Paper Submission Date:10th Nov 2022 Paper sent back for Revision: 11th Nov 2022 Paper Acceptance Date: 19th Nov 2022

"A Study on Investment Analysis Of Bank Of Baroda" at Insplore TLS Consultants PVT. LTD.

[1]Dharmishtha Dabhi, [2]Dr. Dhaval Vyas

[1]Student of MBA, Darshan Institute of Management, Darshan University, Rajkot-363650, India.
[2]Assistant professor, Darshan Institute of Management, Darshan University, Rajkot-363650, India.

Email – [1]**dabhidharmista1010@gmail.com**, [2]**dhaval.vyas@darshan.ac.in**

Abstract:

In this have a look at measure a Investment Analysis of Bank of Baroda. In this look at most important aim is a Bank of Baroda is a main public area financial institution, the large wide variety of patron are taking the diverse banking facility. It is crucial to analyses the economic Position of Bank of Baroda. In this take a look at tried to analyzed the investment sample of Bank of Baroda. Bank of Baroda is committed to provide all offerings to patron with disabilities without discrimination. In this research is assessment is based mostly on Ratio Analysis. In this measure a overall performance of company via a Balance sheet and P & L Account. Balance sheet and P & L account the use of a Ratio evaluation measure to Bank of Baroda. After this observe concludes a Bank of Baroda should take crucial steps to boom the share of earning through growing lending to company and massive clients. BOB growth the proportion of mortgage quantity on the fixed deposits.

Keywords: Bank of Baroda, Financial Performance, Ratio Analysis, Investment

INTRODUCTION:

In this research Investment analysis of Bank of Baroda are services provided to customer comprises of BSIP which is Baroda Pioneer Systematic Investment Plan. Bank of Baroda provided to different types of accounts such as savings account, recurring account, and current account. Bank of Baroda are investment product is Mutual Fund Investment, Alternate Investment Products and Baroda 3 in 1 Trading Account all this investment product are provided to customer to their Future benefit. This Branch is comprehensive bouquet of investment products help to customer to achieve your financial goals and aspirations. Bank of Baroda is assist to all stakeholders to realise their desires. Bank of Baroda is provided to their consumer dependable associate to who assist to consumer extraordinary address economic needs.

LITERATURE REVIEW:

[1]**(Vasuki, 2022)** In the financial institution are standing investment banks, insurance, finance companies, investment there are a profit of the flow of money. In this research is a banking sector is a most national development a unique place nations of the system. Bank of Baroda is a second large bank in a profit making sector banks in all India. In this research is an analysis in ratio analysis. This research is a performance of the Bank of Baroda in second grade.

[2]**(Jaspreet Kaur, 2015)** In this research in banking sector is a important industry of the Indian economy. In banking sector is a very growing and faster pace and many competition. In this research is a how and find out the bank is the better leading banks to people are invest their money. In this research is an analysis of the CAMEL model in financial performance. In this report are bank of Baroda is a Followed in a CAMEL analysis in ratio.

[3]**(Prof. S.P. Srivastava, 2015)** In this research is a have a forced bank to look for a new boost their returns. In the banking sector are a mergers and acquisitions is not a phenomenon in the Indian banking sector. In this research is a various financial ration used to an analysis of a financial performance of the Bank of Baroda. In this report are analysis of the financial ratios are efficiency has increased the after merger. It is a ratio in total capital ratio, interest income, and expenditure ratio.

[4]**(Saji Thazhungal Govindan Nair, 2015)** Banking sector is a backbone of the Indian economy and contributes the growth and development. Banking sector is a helps to a survive in global economic. This study is an analysis in a CAMELS framework. This research is a study of the observes the behaviour of the parameters of the CAMEL model over the study period. This research is performance of the ultimately of the BOB have secondary data.

[5]**(Desai, 2013)** In this research is a purpose of the understand the relationship between the position of the financial and banking. In banking sector are playing the role of the economy. In this study is research to the analysis of the compare to the banks financial position. This research is use the different ratio to effect on bank outcome. In this study is rank to bank in their performance on ratio. In this study are banking sector have facing the NPA problem and impact of bank performance in annual result.

[6]**(Goel, 2008)** In this study is a economy has been experiencing the last couple of years it is financial soundness of the banking sector. This study is an aim of the evaluate the financial strength of the India comparative basis of Bank of Baroda. In profitability and solvency, banking has specific aspect of NPA analysed to economic efficiency and stability of the banking sector. Banking sector is a important to a growth of the country but market strength is also necessary for stability in banking.

