

# A PROJECT REPORT

(18MBAPR407)

on the Topic

**A Study on Cash Management at Yes Bank Kasturba Road, Bengaluru**

By

**KOUSHIK.R**

USN: ICR18MBA17

MBA4<sup>th</sup>Semester

Submitted to VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI in  
partial fulfillment of the requirements for the award of the degree of  
MASTEROFBUSINESSADMINISTRATION



Under the Guidance of

INTERNALGUIDE

**Mr. Kathari Santosh**

Assistant Professor

EXTERNAL GUIDE

**Ms.M.KArora**

Manager Yes Bank



**DEPARTMENTOFMASTEROFBUSINESSADMINISTRATION**

**CMRINSTITUTEOFTECHNOLOGY**

#132, AECSLayout, ITPLMainRoad, Kundalahalli,  
BENGALURU-560037

**JULY - 2020**

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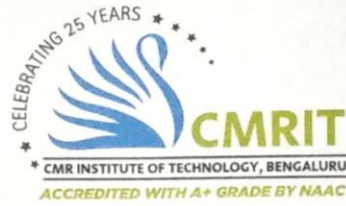


**DEPARTMENT OF MASTER OF BUSINESS ADMINISTRATION**

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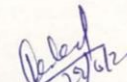
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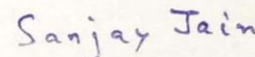
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## CERTIFICATE

This is to certify that **Mr. Koushik R** bearing USN **1CR18MBA17** is a bonafide student of Master of Business Administration Programme of the Institute (2018-20 Batch), affiliated to Visvesvaraya Technological University, Belagavi. Project report on **“A STUDY ON CASH MANAGEMENT AT YES BANK KASTURBA ROAD, BENGALURU”** is prepared by him under the guidance of **Mr Kathari Santosh**, Assistant Professor, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi in Karnataka.

  
Signature of Internal Guide

  
Signature of HoD  
Head of the Department  
Department of MBA  
CMRIT-PG Studies  
Bangalore-560 037

  
Signature of Principal  
Principal  
CMR Institute of Technology  
Bangalore - 560037

### Evaluators

1) Name of external evaluator

Signature with Date

2) \_\_\_\_\_  
Name of internal evaluator

\_\_\_\_\_



Ground Floor, Prestige Obelisk, Municipal No 3, Kasturba Road, Bengaluru, Karnataka 560001  
[WWW.YESBANK](http://WWW.YESBANK) - 1837-3847-4847

---

January 17<sup>th</sup> 2020

**TO WHOM IT MAY CONCERN**

We hereby permit **MR. KOUSHIK R, REG. NO.1CR18MBA17,**  
MBA Student of CMR Institute of Technology, Bangalore, to take up  
an Academic MBA project regarding Cash Management System in  
our Bank.

**For YES BANK LIMITED,**

*MK Arora*

**MK ARORA  
BRANCH MANAGER**



## **DECLARATION**

I, **Mr.KOUSHIK.R** hereby declare that the Project report entitled “**A STUDY ON CASH MANAGEMENT AT YES BANK KASTURBA ROAD BENGALURU**” prepared by me under the guidance of **Prof. kathari Santosh**, faculty of MBA Department, CMR Institute of Technology and external assistance by **Ms. M K Arora, Manager, YES BANK**. I also declare that this project work is towards the partial fulfillment of the university regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of six weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted to any other University/Institution for the award of any degree/diploma.

Place: *Bangalore*  
Date: *28/06/2020*

*Koushik R*  
Name of the student  
USN: 1CR18MBA17

## **ACKNOWLEDGEMENT**

I have been fortunate enough to get good timely advice and support from a host of people to whom I shall remain grateful.

I take this opportunity to express my heartfelt thanks to **Dr. Sanjay Jain**, Principal, CMR Institute of Technology, Bangalore, for his support and cooperation to undertake and complete the project work.

I am extremely thankful to **Prof. Sandeep Kumar**, Head of the Department of Management Studies and Research, CMR Institute of Technology, Bangalore, for his advice and support throughout the completion of the project work.

It gives me immense pleasure to record my thanks to my Internal Guide, **Mr. Kathari Santosh**, CMR Institute of Technology, Bangalore, for his valuable guidance and untiring support and cooperation in completing the project work.

I acknowledge the insights provided by my External Guide, **MS.M.K Arora** Manager at Yes Bank Bengaluru which helped me to a great extent in completion of the project work. And finally, there is deepest of thanks for the patience and cooperation of the family and friends, without whom the endeavour would not have been possible.

**Mr.KOUSHIK.R**  
**USN: 1CR18MBA17**

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# Executive Summary

I am student of final year **M.B.A**, in **CMRIT** Bangalore. As a part of the course I am undertaking project work on “**A STUDY ON CASH MANAGEMENT AT YES BANK KASTURBA ROAD BENGALURU**”

This report also includes the analysis with latest changes happening with technology based with Yes bank and Advantages and disadvantages of them.

Incomes are indivisible pieces of the business tasks of firms. A firm needs money to put resources into stock, receivable and fixed resources and to cause installment for working costs so as to keep up development in deals and profit. It is conceivable that the enterprise will profit satisfactorily, but it can experience the negative effects of money deficiency as its developing needs could be extremely quick to devour money. The 'helpless money' Company role money is adjusted where its money Needs Is arranged ahead of time. On occasion a firm can have abundance money may stay inactive. Once more, such abundance money outpourings. Such overabundance incomes can be envisioned and appropriately put away if money arranging is depended on. Money arranging it's a method Planning and management of utilization in money. It assists with foreseeing the future incomes and requirements of the firm and lessens the chance of inactive money adjusts (which brings down association's gainfulness) and money deficiencies (which can cause the association's disappointment).

Ascertain models and techniques adopted are robust and efficient, check and balance the system and report any lacunae's to the top management and ensure trouble free operations

## Objectives of the Study

- 1) To break down the Cash Flow position at Yes Bank
- 2) To ensure that the models and techniques adopted are robust and efficient
- 3) To check and balance the system and report any lacunas to the top management
- 4) To ensure accurate planning of Cash for the operations of the bank smoothly
- 5) To have better customer relationship and satisfaction

**CHAPTER – I**  
**INDUSTRY PROFILE**

## **1. 1 INDUSTRY PROFILE**

### **The World Bank Working for a World Free of Poverty**

With 1.2 billion people and the world's third greatest economy in purchasing power correspondence terms, India's continuous improvement has been a basic achievement. Since self-rule in 1947, an achievement cultivating change has changed the nation from constant dependence on grain brings into an agrarian stalwart that is presently a net exporter of sustenance. Future has significantly expanded, capability rates have quadrupled, prosperity conditions have improved, and a sizeable clerical class has risen. India is as of now home to all around saw associations in drugs and steel and information and space advancements, and acknowledges a voice on the worldwide stage that is more concerning its size and potential.

Today, important changes are again spreading out, delivering an enormous gathering of new opportunities to fabricate a 21st-century nation. India's flourishing energetic workforce is the greatest and most young the world has ever watched. Simultaneously, this immense country is amidst a gigantic influx of urbanization, the size of which has barely any equals ever. How India shapes its critical human potential and rethinks its mushrooming towns and urban areas will generally decide the state of things to come for the nation and its kin for a considerable length of time to come.

India presently stays at a fundamental point. It needs huge theories to make the occupations, housing, and system to meet its family's taking off desires. Improvement that lifts all vessels will be basic, for more than 400 million of its kinfolk or 33% of the world's poor—in spite of everything live in destitution. Moreover, countless the people who have starting late escaped the direst difficulty remain vulnerable against falling back.

What's more, imbalance in all measurements ought to be tended to. Destitution rates in India's most tragic states are three to various occasions higher than those in their inexorably prosperous accomplice. Blocked social occasions ought to be brought into the norm to get the awards of money related turn of events, and women—who "hold up a huge part of the sky"—drew in to expect their real situation in the monetary surface of the country. In particular, the food of India's children

whose success will choose the level of India's profoundly foreseen section benefit – will call for intentional thought.

Despite the fact that there are scarcely any outlines for improvement on such a huge and differing scale, India has spearheaded a large group of intense new activities to address these and different difficulties. For example, the nation's lead 'Expertise India' activity tries to prepare India's developing youthful workforce with the aptitudes expected to contend in the present quickly changing work place. The aptitudes program is supplemented by the 'Make in India' activity, just as without hardly lifting a finger the way toward working together. Both these projects mean to increase the occupations accessible to meet the desires of the immense numbers who enter India's activity showcase consistently.

Next, with urban zones being the wellspring of occupations and a prevalent individual fulfillment, the Smart Cities and AMRUT programs revolve around making dynamic urban concentrations in towns and urban territories the country over. At the same time, India intends to stop open poo – one of its most unmanageable challenges - by executing the Swachh Bharat Mission (Clean India Mission) the nation over. Moreover, the country has reestablished its consideration on cleaning and restoring the famous Ganga which secures together the northern heartland and which is home to roughly 400 million people.

To ease transport bottlenecks, a string of inland conduits are being resuscitated, and current offices and route frameworks introduced to deal with complex coordination activities. The Indian Railways, that sturdy of the vehicle division, is additionally being modernized, and transformational changes –, for example, the western and eastern committed cargo passageways - being made to resuscitate the railroads' serious edge. Moreover, huge numbers of India's states are scoring up accomplishments in a scope of improvement segments, lighting the route forward for the remainder of the nation.

To lay it out simply, as India endeavors to improve the individual fulfillment for its inhabitants and builds up the structure for a prosperous future, 'Guide India' is delivering various activities on headway which hold congruity for the two India and the world.

## **RBI**

RBI is called the Lender since it is the model of head of all the bank in India. It is the APEX bank, which controls and regulates the other banks in India. It is also known as bankers' bank in India, it will help and bail out when to her banks are in distress.

### Booked and Non – planned Banks

A statutory bank is created by a special statutory or passing of the bill by the Government. Such a bank is given a special treatment as it will be created for special objectives and purpose which will operate in the Economy. It will focus on certain sectors and sections of the society. These special banks play a significant function in the improvement of the economy and society.

### Commercial Banks

Business Banks or Commercial Banks that accepts deposits from the public and also advances and also sanctions loans to customers. They accept deposits at lesser rate of interest and lend or issue loans and advances at a high rate of interest. The difference between the lesser pace of intrigue and the higher rate of interest they garner from customers provides cushion or gross profit or contribution for the bankers.

Besides the interest income or revenue the commercial banks provide a; portfolio services to their customers like, bank draft service charges, fixed deposits, recurring deposits, current accounts, foreign exchange, letter of credit, locker services, etc.

Remote banks are accessible in the country either through complete branch/helper course nearness or then again through their agent work environments.

### Kinds of Commercial Banks Scheduled

### Open segment Bank

This Are banks that do greater part The Government of India has a stake.

Instances of open area banks are: SBI, Canara Bank and so forth.

### **Private Banking Business**

Private are the individual persons are the investors or who have invested the capital or control the management stake in the banks and they are reporting to the Reserve Bank of India and comply with statutory rules and documentation demonstrating their financial operations and service of their customers. Some of the important private bank with large turnover, infrastructure, and coverage of branches, ATMs and large customer bases in Therefore India is ICICI Bank, Axis Bank, HDFC.

### **Unfamiliar Multinational Banks**

These banks are enrolled and have their focal station in foreign country. They are located in all the countries of the world and operate with complying with the local Government rules and conduct business operations in order to generate profit. The some of the examples of such bank branches in India are: HSBC, Citibank, Standard Chartered Bank, and so on

### **State Rustic Bank**

State Rustic bank came into being with a statute proclamation of the Government of India in the year 1975 September 1975 and the RRB Act 1976 with the purpose of ensuring sufficient institutional support for him horticultural, agriculture in the rustic areas / villages community in India. These kind of banks were present in all the States of India and focus was on agriculture and horticultural and ancillary activities of the villages' community.

The capital of the Regional Rural Banks is subscribed by the Government of India nd the respective State Government in the ration of 15%:35%. It is a joint venture between the two governments to

ensure the economic development and sustainability of the rural communities of all the States of the country.

The bank in Prathama is first Regional bank of rural areas in Quite a while Situated in Uttar Pradesh, in the town of Moradabad.

### **Helpful Banks**

A co-operative bank is a bank formed by many individuals or persons belonging to one region or community to ensure that the economic and financial support is mentored by the banks to take up such economic activities by that community to ensure that the gains and prosperity are ensured to those communities who undertake the services of the co-operative bank. There may be co-operative banks funding agriculture, diary and milk productions, animal husbandry, poultry, weaving, pottery, village artisans, etc. They also provide banking services in addition to the lending and borrowing such as savings bank accounts, joint accounts, current accounts, locker facilities, etc.

They limited financial items and are authorities in horticulture.

Agreeable banks are the fundamental agents of agrarian works out, some little scope organizations and freely utilized workers.

Co-operative Banks do business dependent to "no-advantage no-hardship".

Anyonya Co-usable Bank Limited are first co-employable banking in quite a while Located in Vadodara town in Gujarat.

