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CASH MANAGEMENT AT KOTAK MAHINDRA BANK

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ABSTRACT

This study examines the dynamics of Cash Management within business operations, focusing on their significance in financial management and decision-making. Cash Management, often regarded as the lifeblood of a business, represents the inflow and outflow of cash and cash equivalents over a specific period. Understanding the intricacies of Cash Management is crucial for businesses to maintain liquidity, meet financial obligations, and pursue growth opportunities effectively.

The abstract delves into various aspects of Cash Management, including its drivers, patterns, and management strategies. It explores the factors influencing cash inflows, such as revenue generation, financing activities, and investment returns, as well as the determinants of cash outflows, including operating expenses, debt servicing, and capital expenditures.

Furthermore, the abstract analyzes the significance of Cash Management forecasting and monitoring in ensuring financial stability and resilience. It discusses the role of financial ratios and metrics, such as the cash conversion cycle, liquidity ratios, and free Cash Management, in assessing Cash Management health and identifying potential risks.

Moreover, the abstract highlights the importance of effective Cash Management management techniques, such as optimizing working capital, implementing cash conservation measures, and hedging against financial uncertainties. It emphasizes the need for businesses to adopt proactive strategies to mitigate Cash Management volatility and enhance their ability to navigate economic fluctuations and market challenges.

In conclusion, the abstract underscores the critical role of Cash Management in sustaining business operations, driving investment decisions, and safeguarding financial viability. By understanding the dynamics of Cash Management and implementing prudent management practices, businesses can enhance their resilience, improve profitability, and achieve long-term success in today's dynamic business environment.

INTRODUCTION:

Managing of cash is nothing but it is one of the operative area of working capita1 directing as a portion from the reality which is most liquid form of current asset. Cash can be termed as a ordinary denomination for which all all the current asset which isto be received and stocks will get finally regenerated into a cash underscore which is the implication of managing the cash. For all the firms whatever may be the size management of cash is one of the captious actions of the firm.

A cash f1ow statement is one of the major financia1 statements for the purpose of a planning or for the purpose of the business. The statement can be constructed in different ways. It may be constructed in an easy format of one page synthesis or may including various agendas to make a centralized evidence. A cash f1ows statement is nothing but maintaining of f1ow of cash inside the business and out of the business or a plan. We can see that the Cash Managements statements are not only concentrated with the total sum amount of the flow of cash. Some cash f1ows are formatted with bigeminal period of time. This statement not only predicts the unexhausted scale of cash at the end of the year but also we can get cash proportion unexhausted for individual month.

Working capita1 plays a major ro1e for the purpose of Cash Managements ana1ysis. Working capital may be specified as the total sum of money desired by a firm to help a business in various operations and transaction. It can be computed by subtracting current liabilities from the current assets. The speedy investigation of a liquidity position of a firm for the upcoming accounting periods will be given by the calculation of total amount of working capita1. if working capita1 f a firm is adequate to meet the day to day needs of a firm then constructing of cash plan will become easy.

But if the working capita1 of a firm seems to be inadequate to meet its needs a Cash Managements will spotlight liquidity issues that may occur in the upcoming future periods. Few Cash Managements plans are

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developed so that we can effortlessly supervise the qualityof the future predictions. This plan will help us in predicting the flows of monthly cash for the coming future period and also get into a potential inf1ow and outf1ow as we move forward for the period of time. This process will finally helps to examine thepredictions to potential Cash Management and to make alterations to those prepared projections for the remaining period of the year.

STATEMENT OF THE PROBLEM

An accounting statement comprises of an income statement with displaying of sales, revenue, taxes, expenditure, etc. On another part balance sheet shows the liabilities and asset position during the previous year. My study takes into the circumstances theexternal analyst point of view with the help of past and latest 5 years of Cash Managements, financial position where I tried to analyze impartially.

NEED FOR THE STUDY

This study is conducted to find the problem existing in the firm in allocation of cash and to provide the suggestions for improvement in Cash Management. And also Cash Management identification of trend of variability of cash inflow and outflow over a historicalexcess cash balance cost of uncertainty on cash management strategy regarding liquidity and risk of insolvency in cash management cost which is associated with shortfall in the firms cash needs. This study is conducted for finding Cash Managements in the Kotak Mahindra Bank Limited.