[7]**(Judith, 2018)** In this report are the study of the Investigate effect of Interest rates of the profitability of the bank of Baroda. In this study are investing a effect of the problem of the interest rate of bank of Baroda. It is a assess the effect of the market profitability interest rate of the bank Of Baroda. In market interest rate are the bank of borrowing is bank management should to borrowing to other less interest rate to increase their profitability. In the knowledge, from lending interest rates, saving interest rate, market interest rates, and market size towards the profitability of the bank.

[8]**(Solanki2, 2020)** In this research are bank is a core element of the financial system and play a vital role in the financial markets. The development of the country banks are funds of the customers to productive purpose. In this study are analysis of performance of the HDFC bank and Bank of Baroda to the selection of banks depends on the capitalisation of the banks. In this research are analysis that is bank of Baroda is a compare to a focus more their strategies, and weakness compare to a HDFC bank.

[9]**(Kishore, 2018)** In this study are analysis of the bank are mobilize deposits and employee are investment their lending activity for the profitability purpose. In India banks are required to a sizable of their funds in the specified required to Statutory Liquidity Ratio. Banks are treasury operations or keeping in the view them expertise, experience, business needs to assets composition. Banks are investment both the domestic in

proportion. The non investment are grade instrument to issuer specific details are securities private modes and placements to a unlisted securities. In this study are analysis to a investment pattern of India Public and Private sector.

[10]**(Dr. S. Vijayalakshmi, 2021)** In this research are financial industry is a vital role over the development of the economy. In this study are financial management is a not only provide a Interest, loans, borrow and land money but also provide customer its safety measures and provide them financial advice. In the bank's performance is all the aspects judged by one of the popular methods CAMELS. It refers to a C – Capital adequacy, A – Asset Quality, M – Management, E – Earnings, L – Liquidity, S – Sensitivity to market risk.

[11]**(Dr. K.V. Geetha Devi, 2016)** In this study are combination o the investment into securities by an individual's to reduce the risk is called portfolio. In the investing in portfolio can be limited in risk to a diversification in portfolio. In different type of securities like bonds, shares, options etc. This type of risk are reduced. The risk and return in National Stock Exchange (NSE) based on the secondary literature available.

[12]**(Dr. mrs. Nagamani m., 2015)** In this study supply of money in circulation is controlled by banks in an economy. In the globalization economy. There is an exemplary change in our country all over and it also had affected the Indian economy. The study is an effort to analysis of the performance of the bank of Baroda in last five year. In this study are analysis in ratio calculated for analysis. The suggested that the bank has to take right measures to increase the income in order to achieve high profit.

[13]**(Prof. Dr. Mohi-ud-Din Sangmi, 2010)** In this study are financial health of a bank is the guarantee not only to depositors but equally significant for the shareholders, employees and whole economy as well. As a sequel to this maxim, efforts have been made from time to financial position of each bank and manage it effectively and efficiency. In this study are evaluation has been CAMEL parameters. Through this model it is the position of the banks under study as their capital adequacy, asset quality, management capacity and liquidity is concerned.

[14]**(Hui, 2012)** In this study are the objective of the compare the financial performance of different ownership structures commercial banks on their financial characteristics and identify the determinants of performance exposed by the financial ratios, which are based on CAMEL model. The impact of capital adequacy ratio, non-performing loan ratio, interest expenses to total loan, net interest margin ratio and credit to deposit ratio on the financial profitability namely return on assets and return on equity to these banks. In the influenced by capital adequacy ratio, interest expenses to total loan and net interest margin, while capital adequacy ratio had considerable effect on return on equity's

RESEARCH PROBLEM

- As the Bank of Baroda is a leading public sector bank, the huge Number of customer are taking the various banking facility.
- It is important to analyses the financial position of Bank of Baroda.
- The researcher tried to analysed the investment pattern of Bank of Baroda in this project Report.

RESEARCH PLAN

- Population of the study – all public sector bank.
- Sample selection – Bank of Baroda.

- Sources of Data – Secondary data have been collected to achieve the objective of research in order to avoid the risk of distortation in the quality data audited financial statements have been collected on research.
- Method – Various Capital structure and profitability ratios are analysed for the purpose of research study.

