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A STUDY ON THE FINANCIAL POSITION OF THE PRIMARY AGRICULTURAL CO-OPERATIVE CREDIT SOCIETY, MUTHUSERVAMADAM

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ABSTRACT

Primary Agricultural Co-operative Credit Societies (PACCS) play an important role in rural credit development. This study analyzes the financial position of PACCS, Muthuservamadam, for the period 2021–2025 using secondary data and tools such as comparative balance sheet and ratio analysis. The findings show improved liquidity, growth in lending activities, and increase in total assets. However, high dependence on borrowings affects long-term solvency, indicating the need to strengthen internal funds and maintain a balanced capital structure.

The analysis is based on secondary data collected from the company's balance sheets, profit and loss accounts, and internal financial records for a period of five years. All financial statements of the company constitute the population of the study, while the selected five-year financial data form the sample. Convenience sampling is employed as the data used are readily available and relevant for financial analysis.