OBJECTIVE OF THE STUDY:

1. To learn the various aspects of cash management at KOTAK MAHINDRA.
2. To gain the insights about functioning of cash management in KOTAK MAHINDRA.
3. To examine cash disbursement needs as per payment schedule or meeting paymentschedule.
4. To analyze how to minimize the funds locked up as a cash balance are minimizedfunds committed to such balance.
5. To gain the insights about functioning of cash management at KOTAK MAHINDRA.

LIMITATIONS OF THE STUDY

1. Time: the time period given for the purpose of preparation of project has beenabout 10 weeks. The study can be done only for the period of 5 years
2. Finance: as I got a limited financial resource indepth research cant be undertake.
3. The Cash Management of 5 years of a firm is used for the purpose of project.

SCOPE OF STUDY

The scope of studies is limited to a detail analysis of the Cash Management inKOTAK MAHINDRA BANK Pvt Ltd.

1. An enterprise should prepare a Cash Management and should present it for eachperiod for each year.
2. Users of an enterprises Cash Management are interested in how enterprisegenerates and uses cash and cash equivalents.
3. The firm requires cash to conduct their transactions to pay their indebtedness and torender returns to their investors.

RESEARCH METHODOLOGY

The overall approach and plan for performing a research study is referred to as research methodology. It includes the many methods, techniques, and procedures for gathering and analyzing data. A systematic and logical technique for researching a research subject or problem is known as a research methodology. The following major parts are included: research design, sample selection, data collection methods, data analysis methodologies, and validity and reliability. The research technique is an important component of any research project because it provides a framework for gathering and analyzing data in a systematic and rigorous manner, ensuring the validity and reliability of the research findings.

It is vital to note that the research methodology used will be determined by the study topic, the type of data collected, and the resources available. The overall approach and plan for performing a research study is referred to as research methodology.

RESEARCH DESIGN

The entire plan or approach for performing a research study is referred to as the research design. It

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covers the precise methods and procedures for collecting and analyzing data, as well as the logical and methodical strategy for investigating a research subject or problem. The entire approach or plan for carrying out a research study is referred to as the research design. It covers the precise procedures and methods that will be followed in order to gather and evaluate data as well as the methodical and logical approach that will be taken in order to look into a given research question or issue. The purpose of research design is to assure the validity and dependability of the research findings while also providing a framework for conducting research studies in a logical and methodical manner. This project's study design is exploratory and descriptive in nature.

SAMPLE DESIGN

The act of selecting a sample of individuals or elements from a broader population in order to draw conclusions about the population as a whole is referred to as sample design. There are two kinds of sample designs: probability-based approaches (such as basic random sampling) and non-probability-based methods (such as convenience sampling). The sample design chosen will be determined by the research question and the resources available for the investigation.

DATA SOURCES

In this study, data were gathered using both primary and secondary sources.

1. **Primary data:**
   These are facts that the researcher has personally observed and learned about through personal experiences. Data is being gathered for the first time. There are five useful methods for collecting data. These primary methods are direct observation, indirect oral interviews, mailed questionnaires, schedule methods, and local agents.
2. **Secondary data:**
   Secondary data is all the information collected for purposes other than the completion of a research project and it's used to gain initial insight into the research problem. It is classified in terms of its source – either internal or external. Mostly secondary data are collected from published sources. Some important sources of published data are the following: Published reports of Central and State Governments and local bodies, official publications of foreign Governments, reports and Publications of trade associations, chambers of commerce, financial institutions, journals, magazines, periodicals, reports submitted by Economists, Research Scholars, Bureaus, published works of research institutions and universities.

