

Analytical Study of Fund Management of Saving Account w.r.t Nagpur Nagrik Sahkari Bank Dharampeth Branch Nagpur

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Abstract: *Investment is a term with several closely related meanings in finance and economics. It refers to the accumulation of some kind of asset in hopes of getting a future return from it. Investment objectives will almost always change for every investor throughout their lives. Capital appreciation might be more important for the young; meanwhile a person entering the golden years might place a greater emphasis on providing income. Whatever the objective, knowing what investment options are out there is extremely important.*

Keywords: Interest rate, home loan, financial institution, fixed and floating interest rate, Tax exemption..

I. INTRODUCTION

To analyze the performance of the banks, it is instructive to take a brief overview of the principal assets and liabilities as presented in the banks balance sheet and also its revenue and expenses from the income statement. Our objective in this chapter is to examine the balance sheet and the income statement of the bank in a manner to familiarize with the sources and uses of the funds and the revenues and expenses of the banks. This familiarity will further aid in understanding the various banking concepts. This chapter mainly focuses on the following:

- A Banks Balance Sheet
- Statement of Sources and Uses of Funds
- A Banks Profit and Loss Account

II. LITERATURE REVIEW

1. Suman Kanojia, Affiliation, Housing Finance; Problems; Housing Finance Institutions, Set Alert International Journal of Advanced Research in Management and Social Sciences.
2. Karishna R.R. V.V. Ganesh Murthy (1998) observe the view that there is a vast scope that for housing promotion in India and the bank and housing finance companies can play vital role in the promotion of housing.
3. Leelaram Kuruvilla (1999) throw light on national housing policy and new initiative in housing finance. She suggested that the change in legal frame-work, simplifying the home loan policy.
4. Mathurn (1993) opined that the financial burden of investment in housing is generally very heavy when the owner does not have sufficient fund available to pay for the site and the entire cost of construction. Hence he must make arrangement to obtain fund from some other source.
5. Kurana, M.L. (1998) analysed the magnitude of the housing problem, housing finance companies, legal aspect of housing corporative and procedural simplification of legal loans. He suggested the necessity for education and training for the member of the housing co-operative and also the legal aspect including the adoption of model law formed by the central government.
6. Mohinder Singh (1999) state the magnitude of the housing problem in the country and various national housing policies of the government. He reviewed the detailed statistical data and suggest the following sufficient loan free from corruption and low rate of interest.

III. OBJECTIVE OF THE STUDY

- To Study the Sources of Fund of Bank.

- To Study the Uses of Fund of Bank.
- To analyze the changes in the Net Profits of Bank.
- To analyze the cost of capital of the Bank.
- To analyze the Working Fund of Bank.

IV. HYPOTHESIS OF THE STUDY

H1: Fund management of the Nagpur Nagrik Sahkari Bank Dharampeth Branch is beneficial to the interest of depositor.
 Ho: Fund management of the Nagpur Nagrik Sahkari Bank Dharampeth Branch is not beneficial to the interest of depositor.

V. RESEARCH METHODOLOGY

Research is application of human intelligence systematic manner to a problem.

Collection Of Data

Both the primary and secondary method of data collection are use for present study. Under the primary data collected method questionnaire and secondary data for the present data include webservice.

Sampling work

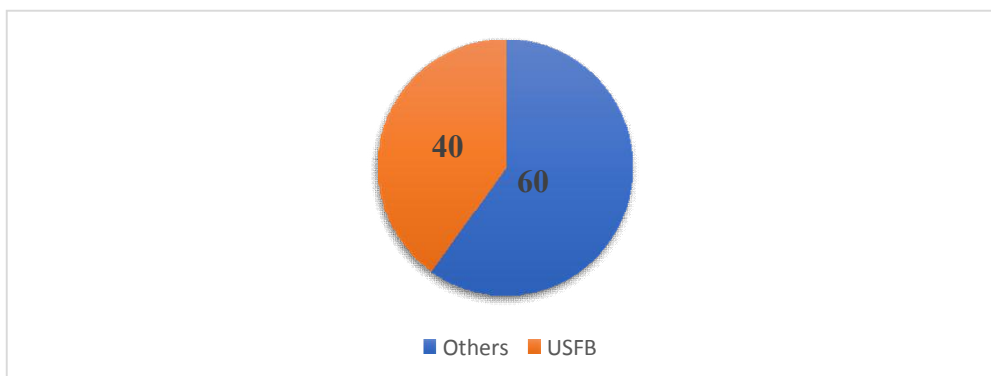
Population :- 50

Sample Size :- 50

Sampling techniques :- survey techniques

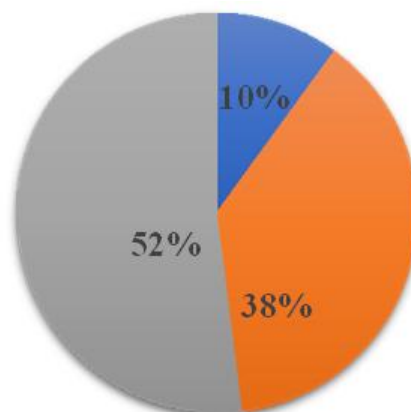
VI. DATA ANALYSIS AND INTERPRETATION

Q.1. Which bank provide flexible repayment period?



INTERPRETATION: Among 50 respondents, 40% persons say that USFB provide flexible repayment period, 60% says that Other Bank provide flexible repayment period.

Which type of interest rate have you preferred?



INTERPRETATION: Among 50 respondents, 52% persons are interested in fixed rate of interest at the time of Home Loan, 38% persons are interested in floating rate of interest, 10% persons prefer adjustable rate.

VII. CONCLUSION

- By concluding this we can said that the Fund Management of the bank is good & the Bank is one of the leading player in Co-operative Banks in Vidarbha regions.
- The Fund Management is the essential tool for any organization for smooth working. Good Fund Management of The Nagpur Nagrik Sahakari Bank has helped to increase the efficiency & working fund in the Bank.
- An efficient fund management has helped the bank in increasing the operational profits in long term and in the overall growth of the bank.

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- Bank Investments & Funds Management by Gerald O. Hatler(second edition)
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