RESEARCH OBJECTIVE

- To study the financial position of the Bank of Baroda.
- To analysed Investment Pattern of Bank of Baroda.
- To study profitability of Bank of Baroda.

SCOPE OF THE STUDY

- In this study have a significant role to play in the impact o the capital structure decisions on profitability of the bank of Baroda.
- It will serve as a base for Policy makers to look at the appropriate level of capital requirement for banks which ultimately help in the economic growth of nation.
- It will help to financial managers to applied knowledge of the potential problems in financing decisions/capital structure and profitability as well as optimum level of firm's profitability so we meet the wealth maximization goal of firms.
- In this study also serve as a reference for other researcher, Investors, and Society in the area of corporate finance.

DATA ANALYSIS

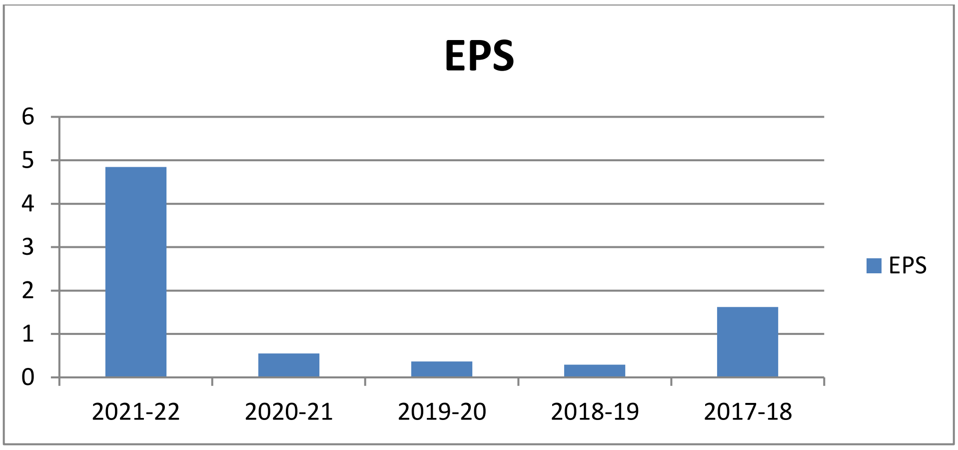
In this study measures a Investment analysis of Bank of Baroda. In Analysis of the investment in Bank of Baroda through a Applying a ratio. This declare a Bank of Baroda is Grow or not and how to investment in Bank of Baroda. In this study helpful to make important strategic decisions based on data in Bank of Baroda.

- **PROFITABILITY RATIOS**

1. Earnings Per Share

Earnings per share of EPS is a common metric used to carry out corporate value. It can be defined as the value of earnings per outstanding share of common stock of the company. EPS indicates the company's profitability by showing how much money a business makes for each share of its stock.

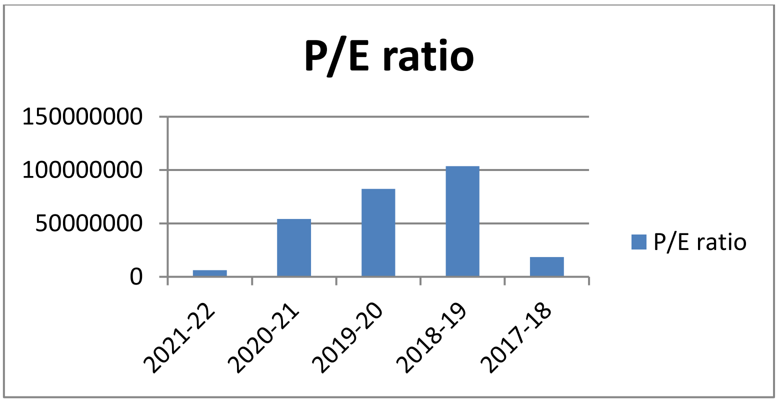
year	EPS
2021 - 22	4.84818773
2020 - 21	0.5526388
2019 - 20	0.364125
2018 - 19	0.289015
2017 - 18	1.62120813



2. P/E Ratio

In this study analysis of the P/E Ratio shows what the market is willing to pay today for a stock based on its past or future earnings. A high P/E could mean that a stock's price is high relative to earnings and possibly overvalued. If the low P/E might indicate that the current stock price is low relative to earnings.

