

# **“COMPARATIVE ANALYSIS OF FINANCIAL STATEMENT OF MUTHOOT FINANCE WITH MUTHOT FINCORP”**

Submitted By

**Mr.PRATHEEK JAIN**

**USN: 4LV17MBA32**

Submitted to



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELGAUM**

In partial fulfilment of the requirements for the award of the degree of

**MASTER OF BUSSINESS ADMINISTRATION**

Under the guidance of

**INTERNAL GUIDE**

**Dr. Nagendra**  
**Associate Professor**  
**Department of MBA**  
**AIET, Mijar**

**EXTERNAL GUIDE**

**Mr. Pandu**  
**Branch supervisor**  
**Muthoot Finance, Karkala**



**DEPARTMENT OF BUSINESS ADMINISTRATION**

**ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY**

**APRIL – 2019**

**Muthoot Finance Ltd,**  
Ground Floor, Vindhya Towers,  
Ananthashayana, Karkala-574104

Ph: 08258-235499, 232267

Date: 16-02-2019



**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that, Mr. Pratheek Jain (USN:4LB17MBA32) from Alva's Institute of Engineering and Technology- Mijar has completed his summer internship from 3<sup>rd</sup> January 2019 to 16<sup>th</sup> February 2019.

He did a study on Comparative Analysis of Financial Performance of Muthoot Finance with Muthoot Fincorp.

He was found Sincere & hard working during this tenure.

We wish him all the best for his future endeavors.

Regards:

Mr. Pandu-MF04741

**For MUTHOOT FINANCE LTD**

*[Signature]*  
**Manager**

Branch in charge  
Muthoot Finance Ltd.,  
Karkala-0695





## ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

A Unit of Alva's Education Foundation (R)

( Affiliated to Visvesvaraya Technological University, Belagavi

Approved by AICTE, New Delhi & Recognised by Government of Karnataka )

Shobhavana Campus, Mijar, Moodbidri - 574 225, Mangalore, D.K., Karnataka State.

Phone : 08258-262724 (O), 262725 (P), Telefax:08258-262726


Email : principalaiet08@gmail.com, Web:www.aiet.org.in

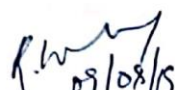
Date: 9<sup>th</sup> April 2019

### Certificate

This is to certify that **Mr. PRATHEEK JAIN** bearing **USN 4LV17MBA32** is a bonafide student of Master of Business Administration course of the Institute (2017-19) affiliated to Visvesvaraya Technological University, Belagavi.

The project titled "**A STUDY ON COMPARATIVE ANALYSIS OF FINANCIAL STATEMENT OF MUTHOOT FINANCE WITH MUTHOOT FINCORP**" is prepared by him under the guidance of **Dr. Nagendra S**, Associate Professor, Department of Business Administration, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi, Karnataka.

  
**Dr. Nagendra S**  
Internal Guide

  
**Dr. R. Wranton Perez**  
HOD, MBA

  
**Dr. Peter Bernandes**  
Principal  
PRINCIPAL

Alva's Institute of Engg. & Technology,  
Mijar, MOODSIDRI - 574 225, D.K

## **EXECUTIVE SUMMARY**

The summer project titled “Comparative analysis of financial statement of Muthoot Finance with Muthoot Fincorp” was conducted at the branch of Muthoot Finance, Karkala. The concept of this project is to analyse the financial status and performance of Muthoot finance with its close competitor Muthoot Fincorp. This study is done to check the performance whether they are performing well or lacking in performance. It primarily aims at learning the various factors that can help my evaluation process. I have tried to find out the reasons or ground where it is lacking. I have also tried to find out the areas of improvement. In order to do comparative financial analysis, I used Ratio Analysis as the tool of the study.

Project also includes objective of study, Research Methodology, Analysis and Interpretation, findings recommendations limitation of study conclusion bibliography and annexure. Financial Statements are prepared primarily for decision-making. They play a dominant role in setting the framework of managerial decisions. But the information in the financial statement is not an end in itself as no meaningful can be drawn from these statements alone. The information provided in the financial statement is of immense use in making decisions through analysis and interpretation of financial statements. The financial analysis is the process of identifying the financial strength and weakness of the firm by properly establishing relationship between the items of the balance sheetS and Profit and Loss account.