

COMPARATIVE STUDY OF FINANCIAL REPORT OF BANKING AND AUTOMOBILE SECTOR

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ABSTRACT :- Most budget summary examinations center around firms having a place with ventures that either contribute essentially to monetary figures or set in a profoundly serious business climate. target about this paper is an investigation done to see degree to which an organization has executed utilizing rules monetary execution is great also right. This study researches execution about business banking area for time about April-2011 to Spring - 2014. Budget summaries about Pivot bank, ICICI bank, Government bank also HDFC bank for demonstrated periods were gotten from data set, for example, CMIE, Ability, cash control also hurray finance. outcomes have impacted their monetary execution, also thus, point about this proposition is to show impacts about outflow outrage to Volkswagen's fiscal summaries, contrast distinctions with BMW's presentation during concentrated on time about 2012-2016, also propose suggestion that would their proficiency in a consistently creating climate. exact piece about this proposal was done, by utilizing near budget summary examination, to find contrasts in organizations' resource also capital designs, development, resource also work utilization effectiveness, liquidity, productivity, benefit per representative also relative power. As a general rule, it was established that, BMW was more beneficial for most part because about more proficient administration about money change cycle, as well as higher working benefit per representative, return on deals also work efficiency. They likewise had better also manageable resource also capital design, contrasted with Volkswagen. Important data got from these budget reports were summed up also used to process monetary proportions for four-year time frame. Monetary proportions are devices used to gauge productivity, liquidity also dissolvability execution about four significant Indian business banks. This examination is to investigate fiscal reports about these banks utilizing liquidity proportions, movement proportions, influence proportions, benefit proportions, a nd market esteem proportions. For liquidity, accompanying proportions were utilized: current proportion, fast or basic analysis proportion. For movement, Stock turnover proportion, debt holder turnover proportion also working capital turnover proportions were utilized. For influence, accompanying proportions were utilized for example obligation proportion, value proportion, also interest inclusion proportion. For productivity, overall revenue, net revenue, return on resources, return on investor's value, also income per share were utilized. For market esteem, cost profit proportion also procuring per share proportions were utilized.

Keywords: Current Ratio, Acid ratio, Quick ratio,automotive industry, comparative financial statement analysis, matrix analysis, Return on Assets (ROA), Return on Shareholder's Equity (RONW), Earning per share (EPS).

INTRODUCTION

The monstrous measure about numbers in an organization's budget reports can be wildering also threatening to numerous financial backers. Then again, in event that you know how to break down them, budget summaries are a treasure trove about data. Fiscal summaries are medium by

which an organization unveils data concerning its monetary presentation. Devotees about basic investigation utilize data taken from fiscal reports to pursue venture choices.

A new article gives persuading proof that information things put away in huge data sets have critical paces about mistakes (Klein, Goodhue also Davis, 1997). issue is exemplified by COMPUSTAT also CRSP Month to month Return Tape which are erroneously remembered to be precise in light about fact that they report data for openly possessed organizations. Nonetheless, both about these data sets have huge blunder rates that mutilate examination except if remedied (Kim, 1997; Courtney also Keller, 1994; Kinny also Swanson, 1993; Bennin, 1980; Beedles also Simkowitz, 1978; and, Rosenberg also Houglet, 1974). Yusuf also Hakan, (2011) momentary lenders about an organization like providers about merchandise about credit also business banks giving transient credits are essentially keen on knowing organization's capacity to meet its current or momentary commitment as also when these become due. Ohlso (1980) finished up from his examination that firm size was straightforwardly connected with firm monetary execution with more modest firms bound to come up short than bigger ones. Following first examinations, numerous extra exploration projects were embraced trying to approve utilization about monetary proportions for foreseeing monetary execution about a firm. A portion about better realized investigations incorporate Altman, Haldeman and Narayanan (1977), Norton and Smith (1979), Mensah (1983). These investigations, similar to their ancestors, neglect to exhibit that ordinariness about dissemination or those important example suppositions have been met preceding examination.

After readiness about fiscal summaries, one might be keen on knowing place about a venture according to various perspectives. This should be possible by examining fiscal report with assistance about various devices about examination, for example, proportion investigation, reserves stream investigation, income examination, relative proclamation examination, also so on. Here I have done monetary examination by proportions. In this cycle, a significant relationship is laid out between at least two bookkeeping figures for correlation.