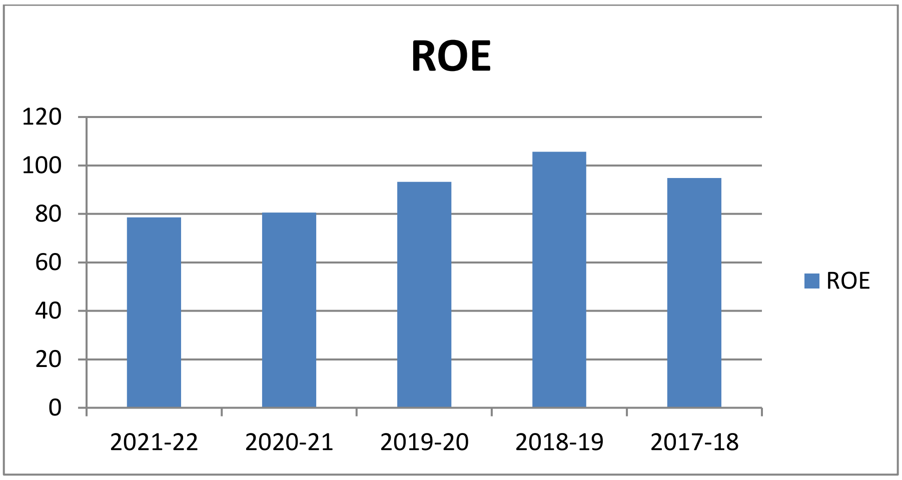
Year	P/E ratio
2021-22	6187879.2
2020-21	54285005
2019-20	82389289
2018-19	103800841
2017-18	18504718



3. Return on Equity

In this study measures are net income and share holders Equity are calculated. The ROE suggests that a company is increasing its profit generation without needing as much capital. It also indicates how will a company's management deploys shareholders capital. A higher ROE is usually better while a falling ROE may indicate a less efficient usage of equity of capital. In this study h return on equity is a consider as a profitability. If the ratio is high, its income and growth of equity is high. In this Bank of Baroda are make profit and growth of equity is in the year 2021-22. In other years Bank of Baroda are Profit or loss in profitability of equity.

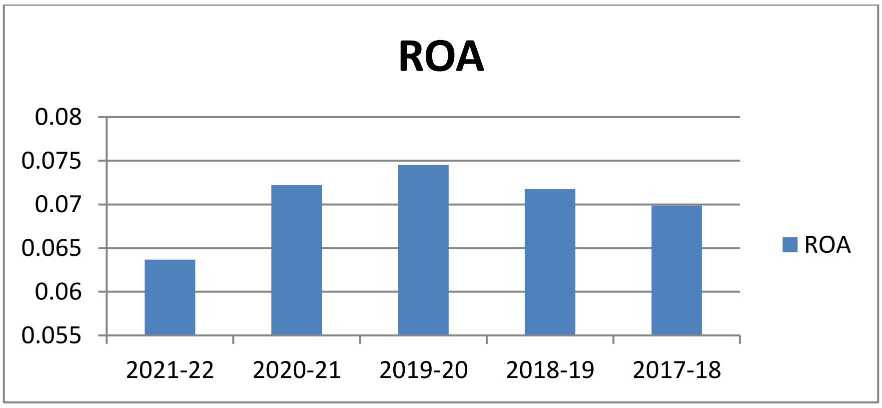
Year	ROE
2021-22	78.5727577
2020-21	80.5662223
2019-20	93.2605975
2018-19	105.710528
2017-18	94.85119



4. Return on Assets

In this study are higher ratio is more appealing to investors that the company is better at managing its assets to generate more net income. A rising profit trend is usually indicates by a positive ROA ratio. In this study are 2017-18 to 2020-21 in return on assets ratio is a increases the growth rate and 2021-22 this year bank of Baroda is a decrease a profitability growth rate.
Bank of Baroda with a low return on assets usually have more assets involved in generating profit, while Bank of Baroda with a high return on assets have fewer assets.