Co-usable financial In India the framework is isolated in fundamental 5 classifications:

- Urbanization Essential Co-operative Bank
- Agri-food Essential Credit Societies



- Focal Co-employable Bank
- State Co-usable Bank
- Bank for Land Growth

Chart No: 1.1 Total Assets

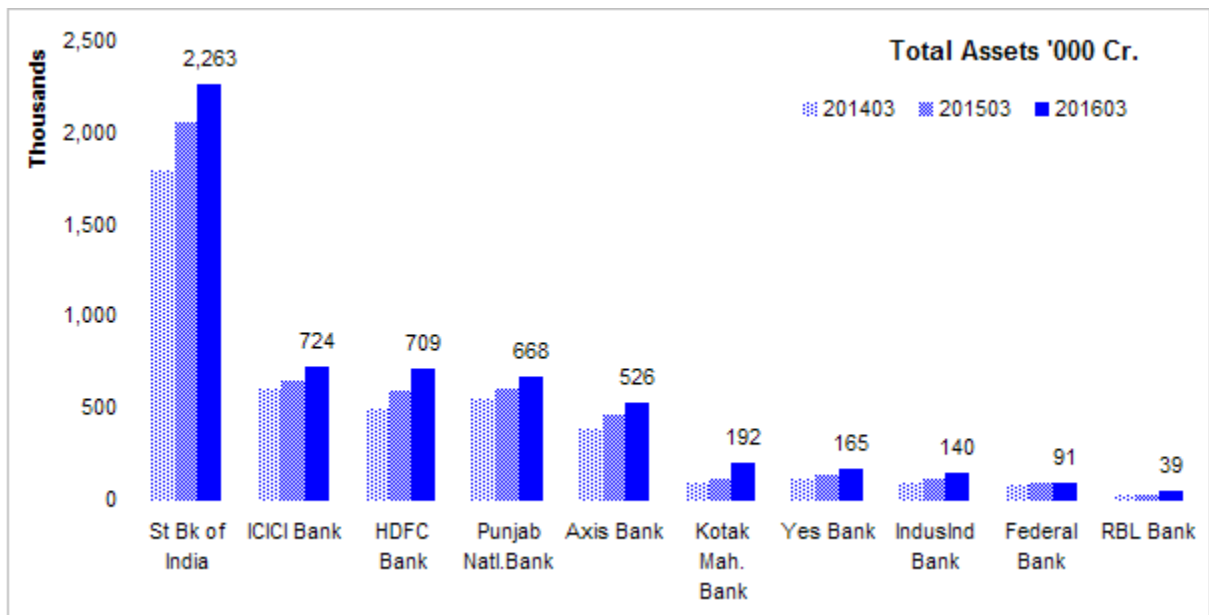
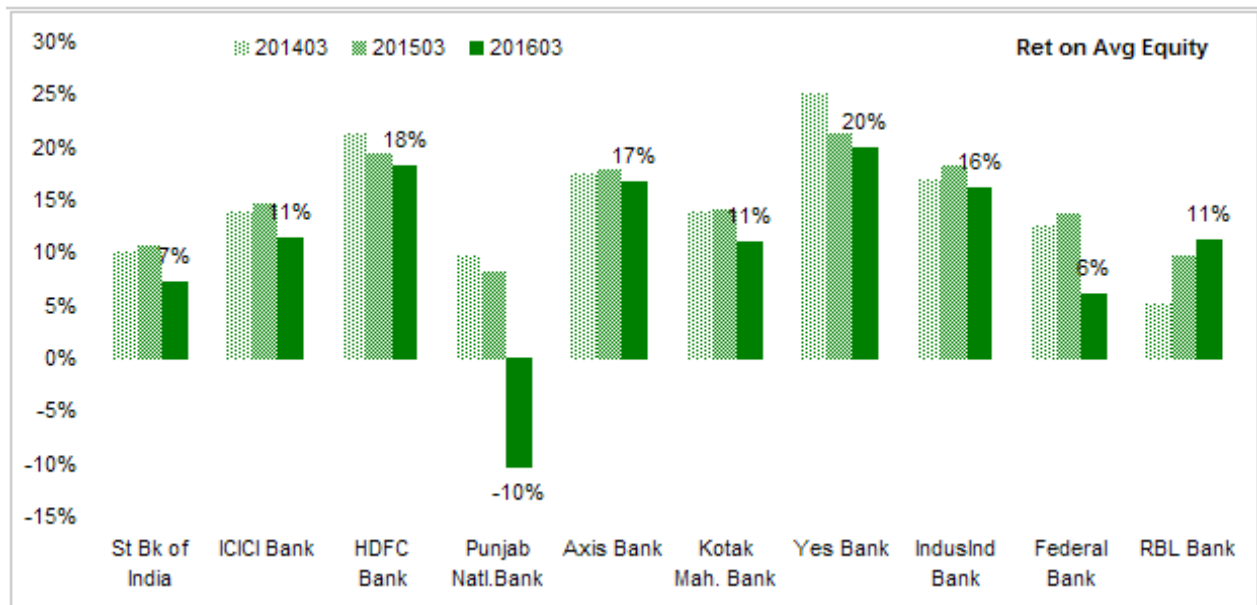


Chart No: 1.2 Return on Average Equity



Banking System has been in vogue from the early stages of civilization in many nations. It help human being in trade, barter and all types of exchange activities which promotes economic wellbeing of all the stake holder and encourages further activities on large scale and continuous up gradation of the activities

Economic Development and National Income: There is a hypothesis and belief among economists and analysts that improvement of economy and monetary development is through continuous upgrading and planning by the Government and the stake holders involved. It is the Agriculture and the Industry ensure the continuous improvement contribution of national income and Gross Domestic product contribution by the individual s3ectors of an economy and ultimately gives an edge and advantage to the country and its people or society for that matter.

With the technological developments and Information Technology being the enabler of business banks use the technology to ensure efficiency, time savings and bringing down the manpower iin the banking industry and also made the life of the customers easy as they can conduct banking activities online digitally form anywhere at their convenience.





# NAMES THAT COUNT

India's top banking brands  
(global ranking in brackets)

Banks	Ranking		Brand value (\$ mn)	
	2014*	2015	2014	2015
State Bank of India	1 (54)	1 (40)	4,063	6,563
ICICI Bank	2 (107)	2 (80)	1,698	2,527
HDFC Bank	3 (133)	3 (104)	1,223	1,925
Axis Bank	4 (178)	4 (131)	766	1,331
Bank of Baroda	5 (208)	5 (187)	606	789
Punjab National Bank	6 (227)	6 (197)	511	748
Bank of India	8 (275)	7 (199)	397	724
Kotak Mahindra Bank	7 (245)	8 (201)	481	697
IDBI Bank	11 (351)	9 (255)	270	483
Canara Bank	9 (301)	10 (262)	339	456

\* Union Bank of India ranked 10th in 2014 and 11th in 2015 Source: Brand Finance

## VALUABLE BANKS

Top Indian banks in terms of year-on-year increase in brand value

Bank	India rank in '15	Increase in value (%)	
Bank of India	7	83	
IDBI Bank	9	79	
Axis Bank	4	74	
State Bank of India	1	62	
YES Bank	18	59	
HDFC Bank	3	57	
Indian Overseas Bank	13	52	
ICICI Bank	2	49	
Punjab National Bank	6	46	
Kotak Mahindra Bank	8	45	

## 1.2 COMPANY PROFILE



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### ABOUT US



[Home](#) | [About Us](#) | [Overview](#)

YES BANK, India's fifth largest private sector Bank, is an outcome of the professional entrepreneurship of its Founder Rana Kapoor and his highly competent top management team, to establish a high quality, customer centric, service driven bank catering to the "Sunrise Sector of India". YES BANK is the only Greenfield Bank license awarded by the RBI in the last two decades, associated with the finest pedigree investors. YES BANK, a "Full Service Commercial Bank", has steadily built a Corporate, Retail & SME Banking franchise, with a comprehensive product suite of Financial Markets, Investment Banking, Corporate Finance, Branch Banking, Business and Transaction Banking and Wealth Management business lines across the country. To read the milestones story of YES BANK, [Click here](#).



Home > About Us > Brand Pillars

### BRAND PILLARS

Home > About Us > Key Milestones



**2004**

**August**

First branch at Mumbai & inclusion in second schedule of the RBI Act

Launch of Corporate & Business Banking

**May**

Capital infusion by promoters and key investors

**March**

Capital infusion by promoters and key investors

Maiden public offering of equity shares by the Bank

**February**

ISO 9001:2000 certification for back office operations



**2003**

**November**

Incorporation of YES BANK Limited



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## VISION & MISSION

Committed to build trust and deliver an exceptional banking experience

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### VISION AND MISSION



## YES BANK TEAM

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### YES BANK TEAM



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## OUR TEAM

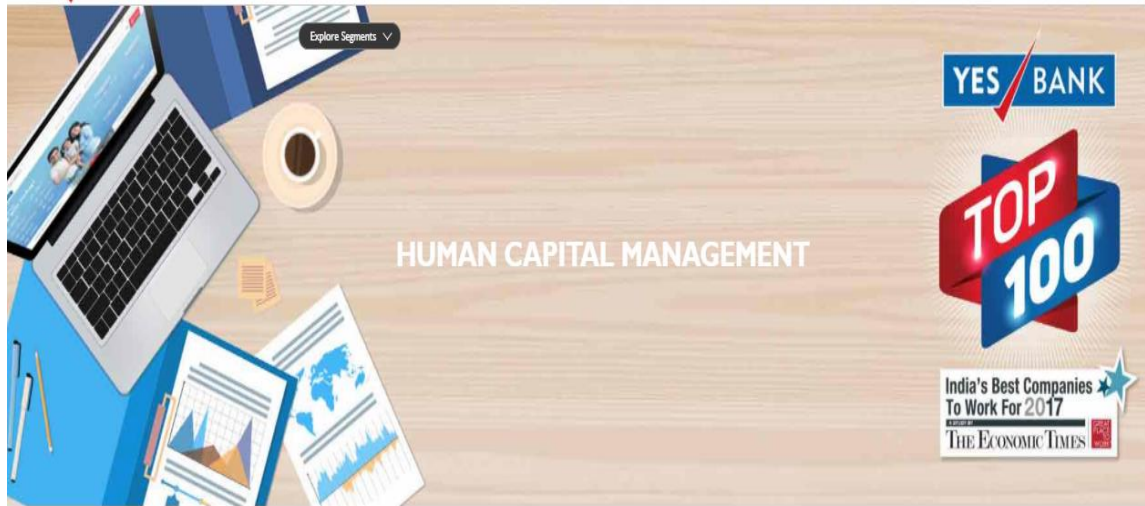
YES BANK, India's fifth largest private sector Bank, is the outcome of the professional & entrepreneurial commitment of its Founder Rana Kapoor and its Top Management team, to establish a high quality, customer centric, service driven, private Indian Bank catering to the future businesses of India.  
To know more on our Top management, please click here

To know more on our Top management, please click here

### BOARD OF DIRECTORS

### BOARD COMMITTEES

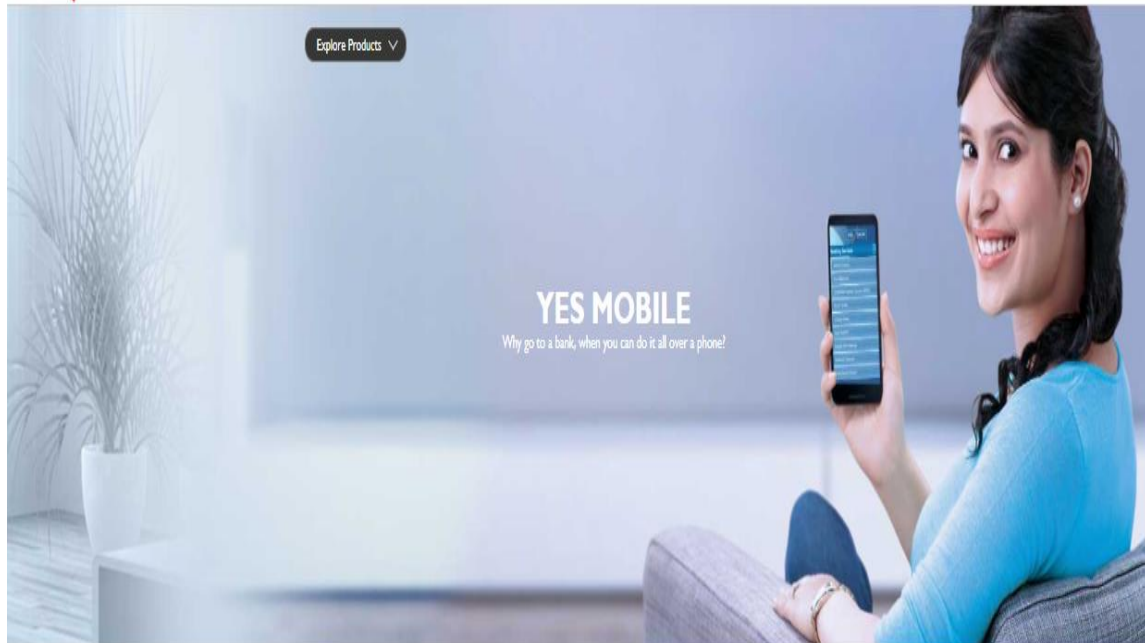




Home > Work With Us

## WORK WITH US

At YES BANK, executives are offered Fast Track career progression opportunities, Learning & Development initiatives focusing on capability development, Cross functional – time bound Strategic Assignments, Internal redeployments, job rotations and need based cross business transfers to develop their well rounded managerial and leadership



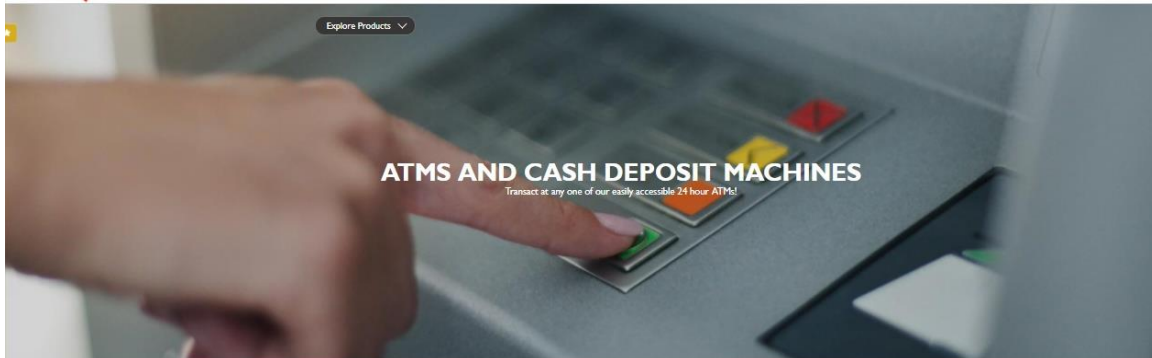
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## YES MOBILE



Home > Bank with Us > Branch Banking

### BRANCH BANKING



Home > Bank with Us > ATMs and Cash Deposit Machines

### ATMS AND CASH DEPOSIT MACHINES

MUMBAI

Demat | SME | NRI | Locker | Bunch Note Acceptors

Filter by: ALL

- PART GROUND FLOOR, TOWER 2, JINDA BULLS FINANCE CENTRE, SENARATI BARAT MARG, LOWER PAREL, 400013
- SHOP NO.04, GOD GIFT TOWER, N H JOSHI MARG, LOWER PAREL, MUMBAI 400013
- PART GRAND FL, BENGAL CHEMICALS BLDG, SWATANTRAYA VEER SAVARKAR MARG, PRABHADEVI, 400023
- 2, SHOP NO. 4, GROUND FLOOR, SIDDHI PRABHA, SAYANI ROAD, PRABHADEVI, MUMBAI 400023
- GROUND FLOOR, UNIT NO. 9, CENTRE POINT, PAREL-400013
- PART OF GROUND FLOOR, BENGAL CHEMICALS

**OUR OFFICES**

**CORPORATE HEADQUARTERS**

YES BANK Limited, Nehru Center, 9th floor, Discovery of India, Dr. A.B. Road, Worli, Mumbai - 400 018, India.