Monetary proportions are generally utilized for displaying both by professionals also scientists. firm includes many closely involved individuals, similar to proprietors, board, work force, clients, providers, contenders, administrative organizations, also scholastics, each having their perspectives in applying fiscal summary examination in their assessments. Specialists utilize monetary proportions, for example, to gauge future outcome about organizations, while analysts' primary interest has been to foster models taking advantage about these proportions. Numerous particular areas about exploration including monetary proportions can be perceived. Generally one can notice a few significant topics in monetary examination writing. There is covering in recognizable topics, also they don't be guaranteed to concur with what hypothetically may be best established regions.

Budget summaries are those explanations which give data about productivity also monetary place about a business. It incorporates two explanations, i.e., benefit also misfortune a/c or pay proclamation also monetary record or position explanation. pay proclamation presents outline about pay procured also costs caused during a monetary year. Position articulation presents monetary place about business toward year's end.

Prior to understanding importance about examination about fiscal reports, it is important to comprehend significance about „analysis“ also „financial statements“.

Examination implies laying out a significant connection between different things about two fiscal reports with one another so that an end is drawn. By fiscal reports, we mean two proclamations (1) benefit also misfortune a/c (2) monetary record. These are ready toward finish about a given timeframe. They are signs about productivity also monetary sufficiency about business concern.

Hence, investigation about fiscal summaries implies laying out significant connection between different things about two budget reports, i.e., pay articulation also position proclamation

A party keen on examination about budget summaries Investigation about fiscal summary has become extremely huge because about boundless premium about different gatherings in monetary consequence about a specialty unit. different people keen on examination about fiscal summaries are:-

Transient banks :- They are keen on knowing whether sums inferable from them will be paid as also when fall due for installment or not.

Long haul lenders :- They are keen on knowing whether chief sum also interest consequently will be paid on time or not.

Investors :- They are keen on benefit, return also capital appreciation.

The executives:- administration is keen on monetary position also execution about venture overall also about its different divisions.

Worker's guilds :- They are keen on fiscal summaries for arranging wages or compensations or reward concurrence with executives.

Tax collection specialists :- These specialists are keen on budget summaries for deciding assessment risk.

Specialists :- They are keen on budget summaries in endeavor research in business issues also practices.

Workers :- They are intrigued as it empowers them to legitimize their requests for reward also expansion in compensation. You host seen that different get-togethers are keen on outcomes announced in fiscal reports. These outcomes are accounted for by dissecting fiscal reports using proportion examination.

The car business has encountered critical enhancements as interest also creation has expanded quickly throughout last many years. As per Worldwide Association about Engine Vehicle Makers (OICA), worldwide traveler vehicle deals have expanded by 38.0% by 2016 since monetary emergency in 2009, from 50 million to 69 million vehicles. As indicated by OICA, by 2016, degree about vehicle creation has nine-collapsed beginning around 1950, also quantity about vehicles sold have multiplied beginning around 1990. However business keeps on becoming because about new innovation benefits also further developed administration abilities. As indicated by McKinsley's worldwide car industry examination, organizations are confronting numerous troubles also difficulties emerging from these innovation improvements, as well as consistently moving deals also fixing natural guidelines. Consequently, they should change their essential needs, as well as make suitable speculations also asset acquisitions to profit from these difficulties.

Notwithstanding, review occurred somewhere in range about 2012 also 2016. A portion about large players in auto business, including Volkswagen, got discovered undermining emanation tests in September 2015, by introducing programming in their vehicles that could immediately decrease real discharges while vehicles were tried. This brought about abdication about Volkswagen's Chief Martin Winterkom, also degree about fines is still under assurance also examination. BMW Gathering assumed no part in discharge embarrassment, also hence, makes it qualified to think about monetary execution between these two organizations.

Reality about this study is upheld by steady development also advancement about auto business, as well as constantly expanding request. outflow outrage likewise gives a phenomenal chance to research genuine effects on an organization's productivity also effectiveness. Point about this study is to show impacts about emanation outrage to Volkswagen's budget reports and, contrast distinctions with BMW's presentation during concentrated on period. Objective about this study is Volkswagen Gathering also BMW Gathering, which are German based around world working organizations. investigation about organizations' yearly reports on a time span about five years will represent elements also design about their capital also resources previously, during also after outflow outrage.

