

**A STUDY OF WORKING CAPITAL MANAGEMENT
WITH SPECIAL REFERENCE TO KUMBAKONAM
CENTRAL
COOPERATIVE BANK AT KUMBAKONAM.****J. MATHUBASHINI¹**

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ABSTRACT

This study aims to analyze the working capital management of a cooperative bank with special reference to Kumbakonam Central Cooperative Bank. Working capital management plays a vital role in maintaining the liquidity, profitability, and overall financial performance of an organization. The study is based on secondary data collected from the annual reports of the bank for a period of five years. Various financial tools such as ratio analysis and trend analysis are used to evaluate the efficiency of working capital management. The study highlights the relationship between current assets and current liabilities and examines the bank's ability to meet its short-term obligations. The findings of the study help in understanding the financial position of the bank and provide useful suggestions for improving working capital efficiency.

Keywords : Working Capital¹, Liquidity, Profitability², Ratio Analysis³, Cooperative Bank⁴, Financial Performance⁵