[yes touch@yesbank.in](mailto:yes touch@yesbank.in)

**NORTHERN REGIONAL CORPORATE OFFICE**

YES BANK Limited, 48, Nyaya Marg, Chanakypuri, New Delhi - 110021, India

[yes touch@yesbank.in](mailto:yes touch@yesbank.in)

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## CURRENT ACCOUNTS

We, at YES BANK, understand the dynamic nature of your business and present a unique Current Account solution with flexible features to address your complex business & financial needs. Our transparent pricing structure, cutting edge banking technology, combined with our expert knowledge-based financial solutions ensure not just efficient transactions but also enable business growth.

For the first time in the industry, YES BANK has introduced a Clear structure with auto-upgrade facility and charges based on usage. This ensures transparent pricing and benefits best suited to the scale of your business.

Interested? Fill the new ONLINE Account Opening Form now by clicking the button mentioned below:

[ONLINE APPLICATION FORM](#)

### Signature Privilege

✓ 3 Tier structure of features & benefits with option to enroll at any tier based on your requirements.

Edge Business	Prime Business	Exclusive Business
Enjoy all the banking benefits, along with affordable value-added services that deliver more than you expect from a current account.	For every growing business, it is essential to have a range of customized services to go along with its Current Account, for handling high transaction volumes.	Every established business needs maximum benefits and cost-saving features in their Current Accounts.
With a lower balance requirement, this product can be suited for a new setup or a business with less volume of transactions.	Choose from the available value-added services linked to business requirements, to sustain the growth of your business.	Choose this premium tier for your business and get the best-in-class services and features to meet all your business needs.
Eligible for revision to Prime Business & Exclusive Business during Life Cycle.	Eligible for revision to Edge Business & Exclusive Business during its life cycle.	Eligible for revision to Prime Business & Edge Business during its life cycle.

- ✓ Some requirements of minimum account balance across tiers
- ✓ Auto Revision of features & benefits based on usage
- ✓ Cash Deposit Machine<sup>SM</sup> – A unique proposition as the Branch / Market / At your premises
- ✓ Choose your Value Added Services through our Value Added Banking Packages
- ✓ Free\* Cash Deposit limits based on average balance maintained in current or previous months, whichever is higher
- ✓ No charges\* for cash deposits done through Cash Deposit Machine<sup>SM</sup>
- ✓ Free Cheque Collection (Local & Outstation) without limits
- ✓ Free Limits on Current/ Cheque Returns (Cheques deposited with us & returned) in select tiers
- ✓ Free\* Payments for Cheque Issues for Anywhere Payments
- ✓ Free\* Usage of Business Debit Cards at ATM's (with hold) / Merchant Establishments / Online Payments
- ✓ Anywhere Banking as any YES BANK location with no additional charge or restriction

### Convenience Banking<sup>SM</sup>

- ✓ Free Internet Banking & PPS to track your funds online as anytime & from anywhere
- ✓ Seamless banking solution to send your bulk remittance requests in secured mode through Cheque/Letter
- ✓ Free Usage of Business Debit Cards at ATM's / Merchant Establishments and for Online Payments
- ✓ Chequing banking services (cheque pickup and cash pickup/delivery)

**FIXED DEPOSIT**  
Fixed Deposit schemes that secure your savings & earn higher returns your future

Do you need help? [YES Bank](#)

Open Fixed Depos

Home > Personal > YES Individual > Deposits > Fixed Depos

A steady source of income is imperative at all points in your life. At YES BANK, we understand this need for security. Our secure Fixed Deposits provide you greater earnings with the flexibility of resuming your funds in accessible units, so you do not need to break the entire deposit. Enjoy this privilege in different ways as YES BANK offers you a range of Fixed Deposit schemes that give you a good rate of interest, thereby providing you with a strong sense of security.

**Tax Saver Deposits** – Five years tax-free Fixed Depos (Interest Rates same as Regular Fixed Deposits)

### Important Points:

- ✓ Interest on deposits is payable either quarterly or compounded quarterly (i.e. reinvestment of interest) or monthly as a discounted value at the option of the depositor
- ✓ For deposits with tenure of below 6 months (1 day) the interest is calculated as **Simple Interest\***
- ✓ For deposits with tenure of above 6 months (1 day) the interest is calculated as **Compound Interest\***

YES BANK

PERSONAL BANKING | INDIVIDUAL | NRI | YES FIRST | YES PRIVATE

## RECURRING DEPOSIT

Savings made easy with small regular fixed-based investments at higher interest rates

Open Recurring Deposit Account India

Do you need help?

Home > Personal > YES Individual > Deposits > Recurring Deposits

The YES BANK Recurring Deposit is designed to help you prepare for the future. It enables you to make a financial provision by investing a fixed amount every month for a defined period. At the end of the defined period you are paid back the lump sum including the principal and interest.

**Recurring Deposits**

Having provisions for your future by investing your savings in a secure manner is crucial. For this reason, YES BANK'S Recurring Deposit is designed to help you meet your savings in a orderly manner.

A recurring deposit (RD) account is a special kind of term deposit where a fixed amount of money is deposited in the account every month for a specific time period. This money, which can be used to finance a responsible expenditure, builds up the value of your investment.

YES BANK

Digital BANKING | LOGIN

Explore products

## ONLINE BANKING

Online Banking

How may we help you today?

OPEN AN ACCOUNT | APPLY FOR LOAN | MAKE INVESTMENTS | GET A CREDIT CARD

Home > Digital Banking > Online Banking

ONLINE BANKING

YES BANK

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## NET BANKING SERVICES

Home > Digital Banking > Online Banking > NetBanking Services

NETBANKING SERVICES

### CREDIT CARD



REWARDZ



SECURED TRANSACTIONS



PRIVILEGES



BILL PAYMENT

**YES PROSPERITY REWARDS PLUS CREDIT CARD**  
Issued against Fixed Deposit



Earn extra Rewards on your transactions and redeem them for exciting merchandise. Benefits from features designed...

[Know more](#)

**YES PROSPERITY EDGE CREDIT CARD**



With the YES PROSPERITY EDGE Credit Card, you will always have the edge. Experience a world of benefits...

[Know more](#)

**YES PROSPERITY REWARDS PLUS CREDIT CARD**



Earn extra Rewards on your transactions and redeem them for exciting merchandise. Benefits from features designed...

[Know more](#)

Paying tax against the commencement of a new financial year. For the process of taxation, the year in which income is earned is referred to as the previous year and the following year is referred to as the following year in which...

[Know More](#)



Show your money the way to grow. [Know More](#)

#### OTHER ACCOUNTS & PROGRAMMES



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Home > Corporate Banking > Products and Services > Loans

**LOANS**

We understand the importance of your business and how you want to drive it to success. Keeping this very thought in mind, we are offering you financial solutions that are built to meet your unique business needs.

**WORKING CAPITAL FINANCE**

At YES BANK, we understand the challenges and complexities faced by businesses in managing cash flows. With our...

[Know more](#)

**TERM LENDING**

At YES BANK, we understand the banking requirements of the corporates during their growth journey. To help you...

[Know more](#)

**STRUCTURED FINANCE**

YES BANK provides structured financing solutions to corporates to meet their complex financing requirements. With...

[Know more](#)

**FOREIGN CURRENCY LOANS**

YES BANK has strengthened its FCI offerings over the last few years and has emerged as one of the competitive...

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**CORPORATE FINANCE**

YES BANK's Corporate Finance practice, being one of the key focus areas of the bank, focuses on providing...

[Know more](#)

**CHANNEL FINANCE**

YES BANK's finance supply chain solutions provide holistic financing opportunities and value added...

[Know more](#)

**HOME LOAN**

Customized home loans to make it easy and profitable for you to invest in property back home!

**HOME LOAN** All fields are mandatory.

Kindly fill in your contact details

Full Name\*  Email ID\*

+91  Mobile Number\*

Pincode\*

Type the code shown

[Do you need help?](#)

**PERSONAL LOAN**

Full Name\*  Email Id\*

+91  Mobile Number\*

Pincode\*

[Apply for Personal Loan](#)

Do you need help?

Home > Personal > YES Individual > Loans > Personal Loan

**BIKE LOAN**

Ride your attitude with YES BANK Superbike Loans

Full Name\*  Email Id\*

+91  Mobile Number\*

Pincode\*

Do you need help?

Home > Personal > YES Individual > Loans > Bike Loan

YES BANK offers unique Bike loan solutions that promise a Transparent and Hassle free ride to own your Dream Vehicle. So what are you waiting for? Press on the accelerator and ride away with the bike that would define your lifestyle.

KEY ATTRactions

RetailBusiness Loans

Secure | https://www.yesbank.in/personal-banking/yes-individual/loans/retail-business-loans

PERSONAL BANKING | INDIVIDUAL | FMS | YES FIRST | YES PRIVATE | LOGIN

# BUSINESS LOAN

Unsecured loans up to 50 lacs

FREE 90 MINUTE LOAN APPROVAL

Apply for Car Loan Online

\*Terms and Conditions apply

Do you need help?

Home / Personal / YES Individual / Loans / Retail Business Loans

Business Loans are unsecured finance to "self-employed" customers who want to avail additional financing for their business requirements.

Unsecured Business Loans are available free credit facilities granted to Self Employed Professionals, Sole Proprietorships, Partnerships, Pte. Ltd., Company, Chartered Accountants and Limited Liability Partnerships. These customer can be Non-Professionals (Trader, Manufacturer, Services or Professionals) Doctor, CA, CS and Architects. Unsecured Business Loan is not an asset related and can be for working capital, business expansion or purchase of machinery/ other equipments.

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**CHAPTER – II**  
**CONCEPTUAL BACKGROUND &**  
**LITERATURE REVIEW**

## 2.1 BACKGROUND OF THE STUDY

Cash is a huge asset for the company. Cash is basic data needed to keep the company operating reliably; it's moreover an authoritative planned yield is recognized by the organization thing made by business. The business should be on hold satisfactory cash, nothing more and no less. Cash deficiency will go upset the model association's amassing tasks over the top money will just linger inactive, without it contributing anything against association's profit. In this manner, is huge limit of money administrator it's to keep the money position sound.

Currency is money which business can apportion quickly without impediment. Currency word consolidates currencies, money and the company's regulations, and parities in its records. Any time is ripe cash anything, for instance, alluring protections or on the other hand bank times stores, are moreover remembered for cash. The crucial attribute of closing cash reserves is because they will expeditiously turn over to cash. By and large, at the point when a firm has overabundance cash, it places it in alluring protections. Such a venture contributes some advantage to the firm.

Will just linger Miller operator and Orr Model of Cash Management

Miller operator and Orr Cash Model the executives it's one of those distinctive cash the board model in movement. It is a significant money the executives model too. It helps the current day organizations to deal with their money while thinking about the changes in every day income.

Portrayal A Miller and Orr Cash Management Model

According to model of money the board the organizations let theirs go money equilibrium inside 2 cutoff points – quite far and beyond what many would consider possible. The associations purchase or sell alluring assurances just if the balance is in cash proportional to any of these.

At a point when the money adjusts of an organization contacts as far as possible it buys a specific number of attractive protections that causes them to return to the ideal level.

In the event that the money equalization of the organization arrives at the lower level, at that point the organization exchanges its marketable protections and assembles enough money for fixing the issue.

Use From Miller and Orr Cash Management Model

This model of money is generally utilized for most businesses substances. Be that as it may, all together for it applied appropriately the budgetary chiefs need to ensure that the accompanying strategies are followed:

Discovering the inexact costs at which the marketable protections could be sold or purchased.