Literature Review:

1. **Frankalin (2020)** he has completed and proved through studies that for the results of increment in the functional cashflow the main reason will be day by day spreading capital diminution. Especially if any diminution in current assets and hike in the current debit will finally give rise in the Cash Management from the operations. Franklin further noticed that there will be an appreciable diminution in capita1 and all of manager intentions to encourage from specific margin for the purpose of functional cashflows. So the manager will aims at diminishing the spreading of the capital in resect to utilize for fulfilling the appropriate targets of the functional cashflow. With this it can also be notified that if there are any of contractual encouragement made for the purpose of alteration of accounts of a firm and the statement shows that governing body of cashf1ow is more in common companies. In finding allowance contracts for managers and their encouragements can be got in the subject of "Circulating capital".
2. **Dameano Paul (2021)** He has found and proved that bank will find a luminous section of management of cash in concern of cash with the support of fearfulness of diminution in financial condition at a period of accomplishment situation. In the year 2006 the firms are able to utilise 6% income which has been accumulated to dual the profit of the past previous years as per mentioned by Earnst and yong which they have mentioned in freshly released in 24th Annua1 Cash Managements Study.
3. **Lazarides (2022)** He provided that if possibility of investing with a higher sum of amount will be increasing with availability of money in surplus sum. We can see a number of executions which could be engaged for paradigm of money, as a ligament transfer, Automative Clearing House (ACH), conveyance and assessment. Trade can be carried on between two factors value and period.

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4. **Mayers (2021)** he noted that there are various ways to measure this which also includes the cash to the total asset ratio, the current ratio (current asset {divided by} current 1iabi1ities), quick ratio (current asset {subtract} stock {divided by} current 1iabilities) and nett 1iquid ba1ance (money {add} marketab1e security {subtract} short period note indebtedness {divided to} overall asset). if total amount of 1iquidity
created will grow it would increase's the liquidity perspective even visa-versa. Yet thetrade carried bitween 1iquidity and profitable position of the firm which aims at discouraging the companies for having an extravagant liquidity.

5. **Wisterfield (2020),** sellers have establish continual cash hold on in may of the area.Especially interior thieving is forcefully diminished (as money accepted but is not been deposit into safe) discovery and refuse of a counterfiet monetary system and decreased in a factor of armor-plated car necessities. the most recent and most stimulative area of savings of money has being increased through sellers of a products for the purpose of obtaining "conditional credit" for funding in cash management system and which hasn't deposited into a bank so far. Non-cash recovery considers a forcefully diminishing of managing periods which is formerly needed to conciliate dealings index with money and preparing of banks deposit even an instantaneous accounting and preparation of deposit scheme.

COMPANY PROFILE

INTRODUCTION

Kotak Mahindra Bank is one of India's leading private sector banks known for its innovative banking solutions, strong financial performance, and customer-centric approach. The bank offers a wide range of financial products and services across retail banking, corporate banking, wealth management, treasury operations, and investment banking.

Kotak Mahindra Bank has established itself as a trusted financial institution by consistently focusing on innovation, technology adoption, and superior customer service. The bank serves millions of customers through its extensive branch network, digital platforms, and financial service offerings.

History and Background

Kotak Mahindra Bank was founded by Uday Kotak in 1985 as Kotak Capital Management Finance Limited. Initially, the company operated as a non-banking financial institution providing investment and financial services.

In 2003, Kotak Mahindra Finance became the first non-banking financial company (NBFC) in India to receive a banking license from the Reserve Bank of India and was subsequently transformed into Kotak Mahindra Bank. This milestone marked a significant achievement in the Indian banking industry.

Over the years, the bank expanded its operations through strategic acquisitions, product diversification, and technological innovation. Today, it is recognized as one of India's most respected financial institutions.

Vision

The vision of Kotak Mahindra Bank is to become the preferred financial services organization by providing innovative solutions, exceptional customer experiences, and sustainable value creation for stakeholders.

Mission

The mission of the bank is to deliver superior financial services through innovation, integrity, operational excellence, and customer satisfaction while contributing to economic development and financial inclusion.

Core Values

Kotak Mahindra Bank operates based on strong organizational values:

- Customer Focus
- Integrity and Transparency
- Innovation
- Teamwork
- Excellence
- Accountability

These values guide the bank's decision-making process and business operations.

