

**A STUDY ON FINANCIAL INCLUSION FACILITATION THROUGH CO-
OPERATIVE BANKS WITH SPECIAL REFERENCE TO KUMBAKONAM
CENTRAL CO-OPERATIVE BANK**

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ABSTRACT

This study focuses on financial performance and financial inclusion role of Kumbakonam Central Co-operative Bank. Ratio analysis, trend analysis and percentage analysis are used to evaluate liquidity, profitability and growth performance for the period 2020–2025. The study findings indicate steady growth in deposits and advances with satisfactory profitability. The bank plays a significant role in rural financial inclusion and economic development.

KEY WORDS : Ratio analysis ¹, trend analysis ², percentage analysis ³ liquidity ⁴, profitability⁵