Ascertaining minimum money balance
Ascertain the pace of intrigues
Arriving at (Standard Deviation) of regular funds flow
Additional Information of companies finances
Ventures financial evaluation Hybrid lending
Resources Budgeting Finance Decision
Companies Funds Flow      Companies hire purchase and leasing
Companies financing options

Applications

Manage organizations at present maintain minimum cash balances with them and keep the most of it in Bank. Since the more cash when deployed in many financial products in the banks will earn interest for the organizations. If the companies maintain large cash balances with them they may not earn any interest if they carry it with them and hence using the banks financial products will earn more interest for the organizations.

**2.2 RESEARCH GAP**

The organizations should be able to convert the financial products and securities into cash or liquidity by facing little charges. All charges will find a place in Fixed and variable costs in organizations.

The organizations should be able to ascertain the exact cash requirement to run their operations and keep that balance with the money and also plan to get some more cash at regular periods like monthly quarterly, etc.

Since the more cash when deployed in many financial products in the banks will earn interest for the organizations. If the companies maintain large cash balances with them they may not earn any interest if they carry it with them and hence using the banks financial products

### **EASY WAYS TO SUCCESSFULLY MANAGE YOUR CASH FLOW**

1. Review the Income side of the budget often.

The forecast and the budget may not be appropriate and exact when compared to the reality. Hence, the budget and the forecast figures have to be reviewed often monthly and quarterly to see that the figures forecasted and the reality will not vary much.

2. Cut expenses.

Focus on rehashing month to month, quarterly or yearly expenses. Okay have the option to diminish utilities, rent or fund? Is it genuine that you are consuming money on enrollments or organizations you're not using or insurance you don't need any longer? Would you have the option to renegotiate the provisions of exceptional advances or rents?

3. Money in on resources.

Do you have gear you do not utilize anymore or stock that is getting outdated? Think about offering it to create snappy money.

4. Get a business credit extension before you need one.

It is advisable to get a overdraft and additional working capital from banks to safe guard from the income cash flows which may be less when forecasted higher for reasons beyond the control of the organization. An overdraft and additional cash from the banks will not cause any bottle necks.

5. Rent hardware as opposed to getting it.

Instead of buying and blocking the capital in IT hardware as capital expenditure which will adversely affect the cash flows, it is better to have hire purchase and renting so that the rent will be paid for the usage of goods and the surplus cash could be used in bank and financial product which will fetch interest income for the firms..

6. Keep steady over invoicing.

Always bill and invoice and send to the customers. Usually, they will accept it and start demanding the cash so that the cash flow is very reasonable and comfortable. In case of any issues, please re-concise or raise debit or credit notes by either party to regularize the accounting transactions



## **2.3 LITERATURE REVIEW**

As demonstrated by (Davidson et al , 1999), cash shall be any method Which is trade rapidly disputable. It has got to be freed from constraint For any company reason. Earnings needs Meeting the Prime necessities Of the general population value openness of second Usage in the procurement and portion of commitment. Sufficiency To the bank store is an average Test used for cash things. This is a bit of a strategy of Power, preparation, and speaking to money trades and currencies modifies. It's occupying open Cash in utilizations That is redesign Output, authentically.

Furthermore, Bargain is readied Currency stashed away or in business. It's not stock, it's not money. (What you are owed), and it isn't property. Benefit development doesn't really mean more money. (Davidson et al, 1999)

Cash is critical currently asset for that activities of business. Cash Is it key Data needed to keep the company going reliably: it's also a complete Planned yield is recognized By sale organization or thing created satisfactory cash, Nothing more, no less. By business. The business should be on

without contributing anything towards the firm's benefit. In this manner, a critical limit of the budgetary the manager have Place Sound capital. [Pandey, 2007] (pandey, 2007)

Currency is money Which business can apportion quickly Without restriction. Currency word fuses coins, money And the company's regulations, and parities in financial balances. At times For example, close the cash stuff, seduce protections are likewise remembered for currency. A basic trait of Control money resources Since they should promptly be changed over into money. For the most part, Where the business has overabundance money, it puts In it attractive protections. That's it sort in venture Does some contribute benefit To the Company. (Under Hampton, 2001)

Cash (2007) clarified by Waltson and Head the executives Like the thought What concerns about streamlining The Model of proportion of cash open, augmenting the excellent Won it by save reserves Not Needed rapidly And Minimize setbacks achieved Delays in transmitting the advantages.

As shown by Zimmerer et al (2008) cash the executives Is it route Looking estimating, Collecting a donation and plans for cash a association Need to operate without any problem. They are further Including cash the board is an imperative undertaking It is the most common significant even least Rentable asset that have a private venture has. An company must have enough cash to fulfil its needs responsibilities. Loan bosses, laborers and moneylenders would like to be paid on schedule and money is the necessary mechanism of exchange.

Regardless, some firm hold an inordinate proportion of money to meet any surprising conditions that may develop. These torpid money has a salary gaining possible that proprietors are overlooking furthermore, this confines an affiliation's turn of events and cuts down its profit. Putting away cash, in any event, For a brief introduction timeframe, Can be added to organisation winning. Appropriate currency executives permits an owner To properly satisfy currency needs Of the company, keep away Off holding absurdly enormous currency changes And then stretch the advantage of making impact in each Corporate profits dollars (Zimmerer et al, 2008).

Currency the executives are Especially significant Old and modern creating associations. (Jeffrey P. Davidson et al, 1992) appeared In their book salary Might be a issues in any event. When an independent venture has different Customers, give superior service thing than Its clients, and acknowledges an authentic Its industry credibility.

Westerfield et al 1999 noticed its critical to perceive authentic money the board and progressively broad subjected of liquidity of the executives. The qualification is a important in light of the fact that the word money is used practically speaking in two distinct manners.

## **CHAPTER -III**

# **RESEARCH DESIGN**

## **RESEARCH DESIGN**

### **3.1 Need for the Study:**

Incomes are indivisible pieces of the business activities of firm. A firm needs money to put resources into stock, receivable and fixed resources and to cause installment for working costs so as to keep up development in deals and profit. It is possible that firm may be making satisfactory benefits, yet may encounter the evil impacts of the insufficiency As its rising needs can be of cash eating up currency speedy. The 'poor man money' in The Business money has amended. The money needs are arranged ahead of time. Now and again, a firm can have overabundance money may stay inert. Once more, such abundance money surges. Such abundance incomes can be envisioned and appropriately put away if money arranging is turned to. Arranging money is the strategy plan And regulate how money is spent. It foreseeing what's to comes to incomes and requirements of the firms and lessens the chance of inert money adjusts (which down association's gainfulness) and cash deficiencies (which may cause the company frustration).

Money arranging secures the budgetary Company condition by working up in foreseen currency articulation for the figure expected money inflows and surges for a stimulated period. Gauges might be founded on current tasks activities. Money plans are pivotal in the building up of the general working plans of the firm.

Money organizing may be done on step by step, after quite a while after week or month to month premise. The period and recurrence of the money arranging for most of the part relies on the size of the firm and on theory of the board. Enormous firms get ready every day and week after week figures. Medium-size firms for the most part get ready week after week and month to month estimates. Little firms may not plan formal money figures as a result of the non-accessibility of data and little scope activities. In any case, if the little firms get ready money projections, it is done on month to month premise. As a firm develops and business tasks become complex, money arranging gets inescapable for its proceeding with progress.

### **3.1 Statement of the Problem:**

Find out models and strategies embraced are hearty and proficient, check and parity the framework and report any lacunae's to the top administration and guarantee inconvenience free activities

### **3.3 Objectives of the Study:**

- 1) To dissect the Cash Flow position at Yes Bank
- 2) To guarantee that the models and systems embraced are vigorous and proficient
- 3) To check and equalization the framework and report any lacunas to the top Administration
- 4) To guarantee precise arranging of Cash for the activities of the bank easily
- 5) To have better client relationship and fulfillment

### **3.4 scope of the study**

- 1) The study will be YES BANK, Kasturba Road, Bangalore-1
- 2) It is a standalone study and analysis
- 3) It will be covering the components of CASH

### **3.5 Limitation of the Study**

- 1) The territories of the examination will be just YES BANK, Kasturba Road,
- 2) It is an independent report won't be a delegate of the system of the branches found PAN India
- 3) It will cover the segment of CASH as it were
- 4) The different assets and strategies of the Operations are disregarded
- 5) Officials may not completely co-work with subtleties and data as they will be engaged with their standard work.

### **3.6 Methodology of Research**

**Analytical and Descriptive Research**, in which the specialist utilizes components or on the other hand information viably open and Investigation it to make an essential appraisal of the material. Then again enlightening exploration decides and reports the state of affairs. It isn't only assortment of information, however it is more than that, and it includes estimation, grouping, investigation, examination and understanding. Engaging

examination answers to the investigations leads on shopping recurrence, brand ubiquity of items and administrations, purchasing conduct and buyer inclinations, and so forth.

The inquire about structure utilized In this respect task Is critical in character of a method What use master needs Usable realities or on the other hand information adequately open, and break down these to make a fundamental appraisal of the exhibition.

### **Primary Sources**

- a. Data are gathered through close to home meetings and conversation with Finance Executive.
- b. Data are gathered through close to home meetings and conversation with Delegate Leader.

### **Secondary sources**

- a. From the Outside yearly reporting kept up Via the organization.
- b. Data are gathered from the organization's site.
- c. Books and diaries relating to the theme.

### **Research Instruments**

- Cash stream explanation

- Trend investigation
- Ratio investigation.

### **3.7 Hypothesis:**

H1: Cash Management of Banks helps proficiency and gainfulness

H2: Cash Management of Banks may not add to proficiency and productivity

Chapter wise details of Proposed Project Thesis:

Section 01: Briefing (Introduction, Profile of industry & profile of company)

Chapter 02: Philosophical history & analysis of the literature

Chapter 03: Conducting study

Chapter 04: Analysis and Explanation

Chapter 05: Reasons, Inference & Suggestions

Bibliography



**CHAPTER - IV**  
**ANALYSIS & INTERPRETATION**

## 4.0 ANALYSIS & INTREPRETATION:

**Table No: 4.1 Cash Flow of Yes Bank**

CASH FLOW OF YES BANK (In Rs. Cr.)	◀ MAR '19	MAR '18	MAR '17	MAR '16	MAR '15 ▶
	12 mths	12 mths	12 mths	12 mths	12 mths
NET PROFIT BEFORE TAX	2,357.35	6,194.31	5,044.12	3,766.20	2,910.11
Net Cash From Operating Activities	-24,661.17	-21,877.72	4,378.65	-363.15	-1,448.87
Net Cash (used in)/from Investing Activities	-6,281.79	-8,691.86	-4,473.12	-4,035.28	-4,459.61
Net Cash (used in)/from Financing Activities	33,039.32	35,747.92	11,429.21	5,059.70	7,573.96
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	2,155.15	5,184.92	11,331.02	661.27	1,665.49
Opening Cash & Cash Equivalents	24,734.37	19,549.44	8,218.42	7,557.15	5,891.66
Closing Cash & Cash Equivalents	26,889.51	24,734.37	19,549.44	8,218.42	7,557.15

**Table No: 4.2 Income Statement and Balance Sheet**

Income Statement						Balance Sheet			
	Standalone	Consolidated				Standalone	Mar 2019	Mar 2018	
		Dec 2019	Sep 2019	Jun 2019	Mar 2019	Dec 2018			
Interest Earned		5,638.92	7,382.72	7,812.96	7,856.04	7,958.89	Total Share Capital	463.01	460.59
Other Income		658.52	964.78	1,292.83	554.27	915.34	Networth	26,904.20	25,758.28
Total Expenses		1,732.76	1,711.22	1,633.35	1,743.95	1,592.57	Total Debt	336,034.29	275,631.73
Net Profit		-18,564.24	-629.09	95.56	-1,508.44	1,000.57	Investments	89,522.03	68,398.94
							Net Block	767.02	760.83
							Total Assets	380,826.16	312,445.60

[Profit & Loss](#) | [Nine Months Results](#) | [Half Yearly Results](#) | [Quarterly Results](#) | [Financial Ratios](#)  
[Download Annual Report](#)

**Table No: 4.3 CALCULATIONS OF FUNDS USAGE AND CASH USAGE OF THE YEAR  
ENDED (Rs in Crores)**

<b>Information</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>
Net Profit	621082	1183275	478738	400470
Depreciation during the year	1260161	1440184	1620207	1800231
<b>FFO(FLO)</b>	1881243	2623459	2098945	2200701
<b>ADD:</b>				
Sundry debtors	736292	293962		
Prepaid Expenses	43200			
Sundry creditors	4731130	1710210	10643203	
Outstanding liabilities	1009534		91841	
Bank O/D	2950464			10801353
<b>LESS:</b>				
Stock	1497634	567073	1755576	1106913
Bank O/D		2950464		
Outstanding liabilities		767131		334244
Sundry Debtors			9562393	910746
Sundry Creditors				1699354
<b>CFO(CLO)</b>	9854229	342963	1516020	8950797

**Table No: 4.4 CASH FLOW STATEMENT**

<b>Inflow</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>
Opening balance	14564	64678	104545	63582
Cash from operation	9854229	342963	1516020	8950797
Increase in loan funds			2410798	
Sales of Asset		797244		
Increase in share capital			2800000	
<b>Total</b>	<b>9868793</b>	<b>1204885</b>	<b>6831363</b>	<b>9014379</b>
<b>Outflows</b>				
Cash outflow from operation				
Purchase of Asset	9776411		6767781	7004825
Decrease in loan funds	27704	900340		1731144
Decrease in share capital		200000		
Closing balance	64678	104545	63582	278410
<b>Total</b>	<b>9868793</b>	<b>1204885</b>	<b>6831363</b>	<b>9014379</b>

### **Inference**

Yes Bank's income inflows are quite pragmatic and realistic, the cash incoming has to be scaled up considerably. The reserve and surplus vary and erratic. The organization should bring in additional working capital from 2016-2017.