The three exploration questions are:

- How does Volkswagen's also BMW's capital also resource structures vary from one another during concentrated on period?
- Which organization is more effective also why as far as resource also workforce utilization, liquidity, benefit, also is becoming quicker?
- Which organization has higher benefit per worker, also what parts biggestly affected that?
- Which organization has been more effective regarding relative power?

System utilized in this study is relative fiscal summary examination. investigation will mirror resource also workforce use effectiveness, benefit, also development in light about yearly reports from 2012 to 2016. In like manner, benchmarking will give relative outcomes. creator utilizes upward, flat, pattern, proportion network also part examination for two organizations as methodologies.

This study starts by giving an outline about worldwide car industry also market, ongoing examinations with comparable strategy, also realities about organizations as well as their situation on lookout. subsequent part begins with a correlation about bookkeeping strategies also their effect on monetary investigation to show that there are no massive contrasts between organizations. Besides, subsequent part covers exact exploration, following with results from examination about organizations' monetary presentation, structure, development, dissolvability, resource also workforce use effectiveness, benefit per worker also relative force. At long last, all examination will be finished up also proposition are accommodated organizations.

OVERVIEW OF AUTOMOTIVE INDUSTRY

Volkswagen also BMW are both working in auto business, which is viewed as profoundly resource also work concentrated, as well as main thrust about worldwide economy. business incorporates organizations that plan, fabricate, create also sell traveler vehicles. As indicated by OICA, traveler vehicles are characterized as engine vehicles that are utilized for moving travelers, also incorporate no less than four haggles in excess about eight seats. business created north about 1,500 billion U.S. dollar benefits by just ten driving car producers in 2016, as per Measurement. In this manner, it is obviously that financial slump adversely affects business in numerous ways, particularly in 2007-2009. figure 1 shows extent about China's, Europe's also Assembled State's creation about traveler vehicles to all out degree about creation. As should be visible from figure 1, degree about all out traveler vehicle creation fell almost 16% during monetary emergency adding up to 48.3 million out about 2009. Be that as it may, business has recuperated consistently also is projected to develop significantly further consistently. Primarily because about expanded request degree about creation has previously become by 53% since

emergency, as absolute creation about traveler vehicles on planet added up to million about every 2016. While US also Europe were battling during also after financial emergency, China's creation has become generally 66% by 2016, adding up to 50.6 million units. By fuelling its economy vigorously with obligations, development about China alone records to 65.0% about all out creation about traveler vehicles in 2016.

Overview of companies

The main organization about this examination is a German brand, Volkswagen Gathering. Gathering incorporates twelve brands from seven European nations: Volkswagen Traveler Vehicles, Audi, Seat, Škoda, Bentley, Bugatti, Lamborghini, Porsche, Ducati, Volkswagen Business Vehicles, Scania also MAN. Notwithstanding car side, Volkswagen is dynamic in different fields, for example, seller also client funding, renting, banking also protection exercises, also armada board. Volkswagen has 120 creation plants in 20 European nations also one more 11 nations in America, Asia also Africa. It has roughly 625,000 laborers all over planet, also sells vehicles in 153 nations.

For correlation with Volkswagen creator has picked another German brand, BMW Gathering. gathering utilizes around 125,000 individuals also goes about as main vehicle also bike maker overall to zero in entirety about its brands on exceptional portion, as per their site. VW Gathering, then again, has an assortment about vehicle models in various cost classifications. With its three brands BMW, Smaller than usual also Rolls-Royce, BMW Gathering is world's driving premium producer about cars also bikes, also furthermore gives premium monetary also versatility administrations. As a worldwide organization, BMW Gathering has 31 creation also get together offices working in 14 nations, also has a worldwide deals network in excess about 140 nations.

