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currently facing problems associated with excess liquidity. While deposits have been registering healthy growth, advances offtake has been rather muted due to the slowdown in economic growth and improved access to other sources of funds such as equity and borrowings abroad As a result, the incremental credit to deposit ratio has nosedived to around 47 per cent as ...

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9 Research Methodology For the purpose of study secondary data has been used for this purpose various articles, journals and annual reports of the bank has been studied. In this project various ratios were studied to find out the financial position of bank. These ratios are as follows:
1. Capital Adequacy Ratio :
Capital Risk 2.

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certain ratio for following
the central bank policy and
keep sustainable position in
the competitive market. Bank

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total loan against deposit was 90% in 2011 which reached highest point around this period and minimum 78.03% in year 2013. the mean of two segments 85.69% in 2008-10 and in 2011-13 was 82.74%.

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On Bank Ratio Analysis In this Ratios Analysis MBA Project calculating the past financial statements of the same firm does ratio analysis. On the overall evaluation at each and every aspect, the following findings are found. • Liquidity ratios have continuously gone Page 6/27

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