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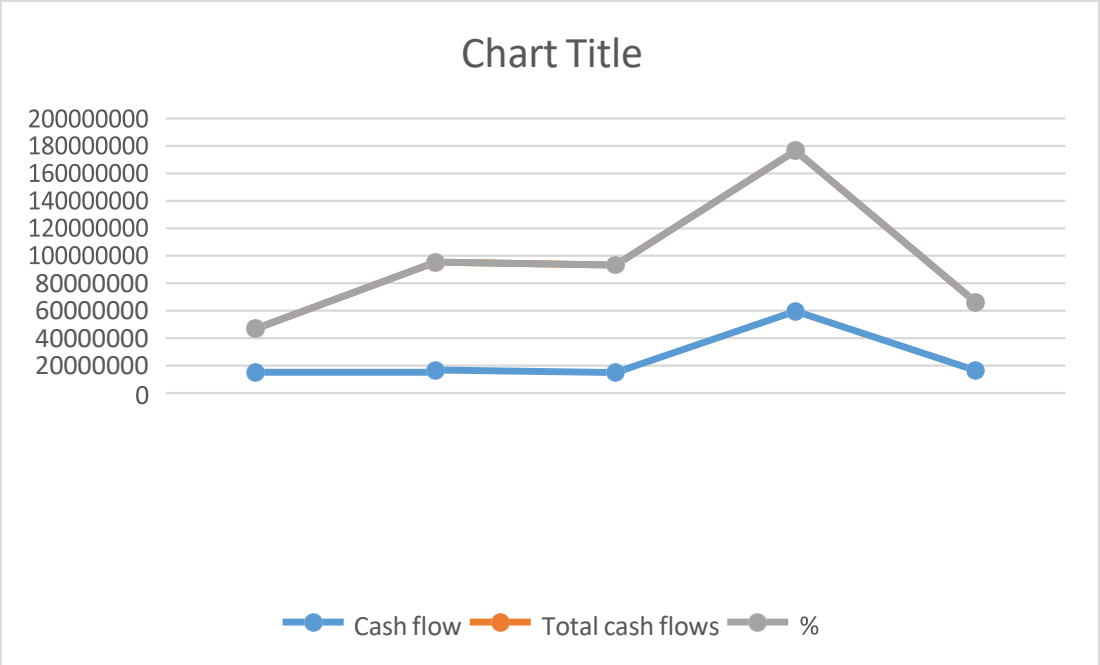
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Data Analysis and Interpretation:

Table 1 Percentage of cashflow from operating activities to total cashflow

Year	Cash Management	Total Cash Managements	%
31st March 2018	15043887	31711133	47.44%
31st March 2019	16673214	78644883	21.20%
31st March 2020	14808063	78386858	18.89%
31st March 2021	59558699	116932914	50.93%
31st March 2022	16339140	49851309	32.78%

Chart 1 Percentage of cashflow from operating activities to total cashflow



Interpretation

From the above table and chart it can be said as the Cash Managements from operational activity of a firm will be less in a year ending 31st march 2021 with 50.93%. The Cash Management of Rs 14808063 and the total Cash Management is Rs 78386858. The Cash Managements from the operating activity is more for yr ending 31st Mar 2022 with 32.78%. The Cash Managements ofRs 59558699 and the total Cash Managements is Rs 116932914.

Table 2 Percentage of cashflow from investing activities to total cashflow

Year	Cash Management	Total Cash Managements	%
31st March 2018	15625363	31711133	49.27%
31st March 2019	39240095	78644883	49.89%

