

Study on Working Capital Management of State Bank of India

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Abstract: *This study has been carried out to evaluate working capital management of SBI. The State Bank of India is the biggest commercial bank in the country with the largest number of branches and offices in India and abroad. Since its nationalisation in 1955, its working reveals that it has made tremendous progress in deposits, advances, rural credit, industrial finance, priority sectors, merchant banking, mutual fund, housing finance, factoring etc. Effective working capital management is crucial for any kind of business. A company's capacity to pay short-term debts and daily operational expenses will be reflected in its financial management decisions. The main purpose of the study is to identify the impact of Working Capital Management on profitability of SBI Life based on secondary data were collected from Annual financial statements for the years from 2019 to 2021. The business was evaluated by analyzing, interpreting the financial statements of the SBI Life with the help of Ratio Analysis, changes in Working capital. In terms of profitability the organization need to use return on assets to measure their Solvency position and efficiency.*

Keywords: Working capital Management, SBI bank, financial Performance

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