Item	Volkswagen	BMW
<u>Buildinngs</u>	20-50	8-50
Site improvements	10-20	8-50
<u>Techinal equipment and machinery</u>	6-12	3-21
Other equipment, factory and office equipment	3-15	2-25

Table 1 General information of Volkswagen also BMW in 2016

OVERVIEW OF RECENT STUDIES

The point about this subchapter is to get a feeling about how fabricating enterprises also different businesses can be investigated through budget summaries also different proportions, also moreover, by contrasting also benchmarking organizations inside a similar industry. Szucs (2015) in his examination "The monetary examination about Hungarian car industry in view about productivity also capital construction proportions", investigated design about Hungarian auto area also dissected proportions depicting economy. Szucs observed that area was driven generally by a limited gathering about unfamiliar organizations also capital designs were not changing in regards to size about organization. Szucs additionally understood that Hungarian vehicle industry was essentially unfamiliar predominant because about adventure about modest work costs, charge reliefs also capital withdrawals about those significant organizations. Szucs sees that Public authority's help also focused on consideration is best way to direct area towards customary homegrown vehicle creation also back to business cycle. Moreover, Szucs utilized variable also bunch investigation to make various gatherings inside pointers to track down associations between capital design also productivity. review, notwithstanding, affirmed past outcomes also found no variety in job about liabilities regarding benefit, or any models with various capital designs (Szucs 2015, 62-70). organizations shaped three groups in light about their benefit, momentary liquidity also product proportions, as well as size about organization regarding net deals also unfamiliar capital. benefit about littlest gathering stood apart from business normal also different gatherings yet had no critical effect because about concentrated workforce also turnover towards top organizations. Organizations with high benefit, thusly, included lower pace about absolute liabilities, generally other momentary liabilities. It was additionally presumed that bank funding assumed no critical part in area in light about fact that organizations are generally utilizing value based funding which is upheld by high productivity about area. Hence, more modest organizations need to depend on help given by EU also legislative associations (Szucs 2015, 62-70)

Starting with Beaver's (1966) communicated that standard monetary proportions can anticipate monetary exhibition about firms, numerous ensuing investigations have endeavored to show prescient worth about different methods for assessing genuine business execution.

Encourage, (1986) audited about writing portraying techniques also speculations for assessing also anticipating monetary execution uncovers that despite fact that strategies have become progressively perplexing, barely any scientists enough location issues related with example utilized. For instance, most proportion investigation concentrates on utilize multivariate examination that depends with understanding about a typical conveyance about monetary proportions. Without affirming guess about ordinariness about proportion dissemination, scientist is in danger about drawing wrong derivations. While considering conveyance about monetary proportions in any data set, ordinariness about dissemination can be slanted by

information recording blunders, negative denominators also denominators moving toward nothing (Tripathi, 2014)

Malhorta also McLeod, (1994) contended that best way to survey future monetary execution is through the inclusion about abstract measures.

Ross et al., (2007) inferred that most scientists partition monetary proportions into four gatherings i.e benefit, dissolvability, liquidity also action proportions. Lasher, (2005) explored dept proportions show how successfully association utilizes others' cash also whether it is utilizing a ton about acquired cash. Tarawneh, (2006) portrayed idea about association impacts proportions utilized. For instance, on account about a bank, liquidity proportion is utilized to decide how much liquidity that a bank needs to meet its liabilities; a bank likewise utilizes benefit proportions. Lermack, (2003) contended advantages about monetary proportions investigation: Monetary proportions are a significant also deep rooted method about monetary examination. Coming up next are advantages about monetary proportions investigation.

Brigham also Ehrhardt (2010) expressed "monetary proportions are intended to assist with assessing budget reports". Monetary proportions are utilized as a preparation also control instrument. Monetary proportions examination is utilized to assess presentation about an association: it means to decide areas about strength for flimsy parts also it offers arrangements by giving suitable plans.

Tiwari also Parray (2012) made sense about exhaustively investigation about budget reports about Ranbaxy ltd. It gives experiences into two broadly utilized monetary apparatuses, proportion examination also normal size explanations investigation. target about this paper is to assist peruser with understanding how these instruments ought to be utilized to examine monetary place about a firm. To show course about monetary examination, Ranbaxy Restricted's accounting report also pay explanations are broke down in this paper. A fiscal summary is an assortment about information coordinated by logical and reliable bookkeeping methodology. Its motivation is to convey a comprehension about some monetary part about a business firm. Monetary examination (likewise alluded to as fiscal report investigation or bookkeeping investigation) alludes to an evaluation about practicality, soundness also productivity about a business, sub business or task (John, B. et al., 2023)

Comparison of accounting methods and their impact to financial analysis

The two organizations, Volkswagen also BMW, are utilizing Worldwide Monetary Announcing Guidelines (IFRS), also strengthening necessities about § 315a about German Business Code (HGB). Concerning accounting reports, there happened no tremendous contrasts.

