

# A STUDY ON LOANS AND ADVANCES OF COMMERCIAL BANKS

Katta Harichandana, Master of Business Administration,

Mr Md. Sohail Baba, Assistant Professor, Department of Master of Business Administration,

Malla Reddy Engineering College and Management Sciences, Medchal, Telangana – 501401

## ABSTRACT

India can be described as small and medium-sized industrial, public sector entities, its largest economy recaptures is a country with a growing economy. In accordance with the requirements of capital in the country, the government.

Through the implementation of a number of projects, provide financial assistance to the debt back. Banks, in turn, played an important role in the economic development of the countries in the world and provides loan and advances; Loans and advances through the major part of the funds used by banks. With the advent of the bank, the credit and the development of improved demand. the development of industry, banking services, can not be used. This time, in order to meet the needs of people, directly and indirectly, support the industrial development bank. Through these loans, the bank carried out using an objective advantage, as well as provide for workers who need financial support. Thus, a number of banks and credit programs based on the music industry and play an important role in the Indian economy and the loan may vary.

Loans to banks and credit background. Loans to borrowers with beneficial activities and required the bank to enjoy the economic benefits. The interest rates of bank loans, in addition to income and cash rebates. the ability to borrow money supply, deposits, and with the time, interest and discount income. Any debt is an important task of the bank.

Agrasen several companies, traders, and provide financial assistance for the industry. Especially in

advertising, new products (goods), and to expand the existing drive. As a result, the financial sector, to address the concern, a number of banks and financial institutions, which led to chaos.

The job mainly focuses on the bank. The main purpose of the various loan programs and bank Agrasen test. Data analysis and interpretation, and in the last 5 years are taken into account. This is a good credit and bank loans will be implemented through the development of several projects Agrasen. Through this review, we knew of project funds in several bank loan income.

## 1. INTRODUCTION:

Rapidly and bank credit and the increased need. bank borrowing from other lenders lend money against the security of the other is a very important task.

India will have to borrow and then the beginning, but the needs of the economy, society, and will answer with some of the existing structures. Not a variety of banks, credit schemes, for example, has a modern system of fiscal discipline, and other systems and tools, from time to time information that is useful to provide mortgage information.

Cooperative banks would benefit the needs of the customer. as the name suggests, the split means a voluntary association with a specific purpose.

Some of the main features of the study

- Loans and advances to banks and borrowers.
- Industrial Development Bank of work.

- The Bank has played an important role in the economic development of the countries in the world, providing loans and advances.
- Bank RBI operates in accordance with the rules and regulations.
- Cooperative Bank's largest conventional bank is an institution established by the company's main business.
- to ensure the needs of the population in different areas of the Bank's new loan processing.

### **OBJECTIVES OF THE STUDY**

- Identify the source of the loan and credit financing.
- Growth in loans and Agrasen basic information on the different types of Hellenic Bank.
- Agrasen five years.
- Read the precautions taken for the loan.
- Bank loans and achievements in ensuring benefit analysis.
- Conduct issued by the Bank Agrasen various events and functions.
- The process of the customer's payments for the support and development of customer credit and payment methods.
- Various credit schemes Agrasen Hellenic Bank for the best experience in the analysis and interpretation.
- Learn more about the growth of credit and to support the future grid.
- Credit and banking activities as an integral part of the development.

### **SCOPE**

Loans and project development Agrasen Ltd Co-operative Bank. Under this project, the development of credit and banking institutions bear responsibility for the work.

The volume of loans Agrasen Cooperative Urban Bank Ltd. Researchers in the various systems of the complex research environment, companies or enterprises of the total consumption for the Cooperative Bank Agrasen, business organizations,

limited progress has made limited; The owner, a businessman; Candidates for housing and trade, etc. In order to qualify for a loan by Bank customers in advance of the proposed business plan as well as the analysis and preliminary plans for the various interest rates.

The debt and the city Agrasen Business Banking in the last 5 years, interprets and analyzes to evaluate the different models. This credit balance is good, and to develop a system of credits carried out in various ways. By listening to this development a priority for the bank money, because we know, as well as loans.

