

“FINANCIAL PERFORMANCE ANALYSIS OF VIJAYA BANK”

BY
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Submitted to
VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM
In partial fulfillment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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EXTERNAL GUIDE

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Mijar, Moodbidri.

May 2018

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दिनांक Date: 26th Mar 2018

CERTIFICATE

This is to certify that **RAGHAVENDRA SHETTY** (Reg. No. **4LV16MBA40**) Studying in M.B.A. of “**Alva’s Institute of Engineering & Technology**” **Moodbidri** has undertaken Project Work from **January-15th** to **March-24th** and prepared a project report on “**Financial Performance Analysis of Vijaya Bank**”.


During the period of project work he has done the work sincerely dedicated and hard working.

We wish distinguished success in his studies and best of luck for his future life too.

Date: 26.03.2018

Place: Moodbidri

कृते विजया बैंक For VIJAYA BANK


वरिष्ठ प्रबंधक
Senior Br. Manager
MOODBIDRI - 574 227



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15 -May-2018


CERTIFICATE

It is hereby certified that **Mr. RAGHAVENDRA SHETTY** bearing **USN 4LV16MBA40** is a bonafide student of the Master of Business Administration course of the Institute (2016-18), affiliated to Visvesvaraya Technological University, Belgaum.

The project report on "**Financial Performance Analysis of Vijaya Bank**" is prepared by him under the guidance of **Dr. Nagendra S**, Associate Professor, Department of MBA, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belgaum, Karnataka.


Dr. Nagendra S
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Prof. Ramakrishna Chadaga P.
Dean – MBA


Dr. Peter Fernandes
Principal

DECLARATION

I, **RAGHAVENDRA SHETTY** hereby declare that the Project report entitled "FINANCIAL PERFORMANCE ANALYSIS" with reference to "VIJAYA BANK MOODBIDRI" prepared by me under the guidance of Dr. Nagendra S, faculty of M.B.A. Department, Alva's Institute Of Engineering And Technology and external assistance by **Mr.Prasad N, Senior Manager Vijaya Bank**. I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for a period of Ten weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution. ✎

Place: Mijar

Date: 22-05-2018

Signature of the student



ACKNOWLEDGEMENT

I have immense pleasure in doing Project on “**VIJAYA BANK**” which is successfully completed. I would like to extend my gratitude to all those people who have helped me during my internship and in the completion of this report.

I am extremely grateful to “**Mr. PRASAD N**” senior manager of “**VIJAYA BANK**” for his permission and support for the completion for the completion of the project.

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RAGHAVENDRA SHETTY

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EXECUTIVE SUMMARY

The financial statement reflects the performance of the bank. It shows the monetary strength of the bank in relations of incomes, position and forecasts. The two important financial statements used in the study are profit and loss account and balance sheet. The data for the last three years are related to draw significant decisions.

Sincere efforts have been done to analyze the financial data, to achieve the objectives of the study and to find out the present position of the bank compared to the last five years. Efforts have been done, to suggest the management some of the facts which was the outcome of the findings.

The purpose of the study was to analyze and interpret the financial statements, evaluate the efficiency profitability and solvency. The methodologies followed in the analysis are the Ratio analysis and comparative statement analysis. The data required for the study was collected through published annual reports, Bank website and direct interview with branch manager and the other staff.