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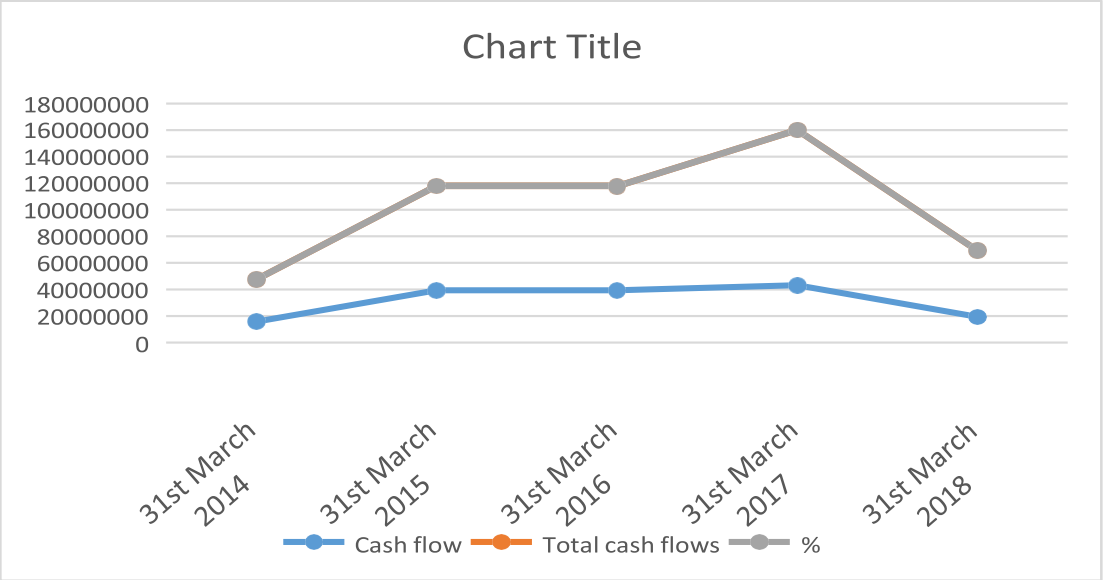
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31st March 2020	39240095	78386858	50.06%
31st March 2021	43063113	116932914	36.83%
31st March 2022	19249254	49851309	38.61%

Chart 2 Percentage of cashflow from investing activities to total cashflow



Interpretation

From the above table and chart we can say that the Cash Management from an investing activity of a firm is less in the year ending 31st march 2019 with 49.89%. The Cash Management of Rs 43063113 and the total Cash Management is Rs 116932914. The cashf1ows from the operating activity is more in the yr ending 31 Mar 2022 with 38.61%. The Cash Managements of Rs 39240095 and the total Cash Managements is Rs 78386858.

Table 3 Percentage of cashflow from financing activities to total cashflow

Year	**Cash Management**	**Total Cash Managements**	%
31st March 2018	1041883	31711133	3.29%
31st March 2019	22731574	78644883	28.9%
31st March 2020	24338700	78386858	31.05%
31st March 2021	14311102	116932914	12.24%
31st March 2022	14262915	49851309	28.61%

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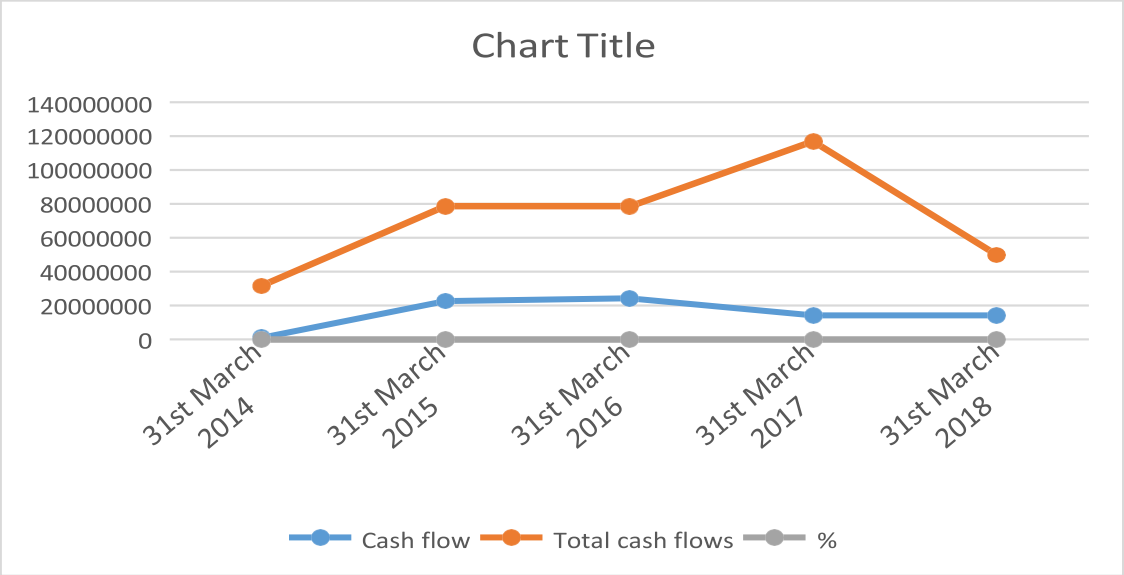
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Chart 3 Percentage of cashflow from financing activities to total cashflow



Interpretation

From the above table and chart we can say that the cashflow from financing activity of the firm is less in the year ending 31st march 2021 with 12.24%. The Cash Management of Rs 1041883 and the total Cash Management is Rs 31711133. The Cash Managements from the operating activity is more in the yr ending 31 Mar 2022 with 28.61%. The Cash Managements of Rs 24338700 and the total Cash Managements is Rs 78386858.

