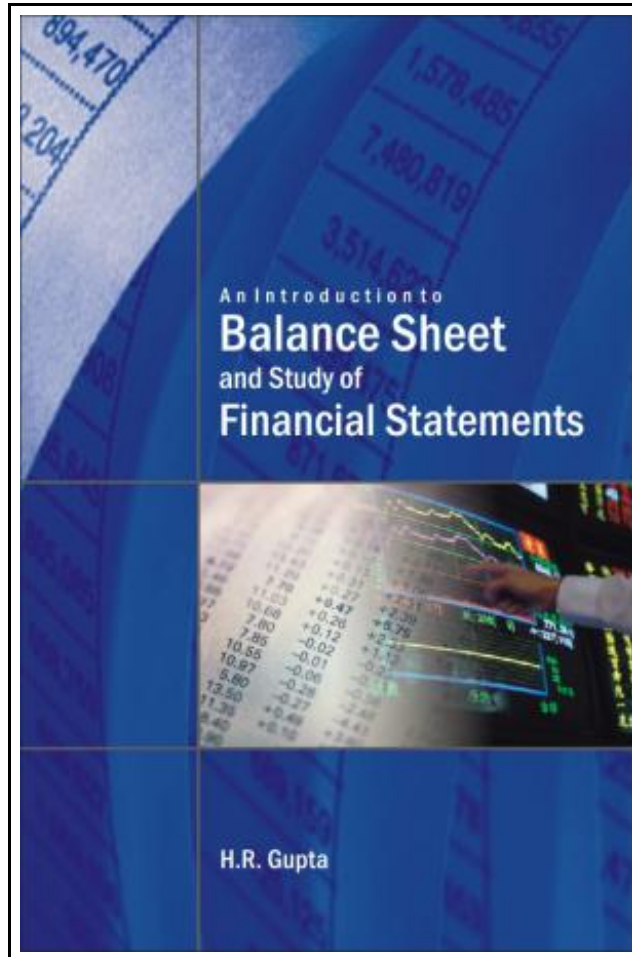


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2014. Hardcover. Book Condition: New. 277 This book seeks to analyze the different aspects of balance sheet and of financial statements. Delineating the general principles of sound lending, it discusses at length the trading and profit and loss account, balance sheet analysis, concept and utility of cash flow statement, ratio analysis, break-even analysis, depreciation, and bank reconciliation statement. Explaining the concept of capital adequacy ratio, it also deals with the monitoring of stock statement, assessment of working capital need for SSI units, management of working capital, bank credit and limitation period for filing suits in the court of law, sick and protested advances accounts, management of non-performing assets, credit risk management, security of bank and cash management, preventive measures to avoid frauds in banks, profitability in banks, depository services, mutual funds, internet banking, ATM service, and consolidation of banks through mergers and acquisitions. The role of Securities and Exchange Board of India has been analyzed as well. Hari Ram Gupta was born 12th of October 1945 at Patti, District Tarantaran (Punjab). He is an Associate Member of IIB and F Mumbai. He is M.Com, CAIIB. He has qualities of head and heart. He is Income-tax Practitioner and doing practice of Income-tax since 2003 at Bikaner. He is a poet. Prof. Gupta is associated with some social organisations of repute viz Bharat Vikas Parishad, Nagar Ikai and Varishath Nagrik Samiti of Bikaner. Thus, Prof. Gupta has devoted himself for social welfare of the mankind. He is talker of All India Radio, Bikaner. His programmes are being broadcasted and relayed on social and financial matters from time to time on AIR, Bikaner. He is Director of Bikaner Institute of Banking Studies, Bikaner. He is Manager, Bikaner Physiotherapy Centre, Bikaner and Treasurer of Yatri Sewa Samiti, Bikaner. About The Author:- Hari Ram Gupta was born 12th...

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