

PROFITABILITY ANALYSIS OF CO-OPERATIVE BANKS IN BHAVNAGAR CITY WITH REFERENCE TO THE ALTMAN Z SCORE MODEL

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ABSTRACT

As the world is turning in to the global village, with the help of communication gap one can reach almost too intelligible distance. It is also necessary to know the financial health of the banking sector. India being a Developing country there are many nationalized, privatized and co-operative banks which play an important role in the overall management. The project report consist of financial health and the sickness of Co-Operative bank, it also contains the various type of ratio to be used to know the financial health of the bank with the help of the z-score model.

The importance of banking as the nerve sector of economic development cannot be over Emphasized. The banking industry has acquired a key position in mobilizing resources for defense & for socio-economic development of the country. It is said that "Bank which is that need of & great wealth of our country has got to be kept very scared. Just as water is for irrigation, good banks are for the countries industry & trade." Since the beginning of planning in India, banking industry has grown not only in size but also in depth this industry has become one big complex. The main objective of the project is to study the financial health of the cooperative sector bank. It contains both theoretical aspects as well as practical aspects.

KEYWORDS: *Co-Operatives, Bhavnagar, Z Score*