## **2. LITERATURE SURVEY**

### **SURVEY – 1**

Title: Mortgage loan requirements

Professional Federal Council Federal requirements for loans, official loan research greater. This year's banking survey passed 25% of the largest and largest companies in business operations and the production of secured loan applications can be found in Bloom. 10% of small businesses the great need for loans

This also improves the quality of credit business ability. More than half of national banks, which inject high-quality loans and loans and funds, 35% of small business loans advertise better but have improved.

During the seven months of the financial year 7 (a), the loan plan is introduced and compared with the one time of the year, of which 53% of your time is now. At the time of registration, a \$ 13 billion Dyna 7 (a) loan plan was approved before the end, and also exercised a mandatory mandate of \$ 17.5. Thus, it has been found that they borrow on payments.

### **SURVEY -2**

Title: Support for the fair value of installment loans

Financial Communication Details CFA Institute CFA took the director at fair value in another country report.

Institutions CFA researchers%, very high quality, transparency and justice The size of the asset is in the value of the property which is reflected in available information. There is little. During and after the global financial crisis, analysts and board members who are not among investors and meet the bank and the media.

In September, more than 70%, or almost 800 of the total of 1,100 respondents, who guarantee mortgage credit and financial need as the basis for a strong desire to become a security guarantee.

### 3. RESEARCH METHODOLOGY

#### RESEARCH METHODOLOGY

Technical project for a systemic approach. The best way to plan and to speak with a plan to solve the problem is planned.

#### SOURCES OF DATA:

The information presented in this report depends on the lowest date for primary and secondary education.

#### Primary Data:

Reference data has been published previously, based on other data derived from simple information previously learned. This study was a discussion and personal experience of personal information that first tries to get directly from sources.

Sources of primary data:

- Talk to the leader too
- Interview with head office (ie Bank C.E.Os.)
- private entry

#### Secondary Data:

Further information says that the target was not and survey data was collected. It was collected by

researchers, books, reports, articles and other information that is written.

Additional sources of information:

- brochures and games
- Book
- Internet:

#### LIMITATIONS

- Loans and tours in research and you will be limited in time to mention.
- Further research from the bank (ie Bank and Agrasen)
- Researchers on information from the bank as a whole.
- Time is one of the barriers to research. IEG research is duration of 5 years.
- Agrasen Bank, with a 5-year assessment of results.
- Loans and development of this work are similar to theoretical design.
- Researchers are relevant to some reports that there is a relationship with a bank with confidentiality policies that cannot be reached.
- Research is limited to local banks

### 4. DATA ANALYSIS & INTERPRETATION

#### DATA ANALYSIS AND INTERPRETATION

The primary purpose of the Agrasen lender bank is to accept deposits from the public. For your customers, the benefits can go into loan plans and have better credit and management.

In this context, analysis and interpretation of the various loan schemes and an evaluation of the effectiveness of Agrasen Bank for outstanding bank loan and development over the past five years were undertaken. Through this review, we are coming to revenue, the bank has various loan plans to provide credit and development information.

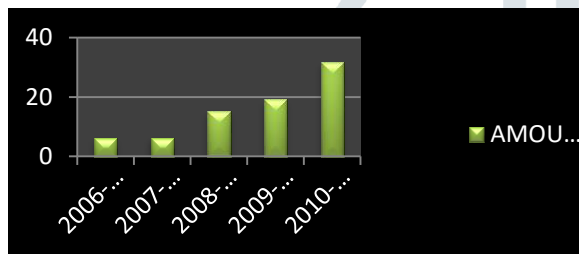
**ANALYSIS IS DONE ON THE FOLLOWING CRITERIA:**

Agrasen Urban Cooperative Bank Ltd on the basis of good credit and development

For 5 years, with efficient use of credit and general development and canned downloading systems, Agrasen created the Urban Cooperative Bank for the implementation of multidisciplinary planning and loan.

The X-axis represents the practice, the c-axis number.

