

EXECUTIVE SUMMARY

This report summarizes the findings of the study” financial analysis and its performance in DCC Bank kolar”

This project is taken up for the analysis of financial position also performance of DCC Bank. This study is more understandable by studying the financial statements ratio analysis and trend analysis. By graphical representation of the ratio analysis and trend analysis will shows how well the performance of the bank. The researcher put effort to analyze and simplify the concept understands easily to the reader.

As per the research the bank’s profitability is fluctuating every year. The report introduction gives an overview of the bank. Results of the data analyzed show that the financial performance of the bank.

In order to do financial analysis of the DCC Bank the different methods like Ratio analysis, comparative financial statement, common size statement, cash flow statement, and trend percentages have been used and also some statistical methods like correlation and regression. In hypothesis testing I have used ANOVA TEST.

As per the overall study it can be conclude that the financial performances of the bank during the last few years is fluctuating, as it is co-operative bank and not focusing more on profitability and it is focusing on the development of people in the rural areas in spite of this it is still able to maintain its efficiency.