### **TREND ANALYSIS**

**Table No: 4.5 CASH / BANK**

YEAR	X	X <sup>2</sup>	Cash / Bank	
			(Rs) Y	XY (Rs)
2014-15	-2	4	142,587	-285,174
2015-16	-1	1	155,564	-155,564
2016-17	0	0	189,754	0
2017-18	1	1	275,653	275,653
2018-19	2	4	336043	672,086
<b>TOTAL</b>	<b>0</b>	<b>10</b>	<b>1,099,601</b>	<b>507,001</b>

<b>a</b>	=	<b>1099601</b>		=	<b>219,920</b>
		<b>5</b>			
<b>b</b>	=	<b>507001</b>		=	<b>50,700</b>
		<b>10</b>			

**Inference:**

The money estimation of the YES BANK has been expanded and the assessed it ought to be diminished for the earlier year. Money esteem in 2020 will be around 3, 01,443.

**Table No: 4.6 CURRENT LIABILITIES**

YEAR	X	X <sup>2</sup>	Current Liabilities	XY (Rs)
			(Rs) Y	
2014-15	-2	4	21,542,356	-43,084,712
2015-16	-1	1	52,471,236	-52,471,236
2016-17	0	0	30,125,678	0
2017-18	1	1	125,324,568	125,324,568
2018-19	2	4	15,246,543	30,493,086
<b>TOTAL</b>	<b>0</b>	<b>10</b>	<b>244,710,381</b>	<b>60,261,706</b>

<b>a</b>	=	244710381	=	48,942,076
		5		
<b>b</b>	=	60261706	=	6,026,171
		10		

**Inference:**

Financial risk of the company has increased regularly year on year and the liabilities are estimated in 2020 to be 1, 48, and 23,432

**Table No: 4.7 CURRENT ASSET**

YEAR	X	X <sup>2</sup>	Current Liabilities (Rs) Y	XY (Rs)
2014-15	-2	4	1,921,541	-3,843,082
2015-16	-1	1	3,954,123	-3,954,123
2016-17	0	0	6,213,547	0
2017-18	1	1	17,854,621	17,854,621
2018-19	2	4	22,256,587	44,513,174
<b>TOTAL</b>	<b>0</b>	<b>10</b>	<b>52,200,419</b>	<b>54,570,590</b>

<b>a</b>	=	52200419	=	10,440,084
		5		
<b>b</b>	=	54570590	=	5,457,059
		10		

### Inference:

The present resources of current assets to be increased by nine times, when real calculations are considered it is estimated to be 1, 95, 34,271



## **RATIO ANALYSIS:**

Ratio Analysis is an integral asset of money related examination. A Ratio is an expression of relationship between two numerical variables in mathematics. In financial analysis, a Proportion is used as a benchmark for determining the role relative to the money and the organization standing.

Proportion assists with outlining enormous Money relevant knowledge amounts and individual judgment about the association's budgetary presentation.

## **RATIO ANALYSIS**

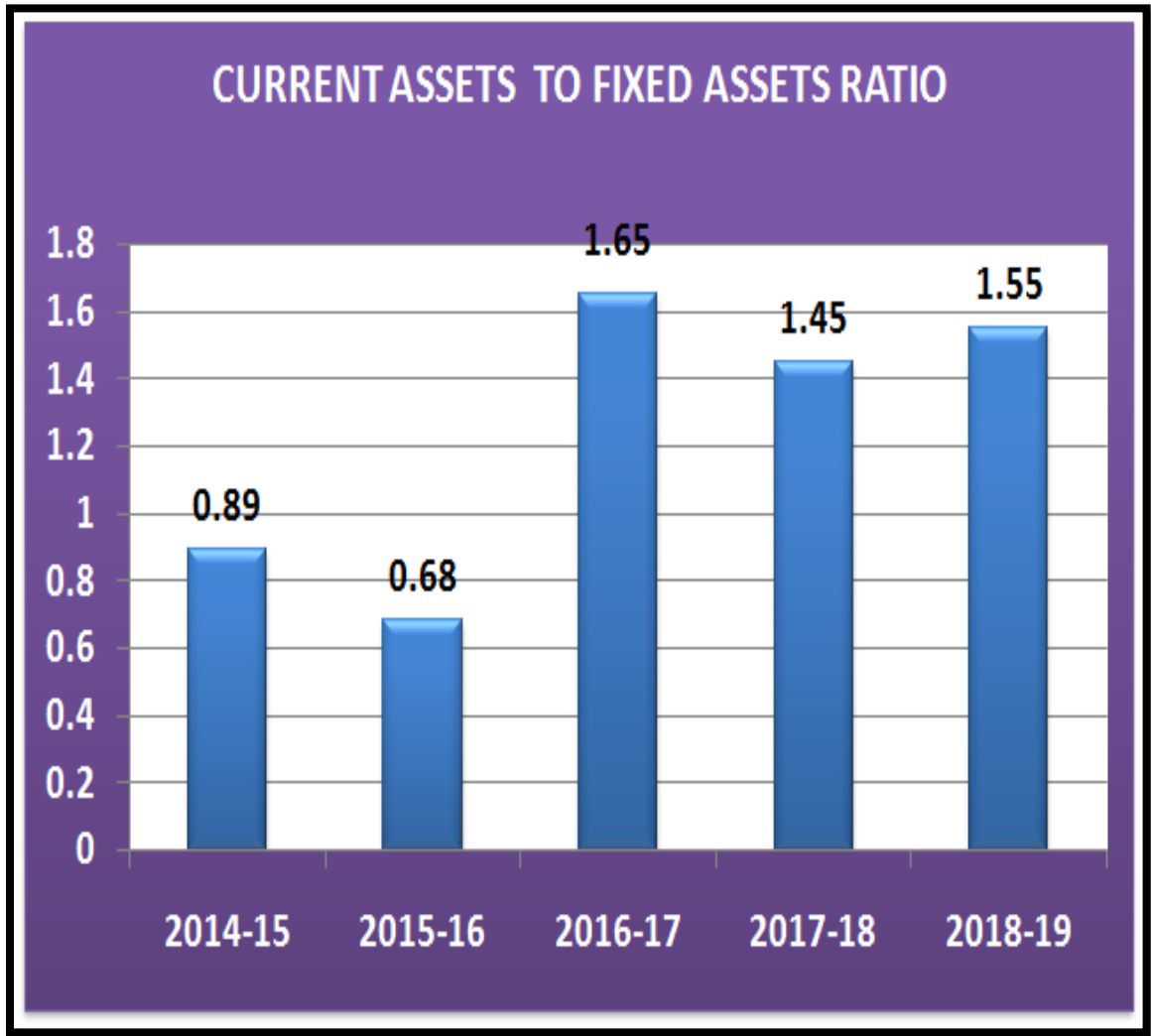
### **Present Fixed Assets Ratio**

$$\text{Formula of the ratio} = \frac{\text{Current Assets}}{\text{Fixed Assets}}$$

**Table No : 4.8 Current Assets to Fixed Assets Ratio**

<b>YEAR</b>	<b>RATIO</b>	<b>Increase/ Decrease</b>
<b>2014-15</b>	<b>0.89</b>	<b>-</b>
<b>2015-16</b>	<b>0.68</b>	<b>-0.22</b>
<b>2016-17</b>	<b>1.65</b>	<b>0.82</b>
<b>2017-18</b>	<b>1.45</b>	<b>-0.27</b>
<b>2018-19</b>	<b>1.55</b>	<b>0.34</b>

**Chart No: 4.1 Ratio of current assets to fixed assets**



**Inference**

Degree can be Existing Assets estimated by utilizing That Ratio of current assets to fixed assets. The amount did fluctuate each financial year.

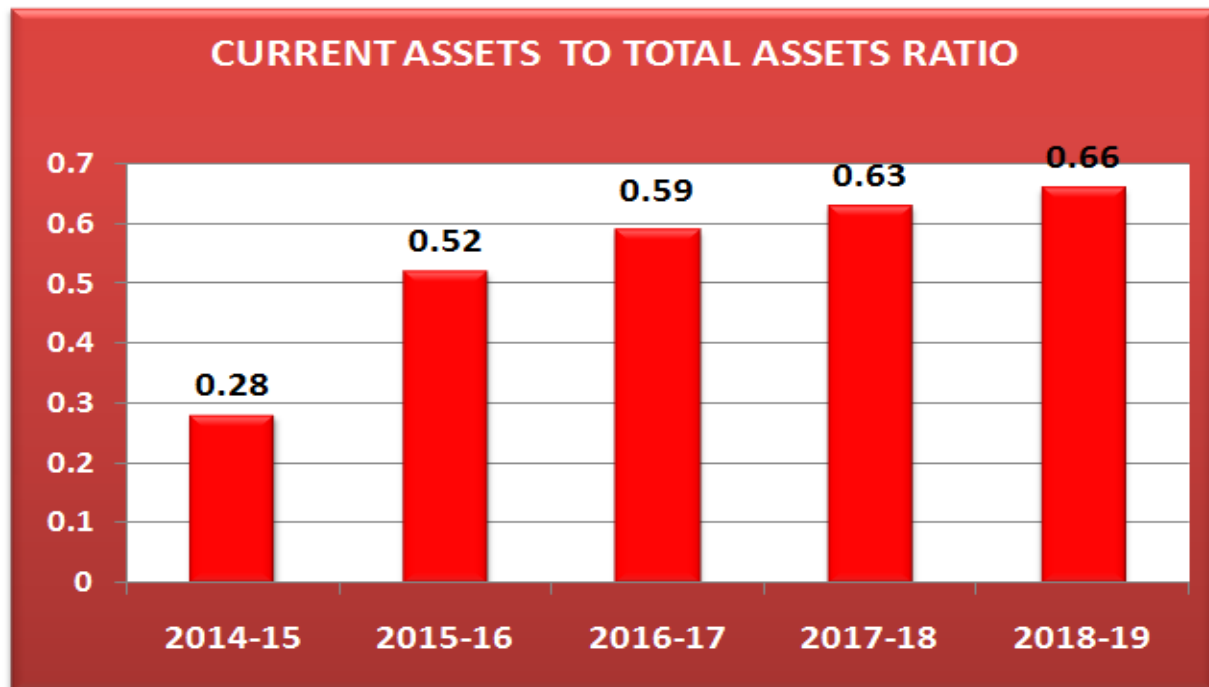
## Current Assets to Total Assets Ratio

$$\text{Formula of the ratio} = \frac{\text{Current Assets}}{\text{Total Assets}}$$

Table NO: 4.9 Current Assets to Total Assets Ratio

YEAR	RATIO	Increase/ Decrease
2014-15	0.28	-
2015-16	0.52	0.22
2016-17	0.59	0.14
2017-18	0.63	0.03
2018-19	0.66	0.04

Chart No: 4.2 Current Assets Ratio to Total Assets



Inference:

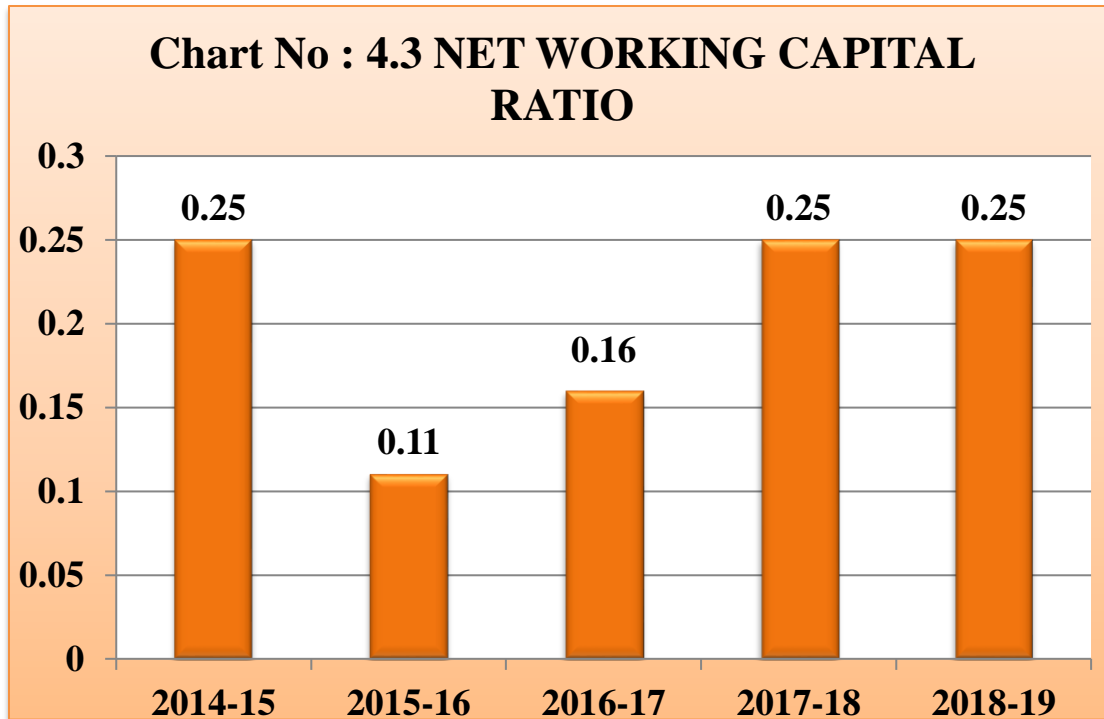
As can be seen from the chart the total assets has been fluctuation and in other words have been increasing year on year basis for the last five year from a position of 0.28 Crores it has increase to 0.66 crores in the year 2018-19. It is has almost double over span of five years which is an encouraging trend as the current assets have doubled up for an organization indicates the financial soundness of the organization.