Year	ROA
2021-22	0.06366568
2020-21	0.07221012
2019-20	0.07453133
2018-19	0.07178746
2017-18	0.06986904

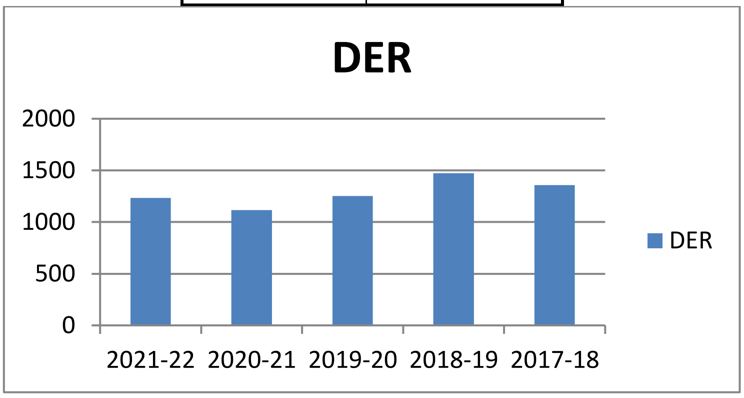


➢ CAPITAL STRUCTURE RATIOS

1. Debt to Equity Ratio

In this study are high debt-to-equity ratio indicates that a company is borrowing more capital from the market to fund its operations, while a low debt-to-equity ratio means that the company is utilizing its assets and borrowing less money from the market in this study are bank of Baroda are 2017-18 are less profit and then other year they have different changes of the capital assets. In 2021-2022 are high of the 2020-21 in the profit.

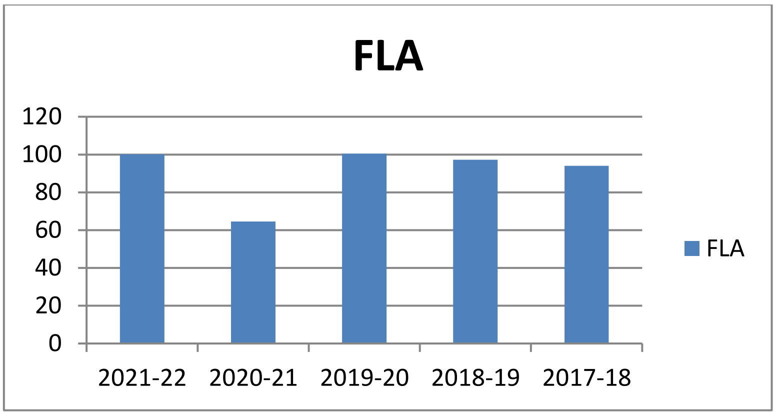
Year	DER
2021-22	1234.14618
2020-21	1115.71925
2019-20	1251.29395
2018-19	1472.54869
2017-18	1357.55675



2. Financial Leverage Ratio

In this analysis A leverage Ratio is any one of several financial measurements that look at how much capital comes in the form of debt(loans) or assesses the ability of a company to meet its financial obligation. Too much debt can be dangerous for a company and its investors. In this study are financial leverage ratio are increasing of the year by year.

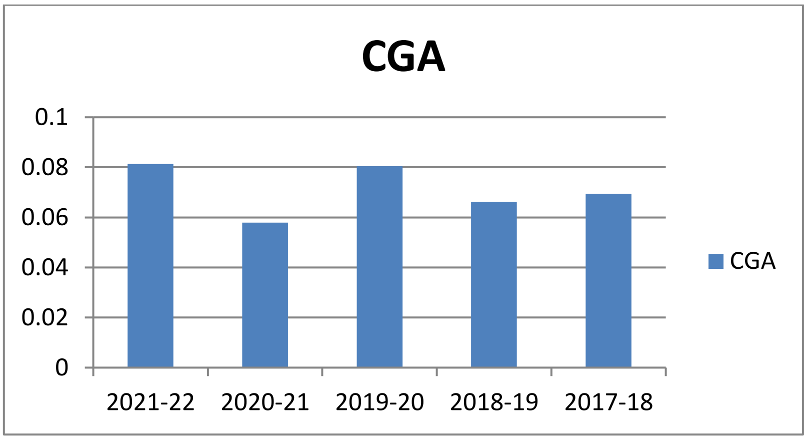
Year	FLA
2021-22	100.1916
2020-21	64.462439
2019-20	100.41498
2018-19	97.196302
2017-18	94.045418



3. Capital Gearing Ratio

In this study are companies with high levels of capital gearing will have a larger amount of debt relative to their equity value. If the financial leverage are demonstrates the degree to which a firm's operations are funded by equity capital versus debt financing. In this study are Financial leverage is a increasing of the year by year.