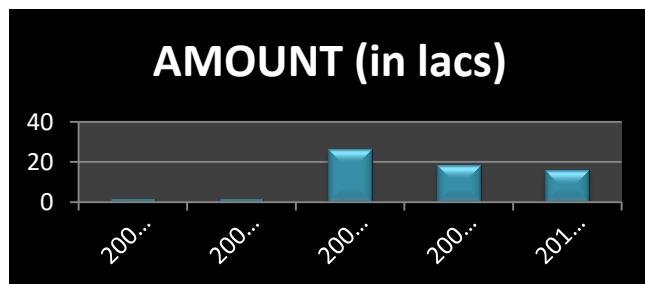
**AMOUNT OUTSTANDING ON MORTGAGE LOAN**



**Analysis:** what is good for most of the year 2010-2011. From 2006 until 2011, there was a gradual increase in the numbers.

**Interpretation:** consumers for the purpose of special purposes, such as business, financial condition and response to life is good, have been involved in the request to be in.

**OUTSTANDING AMOUNT ON VEHICLE LOAN**



**Analysis:** car loan rates in 2008-2009. The minimum size for the first two years, ie, 2006-2008. After that, there is a gradual reduction from 2009 until 2011.

**Interpretation:** the rate of decline compared to the cost of a conventional automobile car is very elegant because it did not have a car, which caused the independent development of the economy.

**OUTSTANDING AMOUNT ON TERM LOANS**

The level analysis is higher: 2010-2011. During the first two years, ie, 2006-2008. Then he and remind cuts in 2008 - 2011.

**OUTSTANDING AMOUNT ON TERM LOANS (S.S.I)**

**Analysis:** The reason for the decline in the market price of credit and business is related to the changes in the environment, which is a small network. Usually, that is, based on 50 Uses Policy.

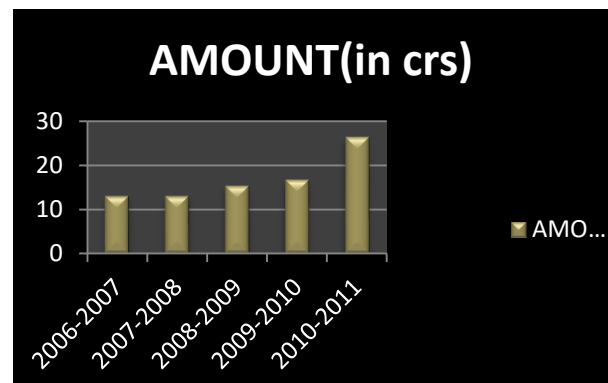
**Interpretation:** The reason for the decline in the market price of credit and business is related to the changes in the environment, which is a small network. Usually, that is, based on 50 Uses Policy.

**OUTSTANDING AMOUNT ON TERM LOAN (OTHERS)**

**Analysis:** 2010-2011. In 2009-2010, the minimum amount is not a good many years.

**Interpretation:** According to the market economy, business priorities change as a change in volume. Long-term loans are usually 50, ie, the policy if I ever do so, the issue of business and markets.

**OUTSTANDING AMOUNT ON CASH CREDIT OVERDRAFT (C.C.O.D)**





**Analysis:** What is this year in 2010-2011. A total minimum of 2 years 2006-2008. After that, the same number will be increased.

**Interpretation:** This is the amount of payment of the loan amount will depend on the term deposit rates because there is no demand for this type of loan is very large, they grow. (C.C.O.D), the consumer is and growth, as well as quantity, and therefore there. Not because the customer needs based on the number of things, but also beneficial to the customer.

## 5. FINDINGS OF THE STUDY

- At the same time, the company is working to increase its working capital due to good cash flow.
- When a company does not have money to buy real estate and investment activities,
- Depending on the company at the time of increasing the current cash flow capital.
- As the company increased its capital / Rs 417000
- Growth of the company's total sales.
- During a time when a company does not have loan sales,
- To raise money

## 6. CONCLUSION

In this section, the researchers attempt several previous works related to this study. This is part of the flow of money and about the importance of information and help in understanding money. The climate runs out of money due to annual or unpaid profits and losses by the company and more. As a result, we report on the financial reports for the cash flow index and balance sheet, as well as the income statement. On the other hand, make sure that each program is based on the company's financial position and financial reports, the company's current and future assets, its values, and costs, and the inability to manage its market income if you are unsure of the company's financial position.

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