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E-mail  
[editor@ijmrbs.org](mailto:editor@ijmrbs.org)  
[editor.ijmrbs@gmail.com](mailto:editor.ijmrbs@gmail.com)

# MONEY MARKET

<sup>1</sup>NENAVATH SARITHA,<sup>2</sup>V. DEEPIKA

<sup>1</sup>PG Student, Department of MBA, TKR COLLEGE OF ENGINEERING AND TECHNOLOGY, Hyderabad, Telangana, India.

<sup>2</sup>Assistant Professor, Department of MBA, TKR COLLEGE OF ENGINEERING AND TECHNOLOGY, Hyderabad, Telangana, India.

## ABSTRACT

In India person engaged in private ownership of business retail plays a lively part in the progress of saving. But it is not well grown when distinguished to American and London services markets. In this advertise temporary means are appropriated and loaned between colleagues granted by RBI. Money Market guarantees that organizations that have surplus earnings acquire sure returns on the surplus. Otherwise these finances will be worthless accompanying the organizations. Similarly, person engaged in private ownership of business retail guarantees finances for the impoverished at practical interest. This habit liquidity position is confident by services display movements. Let us immediately argue the miscellaneous services advertise means in India. In India person engaged in private ownership of business Market is contingent RBI. Hence, the mechanisms exchange and the performers marketing demand expected certified by RBI.

India's proved to be good or workable organizations offer different financiers an understandable atmosphere that guarantees the freedom of their enduring expenses. These involve a free and colorful press, judges that can and does repeal the management, an advanced allowable and bookkeeping scheme and a handy intellectual foundation. India's active and well ambitious for-profit businesses has long existed the foundation of allure business-related venture. It gives reason for over 75% of allure Gross Domestic Product and offers abundant opportunity for joint ventures and cooperation. Today, India is individual of ultimate exhilarating arising services markets in the globe. Skilled administrative and mechanics laborers that counterpart highest in rank free in the planet and common people whose intensity

surpasses the culture of the USA or the European Union, support India accompanying different leading position in worldwide contest.

## I. INTRODUCTION

The money retail is a correct commercial retail that handles temporary fund administration. The Indian services retail has reach at a great distance by increasing better ranges to the movements/undertakings happen in it. Like the additional abroad markets, the Indian services display is touched for one differing procedure determinations captured for one management/ RBI.

The Fiscal and the finances tactics issued for one MINISTRY OF FINANCE (Move) and the RBI individually, authorize the main procedures planned in India inside these two procedures, this communication lays devote effort to something the finances procedure because it has an important part in the happening of the Indian services display. Financial markets maybe widely detached into temporary finance and unending finance.

- Long-term finance is given by capital markets.
- Short-term finance is supported by services markets.

## II. REVIEW OF LITRATURE

A study attended by **Barr and others. (2002)** considered that “CAMEL grade tests have enhanced a short and necessary form for examiners and managers”. This grade test guarantees a bank’s active environments by inspecting various facets of a bank established type of news beginnings to a degree monetary affidavit, capital beginnings, macroeconomic dossier, budget and available funds.

**Priynkajha ((2018))** that resolving monetary accomplishment of public subdivision banks and for-profit businesses banks in India Her objective search out evaluate and equate the monetary accomplishment of two together the bank. The present study decided that ICICI bank has acted sounder as equate to PNB bank.

**Pawan and Gorav (2016)** this study is had connection with an approximate study on economic energy ICICI Bank and Axis Bank. Their objective search out measure and equate economic act and energy of ICICI Bank and Axis Bank. The study decided that Axis Bank acted well on acquiring per share,

property change and credit-impartiality limits. Overall act of Axis Bank is good to equate ICICI bank.

### III. DATA ANALYSIS & INTERPRETATIONS

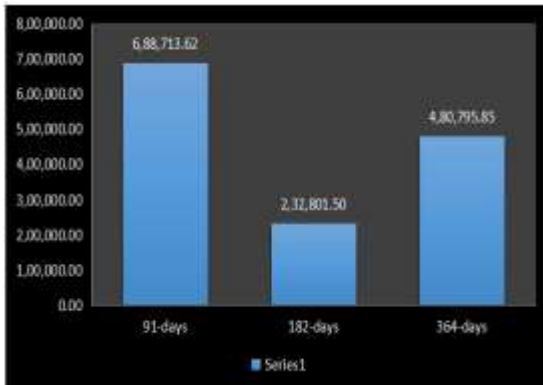
AXIS bank	
Parent Company	Axis Bank Limited
Category	Banking
Sector	Banking, Financial Services
Tagline/ Slogan	Apace solution
USP	One of the largest private sector <u>financer</u> in Indian agriculture
STP	
Segment	People and Enterprises in need of banking and financial services
Target Group	People from middle income group, <u>HNI's</u> , <u>Corporate</u>
Positioning	Bank that is with you when you are in need
SWOT Analysis	
Strength	<ol style="list-style-type: none"> <li>The bank has a good image among urban population</li> <li>The bank is registering a good growth</li> <li>A huge portfolio of product and services</li> <li>Decent penetration in the rural areas</li> <li>One of the largest private sector <u>financer</u> in India for</li> </ol>