### Net Working Capital Ratio

$$\text{formula of the ratio} = \frac{\text{Net Working Capital}}{\text{Net Assets}}$$

**Table No: 4.10 Net Working Capital Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.25	-
2015-16	0.11	-0.56
2016-17	0.16	0.45
2017-18	0.25	0.56
2018-19	0.25	0.00



**Inference:**

Net Working Capital Ratio is a bench marking ratio regarding the quantum of capital require for operations of an organization and also indicates the asset value and demonstrates the soundness of the organization

YES Bank’s net working capital ratio is 0.25 in the year 2014-15 and has dipped in continuous two years and regained the original position of 0.25 in the current year which is a positive trend and consistency is maintained.

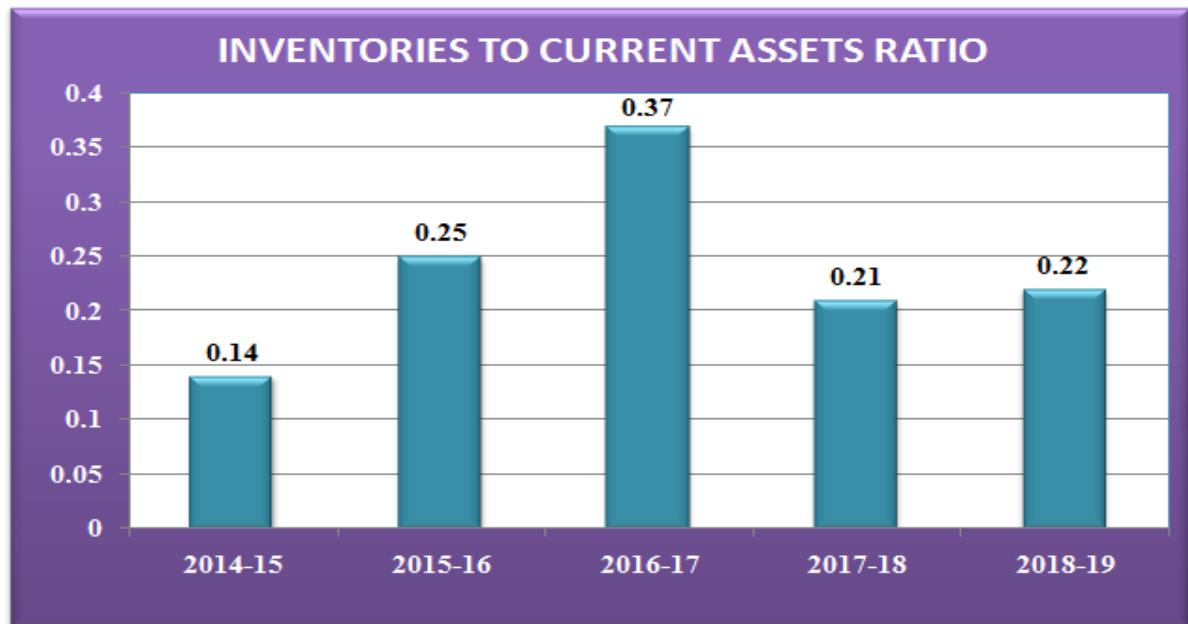
## Inventories to Current Assets Ratio

$$\text{Formula of the ratio} = \frac{\text{Inventories}}{\text{Current Assets}}$$

**Table No: 4.11 Inventories to Current Assets Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.14	-
2015-16	0.25	0.79
2016-17	0.37	0.48
2017-18	0.21	-0.43
2018-19	0.22	0.05

**Chart No: 4.4 Inventories to Current Assets Ratio**



## **Inference:**

As can be derived from the chart That inventories are ratio to current assets is Wavering over the time frame of five years.

From 0.14 in the year 2014-15, it reached the peak of 0.37 in the year 2016-17 and declined to 0.22 in the year 2018-19. It improved drastically from the base year and declined and still it is a comfortable position for any organization because it is an increase over the base year.

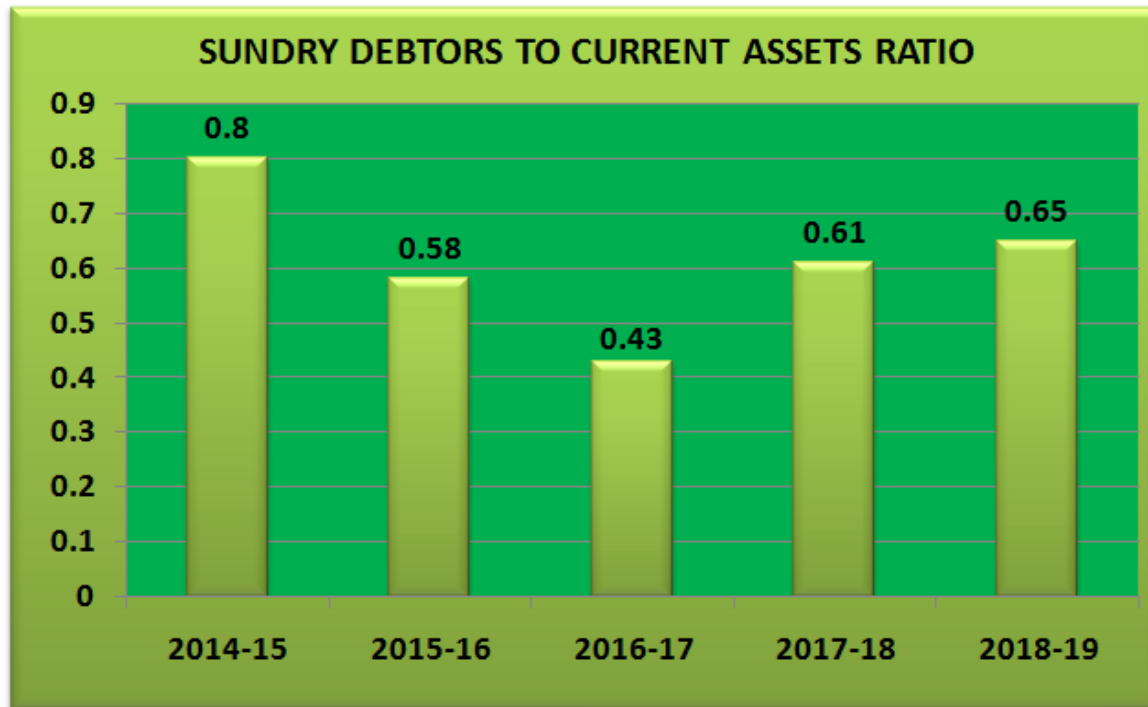
## **Sundry Debtors to Current Assets Ratio**

Formula of the ratio =  $\frac{\text{Sundry Debtors}}{\text{Current Assets}}$

**Table No: 4.12 Sundry Debtors to Current Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.8	-
2015-16	0.58	-0.28
2016-17	0.43	-0.26
2017-18	0.61	0.42
2018-19	0.65	0.07

**Chart No : 4.5 Sundry Debtors to Current Assets Ratio**



**Inference:**

As demonstrated by the chart. (Sundry Debtors to Current Assets Ratio) pattern all through the investigation time frame From here (2014-15 to 2018-19).

A normal proportion is from 0.43 which is the lowest from there it has reached to 0.65. The position is moderate in case of the credit arrangement adopted by YES BANK.



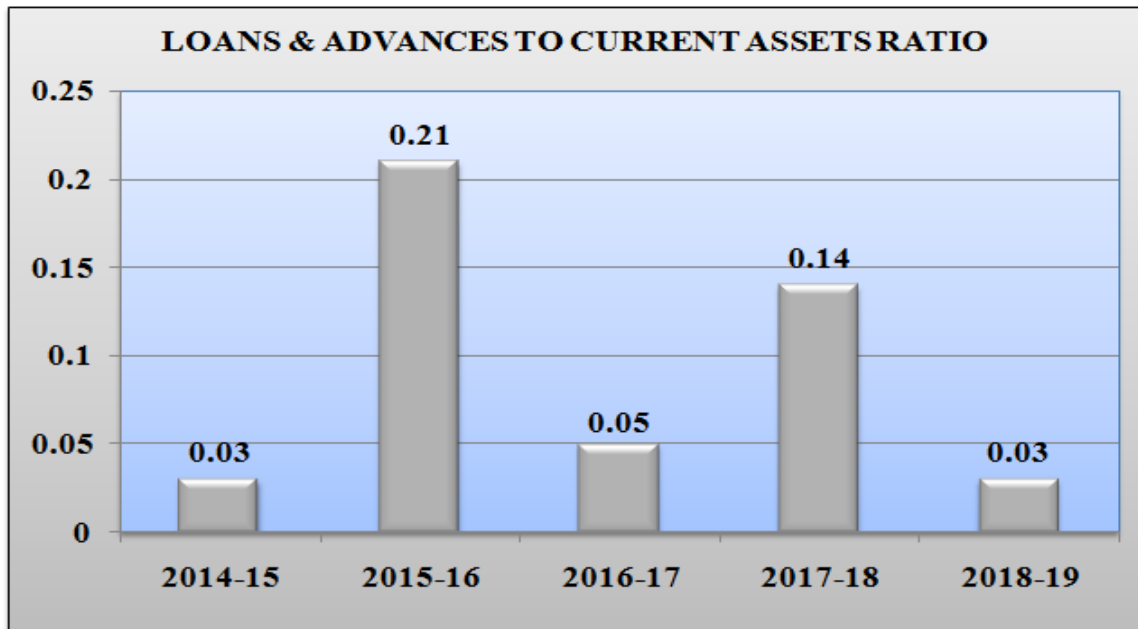
## Loans and Advances to Current Assets Ratio

$$\text{Formula of the ratio} = \frac{\text{Loans and Advances}}{\text{Current Assets}}$$

**Table No: 4.13 Loans and Advances to Current Assets Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.03	-
2015-16	0.21	6.00
2016-17	0.05	-0.76
2017-18	0.14	1.80
2018-19	0.03	-0.79

**Chart No: 4.6 Loans and Advances to Current Assets Ratio**



## **Inference:**

The chart demonstrates that Loans and advances toward existing assets ratio were reported fluctuating pattern.

A minute portion of current assets is the ratio of loans and advances to customers from 0.03 it has catapulted in two years and again restored to the same places. It can be perceived that it fluctuated and they are very cautious and it has come to the normal position very conservative approach of YES BANK.

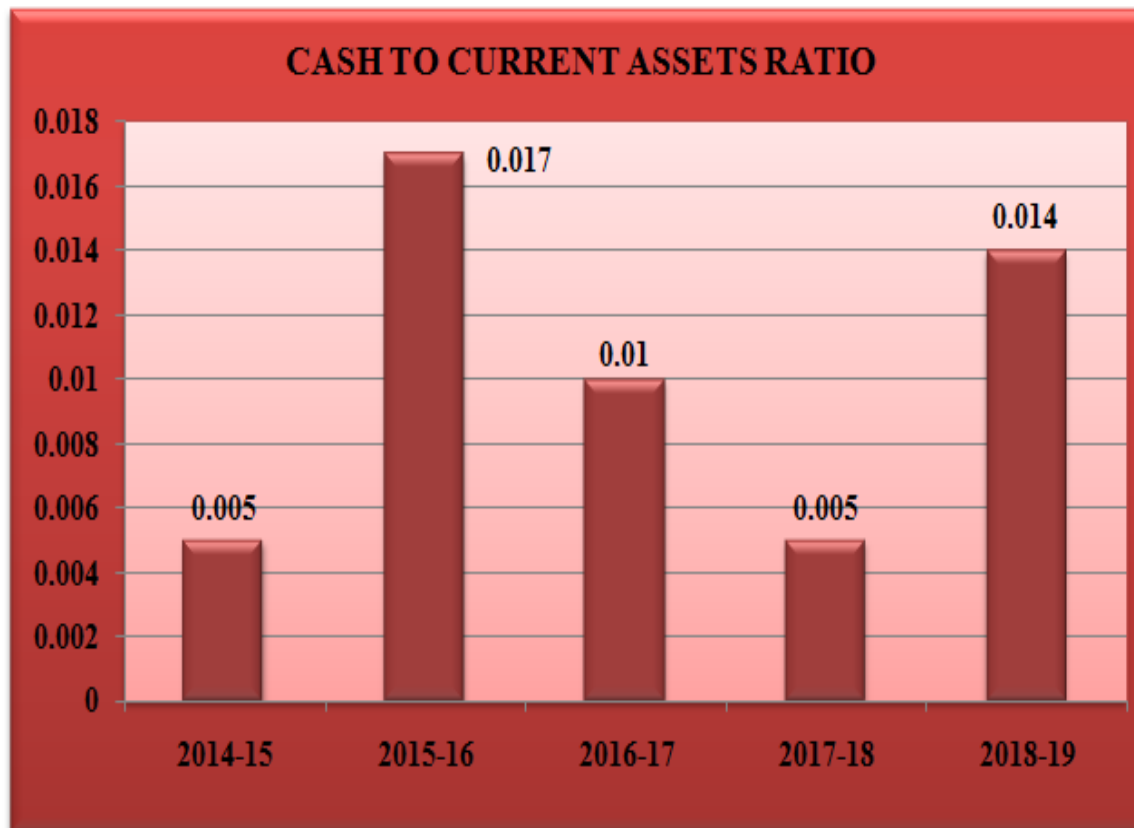
## **Cash to Current Assets Ratio**

Formula of the ratio =  $\frac{\text{Cash}}{\text{Current Assets}}$

**Table No: 4.14 Cash to Current Assets Ratio**

<b>YEAR</b>	<b>RATIO</b>	<b>Increase/ Decrease</b>
<b>2014-15</b>	<b>0.005</b>	<b>-</b>
<b>2015-16</b>	<b>0.017</b>	<b>2.40</b>
<b>2016-17</b>	<b>0.01</b>	<b>-0.41</b>
<b>2017-18</b>	<b>0.005</b>	<b>-0.50</b>
<b>2018-19</b>	<b>0.014</b>	<b>1.80</b>

**Chart No: 4.7 Cash to Current Assets Ratio**



**Inference:**

As can be seen from the chart it provides a trajectory of fluctuation trend in case of cash to current asset ratio.

