways:

- Pure Ratio or Simple Ratio :- It is expressed by the simple division of one number by another. For example, if the current assets of a business are Rs. 200000 and its current liabilities are Rs. 100000, the ratio of 'Current assets to current liabilities' will be 2:1.
- 'Rate' or 'So Many Times :- In this type, it is calculated how many times a figure is, in comparison to another figure. For example, if a firm's credit sales during the year are Rs. 200000 and its debtors at the end of the year are Rs. 40000, its Debtors Turnover Ratio is 200000/40000 = 5 times. It shows that the credit sales are 5 times in comparison to debtors.
- Percentage: In this type, the relation between two figures is expressed in hundredth. For example, if a firm's capital is Rs.1000000 and its profit is Rs.200000 the ratio of profit capital, in term of percentage, is 200000/1000000*100 = 20%

ADVANTAGE OF RATIO ANALYSIS

Mba Project On Bank Ratio Analysis

Eric Verzuh

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Sustainable Education and Development Joseph N. Mojekwu, Wellington Thwala, Clinton Aigbavboa, Lawrence Atepor, Samuel Sackey, 2021-04-16 This book presents papers from the 9th Applied Research Conference in Africa ARCA showcasing the latest research on sustainable education and development The conference is focused on applied research discussion and its dissemination developing understanding about the role of research and researchers in the development of the continent ARCA gathers papers which explain how key education is to transforming lives eradicating poverty and driving sustainable development in Africa Presenting high quality research about developing economies construction education and sustainability this proceedings will be of interest to academics postgraduate students and industry professionals Finance - City of London College of Economics - 10 months - 100% online / self-paced City of London College of Economics, Overview You will be taught all skills and knowledge you need to become a finance manager respectfully investment analyst portfolio manager Content Financial Management Investment Analysis and Portfolio Management Management Accounting Islamic Banking and Finance Investment Risk Management Investment Banking and Opportunities in China International Finance and Accounting Institutional Banking for Emerging Markets Corporate Finance Banking Duration 10 months Assessment The assessment will take place on the basis of one assignment at the end of the course Tell us when you feel ready to take the exam and well send you the assignment questions Study material The study material will be provided in separate files by email download link Fundamentals of Entrepreneurship and Project Planning Madhurima Lall, Sultan Ahmad, 2021-06-01 The book has been designed specifically for students of B Com B Com Hons BBA MBA The book is also helpful to persons starting their own business The book explains the concepts of entrepreneurship innovation Business Plan and financing of new ventures in a very simple manner so it provides in depth knowledge of the subject

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Monitoring of Credit Recovery of Bank Loan in a very simple language covering various problems being faced by the officers of almost all the banks resulting in a deficiency in due diligence Mounting of NPAs in the banks is reported to be a result of weak appraisal and weak monitoring at various levels resulting in suffering huge losses by the lending institutions The monitoring starts from day one when the proposal is received at the branch level for sanction to the date of closure of the account This book has covered all such ins and outs to understand the technique for monitoring of all types of borrowal accounts at various stages including stages of pre sanction documentation disbursal operation renewal enhancement SMA RFA NPA and Recovery through Lok Adalat SERFAESI DRT Settlement Compromise IBC We are confident that this book will prove to be a bible for all Loan Officers Senior Officials working in banks NBFCs or other lending institutions Secrets of Getting Success in Interviews BS Sijwalii, Indu Sijwali, 2019-06-30 Interviews are unpredictable and nobody can be sure of guestions that can be asked in it and also memorizing the answers is nothing but a clear sign of having lack of conceptual understanding The Secrets of Getting Success in Interviews is conceived to show the right direction to candidates who are waiting for their interviews and are quite nervous to present themselves confidently This personality development book helps to shape career by providing the essential guidelines to face interviews in an excellent manner such as knowing about organizations which can give an idea of what they are looking for in a candidate and what are the major purposes of taking interviews It also prepares candidates for mock interviews at both government and private sectors It has given sample of resumes and job letters to teach how to write them effectively and the complete interview process has been explained in a very interesting way Written in a highly sophisticated manner which sounds like an ongoing interactive session it is a great book to help you achieve a winning attitude in any of your interviews Table of Contents Basics About Interview Essential Personality Traits Sample Interviews for Government Sector Sample Interviews for Private Sector Admission Interviews Applying for Jobs and Sample Resumes FAO 2020 International Conference on Data Processing Techniques and Applications for Cyber-Physical Systems Chuanchao Huang, Yu-Wei Chan, Neil Yen, 2021-06-01 This book covers cutting edge and advanced research on data processing techniques and applications for cyber physical systems gathering the proceedings of the International Conference on Data Processing Techniques and Applications for Cyber Physical Systems DPTA 2020 held in Laibin City Guangxi Province China on December 11 12 2020 It examines a wide range of topics including distributed processing for sensor data in CPS networks approximate reasoning and pattern recognition for CPS networks data platforms for efficient integration with CPS networks machine learning algorithms for CPS networks and data security and privacy in CPS networks Outlining promising future research directions the book offers a valuable resource for students researchers and professionals alike while also providing a useful reference guide for newcomers to the field The Portable MBA in Project Management Eric Verzuh, 2003-04-30 A comprehensive education in project management from A to Z this handbook covers the latest topics in project management and features material from all the leading thinkers in the

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