The significant fundamental standards in organizations' bookkeeping approaches are:

1. two organizations utilize straight-line strategy over its assessed valuable life in devaluation about their unmistakable also elusive resources.
2. Bought also inside created immaterial resources are recorded at cost also perceived as resource assuming it is likely that utilization about resource will produce future financial advantages.
3. All things about property, plant also gear are estimated at obtaining or fabricating cost, not entirely set in stone based on both immediate also roundabout expense that are straightforwardly inferable, less gathered devaluation also collected debilitation misfortunes.
4. Vehicles that are rented out under working leases are perceived at cost also devalued to their assessed leftover worth utilizing straight-line technique over term about rent (Tripathi, 2019)

Company name	Year of establishment	Number of employees	Net sales (in millions of euros)	Sales volume (in millions of units)	Net profit (in millions of euros)	Market capitalization (in billions of euros)
Volkswagen	1937	619,346	217.3	10.4	5.4	67.9
BMW	1916	124,729	94.2	2.4	6.9	57.0

Table 2 Comparison between two companies

COMPARATIVE ANALYSIS OF FINANCIAL STATEMENT STRUCTURES

Normal size examination, otherwise called vertical investigation, is an instrument that uncovers organization's monetary record also pay proclamation structures. Most generally, things in monetary record are isolated by how much complete resources or all out liabilities also value, also things in pay articulation are partitioned by all out deals. This is significant while looking at organizations as all out size about organization's activities also supporting fluctuates in outright figures, also organizations could utilize various monetary forms. Consequently, by breaking

down rates rather than outright figures, this device gives more precise outcomes also dependable knowledge (Patil, R. N., & Bhambulkar, A. V.,2020)

RESEARCH METHODOLOGY

Research problem and objectives

This examination paper plans to quantify monetary presentation about Indian financial ventures, for example, (Pivot, ICICI, HDFC, also Government bank) for times about April-2011 to Walk 2014 utilizing near monetary proportions. As an examination method, scientist got reviewed fiscal reports for four time frames (2011 to 2014) about Indian financial organizations from Ability also company's site. Monetary data vital for monetary proportions were gotten from these budget summaries. These were then summed up also handled to concoct relative monetary proportions that were utilized in examination stage. As applied in this review, monetary proportions were gathered into five classifications i.e liquidity, benefit, dissolvability, market based proportion, also influence proportion. This find out to give a response to inquiry: what are standards, industry figures, also idiosyncrasies in financial area about Indian market utilizing liquidity, movement, influence, benefit, also market esteem proportions?

Also, this concentrate explicitly expects to meet accompanying targets:

1. To decide liquidity, movement, influence, productivity, also market esteem proportions about Pivot, ICICI, HDFC, also Government bank.
2. To decide standards, industry figures, also idiosyncrasies about Indian financial area.
3. To find near monetary examination among these financial organizations.
4. To assess monetary execution utilizing DuPont examination.

DESCRIPTIVE STATISTICS

Table 3 makes sense about consequence about a few monetary proportions about Hub BANK from 2011 to 2014. It contains liquidity proportion for example current proportion also basic analysis proportion, benefit proportion for example return on resources (ROA), return on total assets (RONW), return on capital utilized (ROCE), acquiring standard offer (EPS), cost acquiring proportion (P/E), net revenue, also overall revenue, movement proportion for example stock turnover proportion, debt holder turnover proportion, also working capital turnover resources turnover proportion for example fixed resources also all out resources turnover. Influence proportion for example obligation to value, interest inclusion proportion, investor's

value proportion, also return on complete resource lastly, DuPont examination have been utilized in this paper to estimated monetary execution about an organization

Ratios	2014	2013	2012	2011
Current Ratio	0.16	0.15	0.11	0.13
Quick Ratio	0.06	0.07	0.05	0.03
Return On Assets	8.41	7.35	6.46	5.62
Return On Shareholder's Equity	34.58	26.73	22.29	16.60
Earning Per Share	180.56	183.08	99.93	127.01
Price Earnings Ratio	9.30	10.57	11.14	16.10
Net Profit Margin	0.16	0.15	0.15	0.17
Profit Margin	0.43	0.37	0.34	0.34
Debtor Turn Over Ratio	0.11	0.11	0.11	0.09
Working Capital Turn Over	0.83	0.90	1.08	0.72
Total Assets Turn Over	0.10	0.10	0.10	0.08
Debt To Equity	709.35	633.09	614.86	524.75
Interest Coverage Ratio	0.33	0.30	0.30	0.39
DuPont Analysis	0.04	0.04	0.03	0.03