Resultant of the above trend YES BANK is compelled to maintain a decent level of cash money in comparison to its Current Assets.

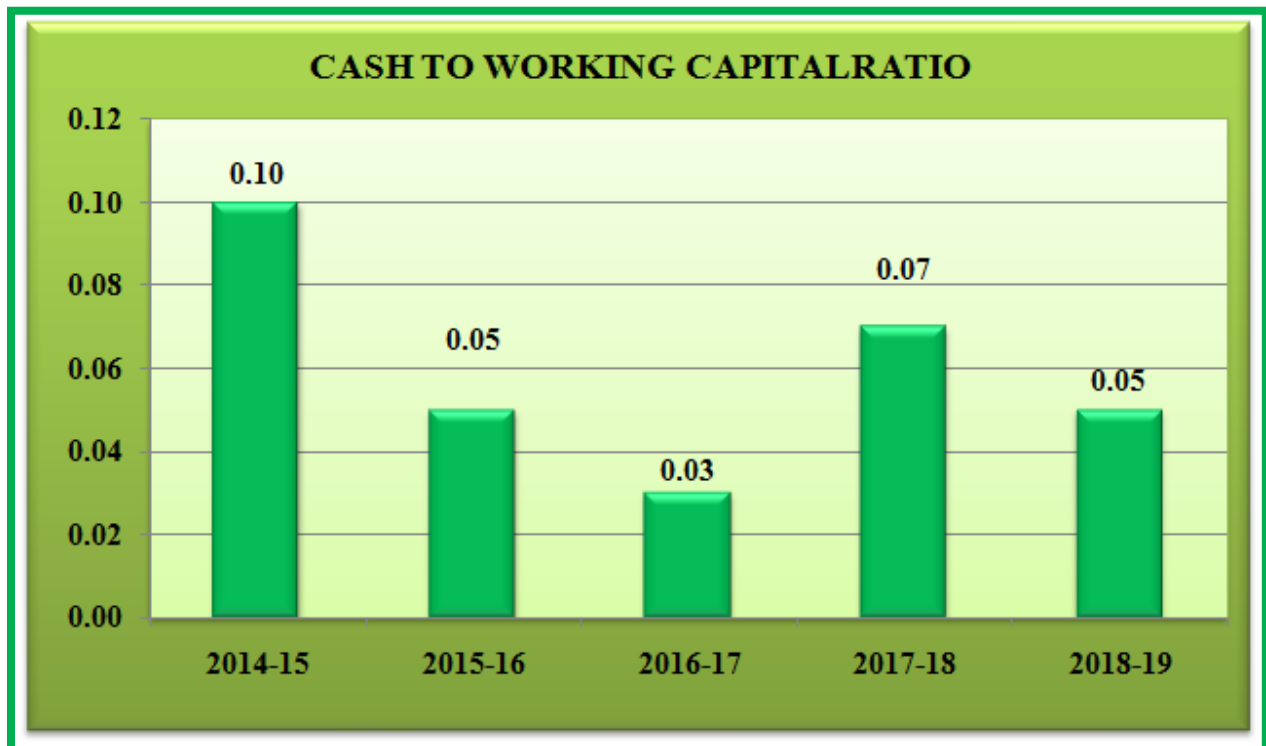
## Cash to Working Capital Ratio

formula of the ratio =  $\frac{\text{Cash}}{\text{Working Capital}}$

**Table No: 4.15 Cash to Working Capital Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.10	-
2015-16	0.05	-0.50
2016-17	0.03	-0.40
2017-18	0.07	1.33
2018-19	0.05	-0.29

**Chart No: 4.8 Cash to Working Capital Ratio**



## **Inference:**

As can be demonstrated from the above chart the cash to working capital ration is on a fluctuation from 0.10 in the year 2014-15, it has dipped to 0.05 in 2015-16 and further to 0.03 in 2016-17 and climbed to 0.07 in 2017-18 and dipped to 0.05 in the year 2018-19 the year in question.

It is nothing but a haphazard patter and absence of consistency.

Consequently it is discovered that 3.89% of the Working Capital proportion is overseen by utilizing the money and bank balance accessible in the organization.

YES BANK can be termed as forceful set up as far as Working Capital Management is concerned

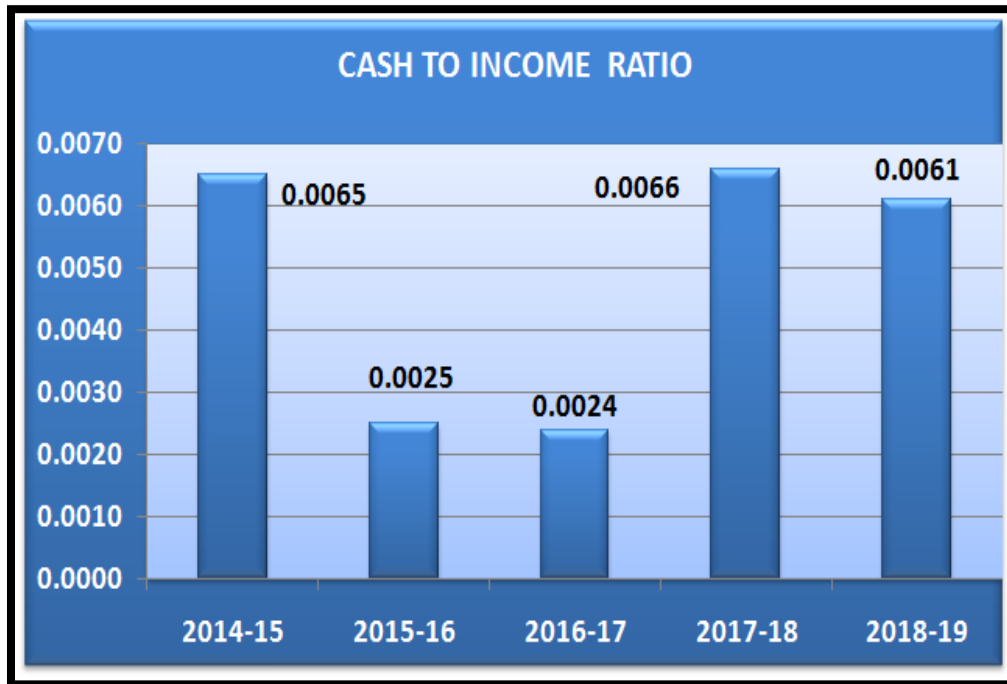
## **Cash to Income Ratio**

$$\text{Formula of the ratio} = \frac{\text{Cash}}{\text{Income}}$$

**Table No: 4.16 Cash to Income Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.0065	-
2015-16	0.0025	-0.62
2016-17	0.0024	-0.04
2017-18	0.0066	1.75
2018-19	0.0061	-0.08

**Chart No: 4.9 Cash to Income Ratio**



**Inference:**

This is one of the significant proportions of controlling money. An investigation of money to deals proportion will give a profound understanding into the money adjusts Holding in the worries.

Clear from the above table demonstrates cash to Income enrolled fluctuating pattern all through the investigation time frame.

## Current Ratio

$$\text{Formula of the ratio} = \frac{\text{Current Assets}}{\text{Current liabilities}}$$

**Table No: 4.17 Current Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.89	-
2015-16	0.69	-0.22
2016-17	1.65	1.39
2017-18	1.30	-0.21
2018-19	1.20	-0.08

### **Inference:**

This proportion is a pointer of the Strong's promise to meet its short – term liabilities.

As can be derived from the chart YES BANK current ratio has been fluctuating from a very less ratio it has considerably doubled and stabilized and maintained consistency in their performance.

It reinforces that the bank has sufficient assets to maintain its financial obligations in the market. Subsequently the Present Ratio suggests the organization had adequate assets Meeting the momentary commitments.

## Liquidity Ratio

$$\text{Formula of the ratio} = \frac{\text{Liquid Assets}}{\text{Current liabilities}}$$

**Table No: 4.18 Liquidity Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	0.90	-
2015-16	0.45	-0.50
2016-17	1.10	1.44
2017-18	1.05	-0.05
2018-19	1.30	0.24

### Inference:

This proportion encourages the administration to gauge momentary dissolvability. The perfect fluid proportion is 1:1. From the table unmistakably YES BANK fluid proportion Is more than just the perfect proportion Throughout the beginning for the examination time frame And then in 2014 - 15. It had decreased somewhat, Ever for remainder Current liabilities for the time were completely made sure about by fluid resources Keeping in mind that the fluid Ressource were more As for the new liabilities and thus the organization's liquidity is good.



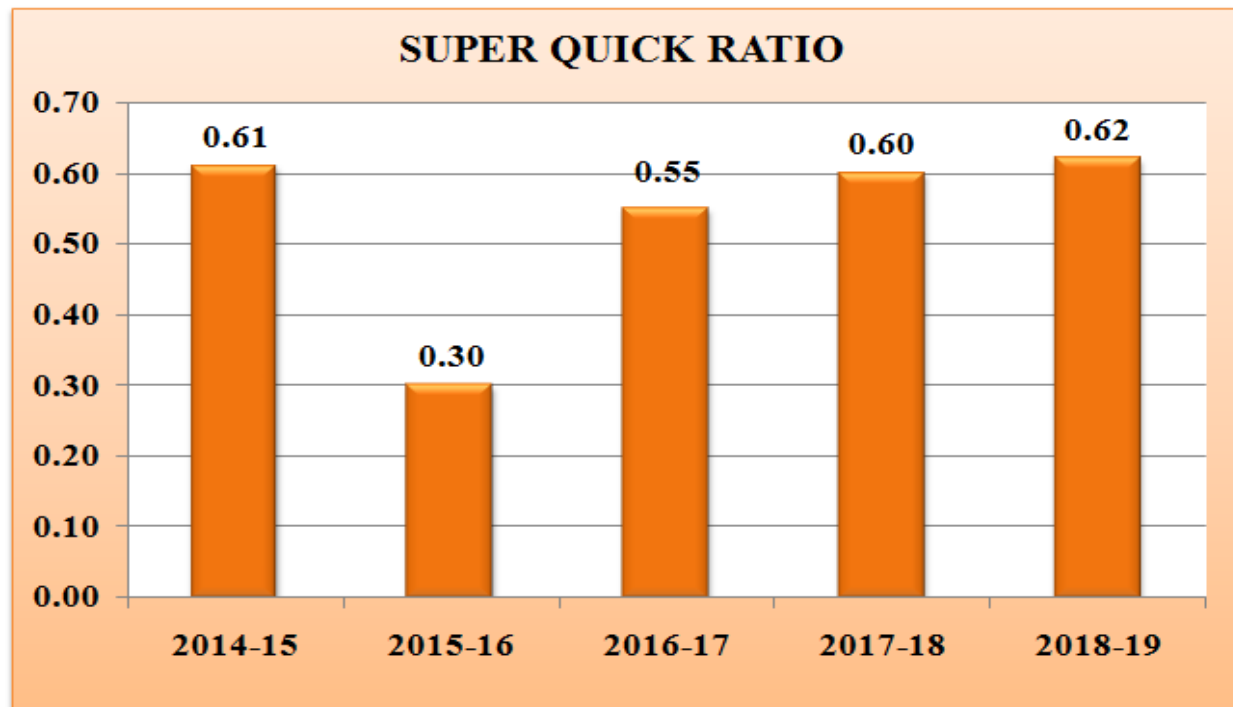
## Super Quick Ratio

$$\text{Formula of the ratio} = \frac{\text{Super Quick Assets}}{\text{Quick liabilities}}$$

Table No: 4.19 Super Quick Ratio

YEAR	RATIO	Increase/ Decrease
2014-15	0.61	-
2015-16	0.30	-0.51
2016-17	0.55	0.83
2017-18	0.60	0.09
2018-19	0.62	0.03

Chart No: 4.10 Super Quick Ratio



## **Inference:**

Overly The Fast Ratio sound proportion and that association's Place to liquidity. From the table, noticed the liquidity of YES BANK had one lofty incline in the middle of throughout 2016-17, yet it had the option to have a moderate increment in the remainder of the examination time frame and ready to keep up its position.

Consequently it shows that YES BANK can meet its present commitments (liabilities).