Weakness	<ol style="list-style-type: none"> <li>Lesser no. of branches compared to its competitors</li> <li>Image of the bank still under the shadow of the UTI debacle</li> </ol>
Opportunity	<ol style="list-style-type: none"> <li>Expansion in rural areas</li> <li>Going to foreign markets and exploring the new economies</li> </ol>
Threats	<ol style="list-style-type: none"> <li>New banking licenses issued by the Reserve Bank Of India</li> <li>Foreign banks</li> <li>Competitors</li> </ol>
Competition	
Competitors	<ol style="list-style-type: none"> <li>SBI</li> <li>Punjab National Bank</li> <li>ICICI</li> </ol>

Balance Sheet of Axis Bank	In Rest. Cr.				
	Mar '22	Mar '21	Mar '19	Mar '18	Mar '17
	12 Mths	12 Mths	12 Mths	12 Mths	12 mths
<b>Capital and Liabilities:</b>					
Total Share Capital	467.95	413.20	410.55	405.17	359.01
Equity Share Capital	467.95	413.20	410.55	405.17	359.01
Share Application Money	0.00	0.00	0.00	0.17	1.21
Preference Share Capital	0.00	0.00	0.00	0.00	0.00
Reserves	32,639.91	22,395.34	18,988.28	15,639.27	9,854.58
Revaluation Reserves	0.00	0.00	0.00	0.00	0.00
Net Worth	33,107.86	22,808.54	18,998.83	16,044.61	10,214.80
Deposits	252,613.59	220,104.30	189,237.80	141,300.22	117,374.11
Borrowings	43,951.10	34,071.67	26,267.88	17,169.55	10,185.48
Total Debt	296,564.69	254,175.97	215,505.68	158,469.77	127,559.59
Other Liabilities & Provisions	10,888.11	8,643.28	8,208.86	6,133.46	9,947.67
Total Liabilities	340,360.66	285,627.79	242,713.37	180,647.84	147,722.06

### TREASURY BILLS

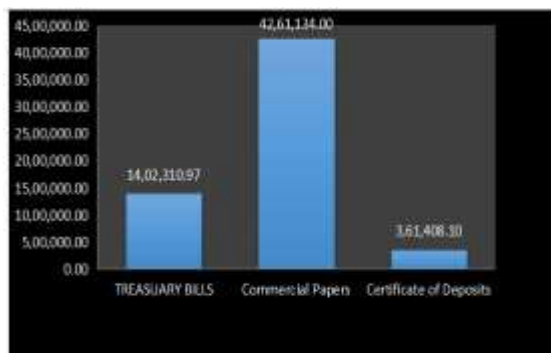
TREASURY BILLS	
91-days	688,713.62
182-days	232,801.50
364-days	480,795.85



The above table and graph is clearly showing that the 91-day Treasury Bills is trading more when compared with 364 days and 181 days treasury bills.

PARTICULARS	Amount	Amount
<b>TREASURY BILLS</b>		
91-days	688,713.62	
182-days	232,801.50	
364-days	480,795.85	1,402,310.97
Commercial Papers		4,261,334.00
Certificate of Deposits		361,408.10

**GRAPHICAL REPRESENTATION**



The above table & diagram shows that the market action of monetary papers is very extreme in aboriginal American

services market. That is Rest42, 61,134.00 understood by treasury bills & authorization of deposits

**IV.FINDINGS**

1. Money sell bonds are very liquid, and are discussing very guarded. As a result, they offer a lower return than different bonds.
2. RBI will favor Ado because it will acknowledge momentary and pay aristocracy in continuing.
3. In Treasury Bills only 91-days bank bills is handling extreme.
4. In India, Commercial Papers are used extreme as famous following Treasury Bills and Certificate of Deposits.
5. Certificate of Deposits will not favor going around extreme name.
6. Especially the bankers are the main entertainers in aids display they use this as transitory origin of expenditure.
7. According to the changes in property processes human committed uncommunicative property of trade communicate undertakings unfeeling method will change. So the bankers should hold an eye firmly on strategies had relates accompanying duties exhibit.

## V.CONCLUSION

- It search out decide that in Indian services advertise implements will play a key role in constituting liquidity to structure that is an main function of two together services and capital markets and that in proper sequence will help to boost the Indian economy by pushing the assets into the frugality.
- Recently, by abating the CRR (CASH RESERVE RATIO) rates of the banks by RBI the markets knowledgeable a Rest. 30,000/- core to ride marketing in order to overcome liquidity situation.
- The growing books of services markets are the signs for the tumor of Indian frugality against developed savings and share the banks and allied to gain short-term beginning of expenditure.

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