

EXECUTIVE SUMMARY

This report gives an overall analysis of financial statement, operation and performance of the company. The creation of the report was an expedition of knowledge, experience, patience.

In the analysis various ratios of finance was used to gain a review and the insight of the performance of the company. With the help of this ratios, it has given a clear view of entire performance of the company.

Financial statements are summarized statements of accounting data prepared at the end of an accounting period. It is a medium of communicating accounting information to the internal and external users. Financial analysis is a vital apparatus for the interpretation of financial statements. It is a systematic process of establishing relationship between two or more variables in the financial statements which enables us to ascertain the profitability, solvency, operational efficiency, and growth potential of the organization.

After analysing the financial statement of five years we can draw a conclusion. The study disclosed that there are various fluctuation and they should look into ways to improve sales and demand which enables to improve profitability.

In this study the annual financial statements of “Mahindra Finance” have been analysed.