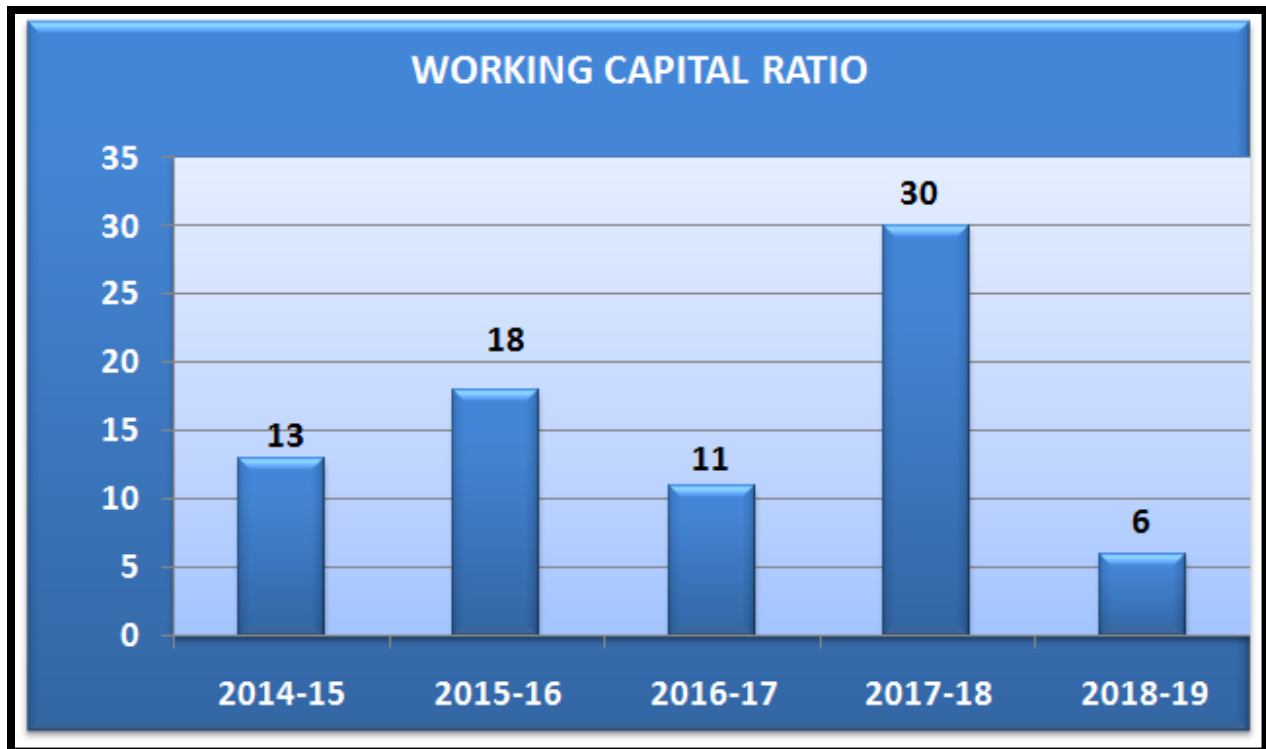
## **Working Capital Turnover Ratio**

$$\text{Formula of the ratio} = \frac{\text{sales}}{\text{Working Capital}}$$

**Table No: 4.20 Working Capital Turnover Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	13	-
2015-16	18	0.38
2016-17	11	-0.39
2017-18	30	1.73
2018-19	6	-0.80

**Chart No: 4.11 Working Capital Ratio**



**Inference:**

As can be derived that working capital ratio has started from a small beginning rose to great heights and has faced a pitfall in the current year in question.

This could be a tough situation in the financial performance of the bank as the working capital is strained a lot and has an adverse impact on the banking operations. Later years it was comfortable from the base year and the current year in question has been dismal for YES BANK

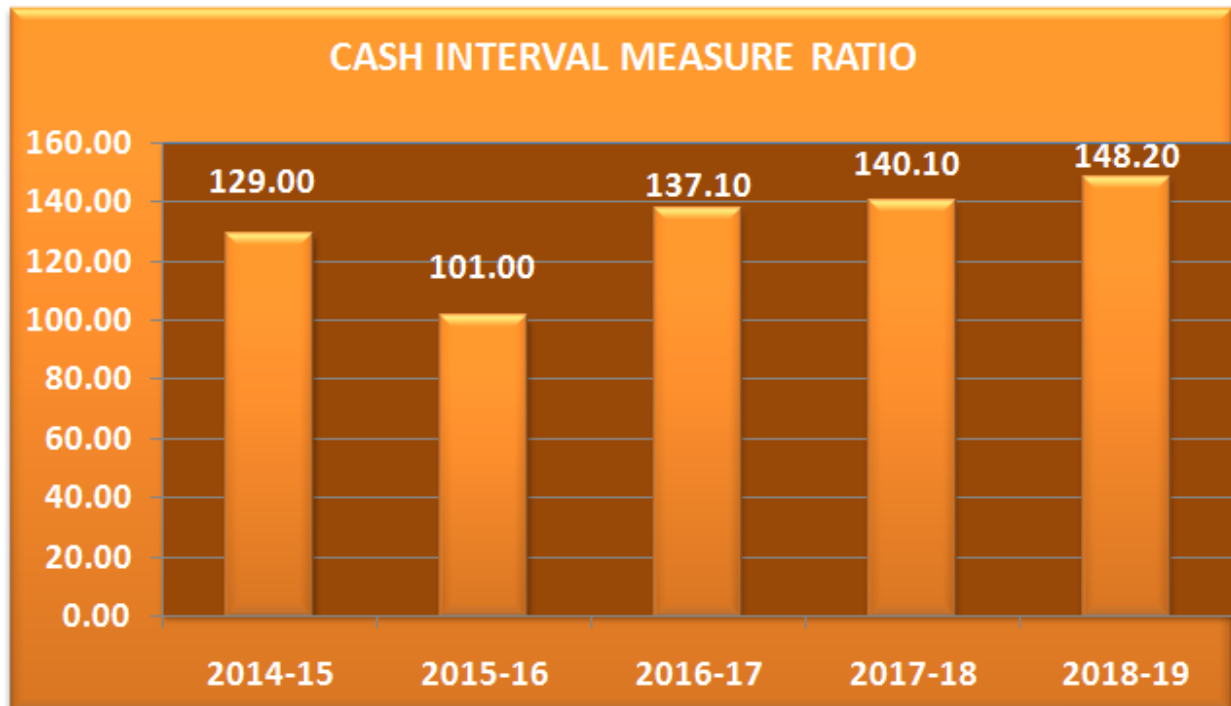
## Cash Interval Measure Ratio

Formula of the ratio = 
$$\frac{\text{Current Assets} - \text{Inventories}}{\text{Avg. Daily Operating Exp.}}$$

**Table No: 4.21 Cash Interval Measure Ratio**

YEAR	RATIO	Increase/ Decrease
2014-15	129.00	-
2015-16	101.00	-0.22
2016-17	137.10	0.36
2017-18	140.10	0.02
2018-19	148.20	0.06

**Chart No : 4.12 Cash Interval Measure Ratio**



**Inference:**

This proportion looks at the company's capacity to meet its normal money costs.

The cautious interim estimates the timeframe for which a firm can work based on present fluid resources without turning to the following year's income.

This proportion of YES BANK, Shows from the table that the organization Might meet its needs working money prerequisites inside a time of 129 to 148 days without falling back on the following year's salary.

**CHAPTER – V**  
**SUMMARY OF FINDINGS,**  
**SUGGESTIONS & CONCLUSIONS**

## 5.1 SUMMARY & FINDINGS

- Yes Bank's income inflows are quite pragmatic and realistic, the cash incoming has to be scaled up considerably. The reserve and surplus vary and erratic. The organization should bring in additional working capital from 2016-2017.
- The money estimation of the YES BANK has been expanded and the assessed it ought to be diminished for the earlier year. Money esteem in 2020 will be around 3, 01,443.
- Financial risk of the company has increased regularly year on year and the liabilities are estimated in 2020 to be 1,48,23,432
- The present resources of current assets to be increased by nine times, when real calculations are considered it is estimated to be 1,95,34,271
  - The Present Asset Level can be assessed Usage of this Fixed Assets Ratio Current Asset. Per year the amount fluctuated.
  - For the last five year from a position of 0.28 Crores it has increase to 0.66 crores in the year 2018-19. It is has almost double over span of five years which is an encouraging trend as the current assets have doubled up for an organization indicates the financial soundness of the organization.
- Net Working Capital Ratio is a bench marking ratio regarding the quantum of capital require for operations of an organization and also indicates the asset value and demonstrates the soundness of the organization

- YES Bank's net working capital ratio is 0.25 in the year 2014-15 and has dipped in continuous two years and regained the original position of 0.25 in the current year which is a positive trend and consistency is maintained.
- The inventories to current assets ratio is fluctuating over the time frame of five years.
- From 0.14 in the year 2014-15, it reached the peak of 0.37 in the year 2016-17 and declined to 0.22 in the year 2018-19. It improved drastically from the base year and declined and still it is a comfortable position for any organization because it is an increase over the base year.
- The current asset ratio of hundreds of debtors shows fluctuations pattern all through the investigation time frame From ( 2014-15 to 2018-19).
- Normal proportion is 0.43 which is the lowest from there it has reached to 0.65. The position is moderate in case of the credit arrangement adopted by YES BANK.
- Loans against existing assets and advances ration have enrolled fluctuating pattern.
- A minute portion of current assets is the ratio of loans and advances to customers from 0.03 it has catapulted in two years and again restored to the same places. It can be perceived that it fluctuated and they are very cautious and it has come to the normal position very conservative approach of YES BANK.
- It provides a trajectory of fluctuation trend in case of cash to current asset ratio.



- Resultant of the above trend YES BANK is compelled to maintain a decent level of cash money in comparison to its Current Assets.
- Fluctuation from 0.10 in the year 2014-15, it has dipped to 0.05 in 2015-16 and further to 0.03 in 2016-17 and climbed to 0.07 in 2017-18 and dipped to 0.05 in the year 2018-19 the year in question.
- It is nothing but a haphazard patter and absence of consistency.
- Consequently it is discovered that 3.89% of the Working Capital proportion is overseen by utilizing the money and bank balance accessible in the organization.
- YES BANK can be termed as forceful set up as far as Working Capital Management is concerned
- This is significant proportions of controlling money. An investigation of money to deals proportion will give a profound understanding into the money adjusts Holding in the worries.
- Clear From the Desk demonstrates cash to Income enrolled fluctuating pattern all through the investigation time frame.
- This proportion is a pointer of the Strong's promise to meet its short – term liabilities.
- YES BANK current ratio has been fluctuating from a very less ratio it has considerably doubled and stabilized and maintained consistency in their performance.

- It reinforces that the bank has sufficient assets to maintain its financial obligations in the market. Subsequently the Present Ratio suggests the organization has adequate assets to meet its momentary commitments.
  
- This proportion encourages the administration to gauge momentary dissolvability. The perfect fluid proportion is 1:1 From the table unmistakably YES BANK fluid proportion Is more than just the perfect proportion Throughout the beginning And that examination time frame And then in 2014 - 15 has decreased somewhat, Ever for remainder Current liabilities for the time were completely made sure about by fluid resources Keeping in mind that the fluid resources were more As for the new liabilities and thus organization's liquidity is good.
  
- Overly The Fast Ratio sound proportion is the association's Place to liquidity. From the table, noticed the liquidity of YES BANK has a lofty incline in of the middle of during the period 2016-17, Ever it is had the option Have a look moderate increment In the Chamber remainder of the examination time frame is ready to keep up Its standing.
  
- Consequently That shows YES BANK can meet its present commitments (liabilities).
  
- Working capital ratio has started from a small beginning rose to great heights and has faced a pitfall in the current year in question.
  
- This could be a tough situation in the financial performance of the bank as the working capital is strained a lot and has an adverse impact on the banking operations. Later years it was comfortable form the base year and the current year in question has been dismal for YES BANK

- This proportion looks at the company's capacity to meet its normal money costs.
- The cautious interim estimates the timeframe for which a firm can work based on present fluid resources without turning towards the following Years Of income.
- Proportion of YES BANK, Shows from the table that the organization Might meet its needs working money prerequisites inside a time of 129 to 148 days without falling back on the following year's salary.

## **5.2 SUGGESTIONS**

- ✓ YES BANK should attempt to coordinate their Cash with the deals. If there should be an occurrence of Cash surplus, it is ought to be put anyway in protections or ought to be utilized to reimburse Appropriations.
- ✓ Organization ought to be instant in making installments in order to appreciate Mon rebate openings
- ✓ The organization ought to decide the ideal money parity to be kept.
  
- ✓ The organization followed a forceful strategy Working Capital funding could attempt to back half Its working capital utilizing long haul source and improve their status.
  
- ✓ Present Ratio of 2:1 is taken as typically good.
  
- ✓ Indeed BANK should attempt to improve the present proportion. So it ought to put enormous sum in current proportion, so as to keep up Liquidity & dissolvability Place of worry.
  
- ✓ Organization should be attempt following a coordinating approach Present Assets (i.e.) funding utilizing long both haul and transient wellsprings of accounts.

### **5.3 CONCLUSION**

The money related situation of the organization has given an away from on the exercises of the organization. The utilization of the proportion examination, pattern investigation, Cash Flow Statement and other bookkeeping and monetary administration caused in this examination to discover the budgetary sufficiency of the organization.

This venture was valuable for the judgment of the budgetary status of the organization from the administration perspective. This assessment demonstrated a lot to the administration to settle on a choice of guideline of the assets to build a deals and carry benefit for the organization.

Before I finish up I wish to pass on my appreciation with respect to the preparation given to me in YES BANK. It gave me extraordinary fulfillment and viable information on the money related exercises completed in the organization. The benevolence, consideration, and huge co-activity reached out to me purchase all the authorities in the organization made my undertaking simple and agreeable. Truly it was a lovely involvement with YES BANK.

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## ACTIVITY CHART

Sl. No.	Activity	Activity Details	Duration
1	Activity-1	Understanding Structure, Culture and functions of the organization/identification of business problem from the Industry from the literature study	Week-1 [Date 17-01-2020 To 24-01-2020]
2	Activity-2	Discussion with the guide for finalization of research design and instrument and presenting the same to the guide.	Week-2 [Date 25-01-2020 To 01-02-2020]
3	Activity-3	Collection of data, editing of the collected data, coding, tabulating and presenting to the guide for suggestions for analysis.	Week-3 [Date 03-02-2020 To 10-02-2020]
4	Activity-4	Analysis and finalization of report and making presentation to the guide	Week-4 [Date 11-02-2020 To 18-02-2020]
5	Activity-5	Submission of final Report to the University before one week of the commencement of theory examination	Week-5 [Date 19-02-2020 To 26-02-2020]

  
Name and Signature of the Student