Year	CGA
2021-22	0.0812984
2020-21	0.0578587
2019-20	0.0803766
2018-19	0.0661887
2017-18	0.0694678



FINDING

- In this examine locate the financial institution of Baroda are try to develop their profitability at positive threat of the organisation.
- Bank of Baroda is a performed higher capital adequacy accompanied by using country wide financial institution.
- Bank of Baroda is a good great assets and plays better than other banks.

- In this observe are Bank of Baroda is a higher earning capacity and secures first position in earning exceptional.
- In this observe has Bank of Baroda is a secured first function in Liquidity followed with the aid of Bank of India and Bank of Baroda is a better management performance and ranks at the start function.

SUGGESTION

- In this study bank of Baroda have a open a new savings accounts and start a recurring deposits.
- Bank of Baroda need a provide fast services to their customers.
- In this study Bank of Baroda have a ATM machine in all area.
- Implementation for sending SMS alert for all transaction process.
- Bank of Baroda plans to enter new countries offering opportunities for profitable growth of business.

CONCLUSION

Bank of Baroda should attempt to reduce its NPA as there may be steep rise in loss category of NPA. There is an increase in deposit in financial institution of Baroda so it must take essential steps to growth the share of earnings via growing lending to corporate and big customers. Bank of Baroda growth the proportion of mortgage amount at the fixed deposits. Bank of Baroda take an projects to attain their destiny dreams and plans. Bank of Baroda provisions coverage ratio wishes to be progressed. Bank of Baroda Initiation of the Literature assessment, Research method, economic information dimension the use of the ratios. In this take a look at using the ratio evaluation for degree the profitability and capital ratios.

REFERENCES

DESAI, D. S. (2013, August 6). Performance Evaluation of Indian Banking Analysis. *Research in Humanities and Social Sciences* , 7.

Dr. K. V. Geetha Devi, K. V. (2016). Analysis of risk and return of selected scripts at NSE. *Asia Pacific Journal Of Research* , 7.

Dr. mrs. Nagamani m., A. K. (2015). A study on the finacial performance of bank of Baroda. *Business Economics & Management Research* , 58.

Dr. S. Vijayalakshmi, J. J. (2021). A Comparative Analysis of Financial performance on Banking sectors - A Camel Analysis. *International research journal on Advanced science hub* , 5.

Goel, D. S. (2008). *The financial critique of banking business in india.* Mumbai: Assistant Professor, Finance, MDI, Gurgaon.

Hui, S. J. (2012). A comparison of financial performance of commercial banks : A case study of Nepal. *Business management* , 11.

Jaspreet Kaur, M. K. (2015, January 16). Financial performance analysis of selected public ectoe banks : A CAMEL Model approach. *CAMEL Model approach* , p. 23.

JUDITH, N. (2018). *Effect of Interest rates on profitabiity of commercial banks : A case study of bank of Baroda.* Uganda: Kampala International University.

Kishore*, K. (2018, December). A comparative analysis of investment patterns in Indian public and private sector banks. *Management & Public Policy* , 10.

Prof. Dr. Mohi-ud-Din Sangmi, D. T. (2010). Analyzing financial performance of commercial banks in India : Applicaion of CAMEL Model. *Commerce and social sciences* , 17.

Prof. S.P.Srivastava, D. B. (2015). *Performance of bank of baroda after acquisition of banaras state bank Ltd.* United State: World Science.

Saji Thazhungal Govindan Nair*, S. Y. (2015, January 1). CAMELS and bank performance measurement : A case study of bank of baroda. *International journal of banking risk insurance* , p.19.

Solanki2, D. A. (2020, December). A Comparative Study of Financial Performance of HDFC Bank and Bank of Baroda. *Wesleyan Journal of Research* , 12.

Vasuki, D. (2022, March). A Study On Financial Performance Analysis of Bank of Baroda. *International Journal of Scientific Development and Research* , 4.

https://www.rehttps://www.tutorialspoint.com/explain-the-importance-of-financial-
https://www.lsbf.org.uk/blog/news/importance-of-financial-management/1

https://www.researchgate.net/publication/354654640_Main_Functions_of_Financial_Management741

https://www.researchgate.net/publication/354654640_Main_Functions_of_Financial_Managehttps://nasonga.com/importance-of-money-management-for-

https://smallbiztrends.com/2017/10/biggest-challenges-for-small-business-

https://www.linkedin.com/pulse/financial-management-small-medium-enterprises-sme-praveen-raveendranent0ation/352982903_What_is_Financial_Management's_Importance