TABLE 3 FINANCIAL RATIOS OF AXIS BANK

Table 4 makes sense about aftereffect about a few monetary proportions about ICICI BANK from 2011 to 2014. It contains liquidity proportion for example current proportion also analysis proportion, productivity proportion for example return on resources (ROA), return on total assets (RONW), return on capital utilized (ROCE), acquiring standard offer (EPS), cost procuring proportion (P/E), net overall revenue, also net revenue, action proportion for example stock turnover proportion, borrower turnover proportion, also working capital turnover resources turnover proportion for example fixed resources also absolute resources turnover. Influence proportion for example obligation to value, interest inclusion proportion, investor's value proportion, also return on all out resource lastly, DuPont examination have been utilized in this paper to estimated monetary execution about an organization.

Ratios	2014	2013	2012	2011
Current Ratio	0.02	0.02	0.02	0.02
Quick Ratio	0.00	0.01	0.00	0.01
Return On Assets	6.63	5.73	4.70	4.24
Return On Shareholder's Equity	17.07	13.33	9.96	7.48
Earning Per Share	479.99	169.49	99.70	66.79
Price Earnings Ratio	12.32	13.84	16.44	22.68
Net Profit Margin	0.18	0.17	0.16	0.16
Profit Margin	0.36	0.32	0.28	0.26
Debtor Turn Over Ratio	0.11	0.11	0.10	0.10
Working Capital Turn Over	0.93	0.82	0.81	0.68
Total Assets Turn Over	0.09	0.09	0.08	0.08
Debt To Equity	421.35	379.63	343.23	290.98
Interest Coverage Ratio	0.35	0.32	0.28	0.30
DuPont Analysis	0.03	0.03	0.02	0.02

Table 4 FINANCIAL RATIOS OF ICICI BANK

Table 5 makes sense about consequence about a few monetary proportions about HDFC BANK from 2011 to 2014. It contains liquidity proportion for example current proportion also analysis proportion, benefit proportion for example return on resources (ROA), return on total assets (RONW), return on capital utilized (ROCE), acquiring standard offer (EPS), cost income proportion (P/E), net revenue, also net revenue, action proportion for example stock turnover proportion, debt holder turnover proportion, also working capital

Ratios	2014	2013	2012	2011
Current Ratio	0.12	0.11	0.10	0.15
Quick Ratio	0.02	0.02	0.02	0.02
Return On Assets	7.79	7.42	6.65	6.09
Return On Shareholder's Equity	40.87	31.79	24.16	18.18
Earning Per Share	601.22	294.70	274.90	199.12
Price Earnings Ratio	18.73	21.46	46.03	25.42
Net Profit Margin	0.17	0.16	0.16	0.16
Profit Margin	0.40	0.36	0.35	0.35
Debtor Turn Over Ratio	0.12	0.12	0.12	0.11
Working Capital Turn Over	1.07	1.27	1.27	0.73
Total Assets Turn Over	0.10	0.10	0.10	0.09
Debt To Equity	868.42	705.20	581.40	479.20
Interest Coverage Ratio	0.37	0.35	0.34	0.42
DuPont Analysis	0.04	0.04	0.03	0.03

TABLE 5 FINANCIAL RATIOS OF HDFC BANK

CONCLUSION

Subsequent to directing a far reaching monetary proportion examination about over four banks, accompanying ends are made: In event that liquidity proportions about multitude about organizations are looked at, it is found that main Government bank has best current proportion about 2:1. Anyway by contrasting Benefit proportion, Movement turnover proportion, Resources turnover proportion, Influence proportion also DuPont examination about relative multitude about organizations, it is seen that HDFC also Government has genuinely stable resource turnover proportion which demonstrates its proficient use about assets in income age. Additionally, Government has best cost profit proportion among different banks. complete resources turnover proportion about Government bank shows that it keeps essentially exceptionally resources for meet obligations. Hence it is construed that general Government bank is most monetarily stable organization in contrast with others.

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