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AN EVALUATION ON FINANCIAL PERFORMANCE OF EXIM BANK OF INDIA

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ABSTRACT

The aim of this study to evaluate the financial performance of EXIM bank of India by using financial analytical tools and techniques line camel model. Analysis and interpretation of financial statement is very essential to measure the efficiency, profitability, financial soundness, and future prospects of EXIM bank of India. Financial performance helps the general public , exporters , importers, to analyse whether the bank is effectively doing their operational activity or not. If the financial performance of EXIM Bank is good that means bank has sufficient fund that it can simultaneously finance to all sectors of institution. It means the bank has adequate fund for providing credit facilities to business organisations. The bank has upgraded technology applying and managing high standard of ethics. Bank utilising their resources effectively.

INTRODUCTION

The main function of EXIM Bank is to provide financial assistance and other services to importers and exporters of the country. It oversees and manage the working of corporates that work in import and export sector. EXIM Bank provides various types of product to their customers like- corporate finance , line of credit , export credit, film financing , export services, SME and agro finance and buyers credit through NEIA (National Export Insurance Account) .

The bank facilitate two way technology transfer by financing import of technology into India and investment abroad by Indian companies for setting up joint ventures , subsidiaries or undertaking overseas acquisitions. The bank is providing advisory and promotional services like, merchant banking services, export marketing services, advisory services on multilateral agency funded projects overseas, overseas development assistance , consultancy and technological services, trade finance , overseas investment finance, product liability insurance programme and export vendor development programme.

REVIEW OF LITERATURE

Chintala Balaji (2016), in his study entitled “Comparative study on financial performance of selected public and private banks in India ”compare the overall financial performance of public sector bank and private sector bank and he found that total income and operating in both public and private sector banks are increasing, but in public sector bank’ s increasing rate is higher than the private sector . But net profit and return on asset is decreasing in public sector bank and increasing in private sector bank with increasing rate. So public sector bank must redefine their strategies by considering their strength and weaknesses. They must utilised their asset effectively and due weightage given to CSR. Performance appraisal of employee should be done in timely manner.