

EXECUTIVE SUMMARY

It gives me great pleasure to offer this report on Bank of Maharashtra's working capital management. From March through April 2021, this project will be completed on a freelance basis.

The project's major goal was to learn how a bank manages its working capital because policies on working capital management possessed a significant impact on the company's Profitability, liquidity, and structural soundness are all important factors. In order to ensure that the business's profitability, liquidity, and structural health are all improved, a finance manager should review acceptable working capital management strategies for each of the working capital components.

The administration of current assets in all aspects such as cash, collateral securities, debtors, and stock (existing assets) as well as current business liabilities is referred to as operating capital expenditure. The standards and composition of current assets should be determined by the financial management. They should ensure that the appropriate resources are employed to finance current assets, as well as that current debts are paid on schedule. He or she must ensure that sufficient resources are available to finance present assets, as well as that existing debts are paid on schedule..

Financial management has numerous features that make it an important duty for the financial manager:

- **Time:** Financial management needs a significant amount of time from the financial manager.
- **Investment:** WC accounts for a significant share of the firm's total asset investments.