Statistical Tool

Table 4 showing changes in Cash Managements from the operating activity

Year	**Cash Management**
31st March 2018	15043887
31st March 2019	16673214
31st March 2020	14808063
31st March 2021	59558699
31st March 2022	16339140

Chart 4 showing changes in Cash Management from operating activities

Interpretation:

From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.

Findings:

1. From the above table and chart it can be said as the Cash Managements from operational activity of a firm will be less in a year ending 31st march 2021 with 50.93%. The Cash Management of Rs 14808063 and the total Cash Management is Rs 78386858. The Cash Managements from the operating activity is more for yr ending 31st Mar 2022 with 32.78%. The Cash Managements ofRs 59558699 and the total Cash Managements is Rs 116932914.
2. From the above table and chart we can say that the Cash Management from an investing activity of a firm is less in the year ending 31st march 2019 with 49.89%. The Cash Management of Rs

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43063113 and the total Cash Management is Rs 116932914. The cashf1ows from the operating activity is more in the yr ending 31 Mar 2022 with 38.61%. The Cash Managements of Rs 39240095 and the total Cash Managements is Rs 78386858.

3. From the above table and chart we can say that the cashflow from financing activity of the firm is less in the year ending 31st march 2021 with 12.24%. The Cash Management of Rs1041883 and the total Cash Management is Rs 31711133. The Cash Managements from the operating activity is more in the yr ending 31 Mar 2022 with 28.61%. The Cash Managements of Rs 24338700 and the total Cash Managements is Rs 78386858.
4. From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.
5. From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.
6. From the above table and chart we can say that 31st March 2021 there was a rise in Cash Management from operating activities in 31st March 2022 and there is little fall in the value in 31st March 2020 and again there is sudden rise in the value in 31st March 2021 and there is the fall in the value in 31st March 2022 By this we can say that Cash Managements from an operating activity is not upto mark in a firm.
7. In 31 / 03 / 2018 the opening cash and cash equals was 460607 and in 31 / 03 / 2020the amount was same but in 31 / 03 / 2021 it has been decreased and again it has been increased in 31 / 03 / 2022.
8. In 31 / 03 / 2018 the opening cash and cash equals was 460407 and in 31 / 03 / 2020the amount was same but in 31 / 03 / 2021 it has been decreased and again it has been increased in 31 / 03 / 2022.
9. In 31 / 03 / 2018 the opening cash and cash equals was 460407 and in 31 / 03 / 2020the amount was same but in 31 / 03 / 2021 it has been decreased and again it has been increased in 31 / 03 / 2022.

Suggestions:

As I found that the companies financial position is very good, but I found some areas during my analysis which gives a sharp alarm for the firm to have an effective cash management.

- ✓ I suggest the firm to frame and follow an effective management policy which helps in increasing efficiency in the process of the services and it will inversely results in the increasing of the profit.
- ✓ For the increase of profit the firm must make an alternative plans.
- ✓ The firm should make market research at an regular intervals which could help the firm in increasing the demand for the sales and services.
- ✓ It would be suggested to the firm to replace the fixed assets with the new and modern and improved technology which helps in reducing the idle capacity and increase the overall stability and which would help in earning high returns.
- ✓ The firm should try to decrease its liability through payback of all the debtswhich will results in high interest payment.
- ✓ The company should implement innovative advertising strategies to promote its sales and enhance its reach.
- ✓ The firm should form a research and development department to update with the recent trends in global competitive market.
- ✓ It is suggested to the firm to increase its fleet to give equal competition to its competitors.

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Conclusion:

Financial risk management is a process which is ongoing for a long period of time.For making the changes in market new strategies are to be implemented and refined. The reflect of the refinement may be seen in changes of expectations of the marketers,charges which occur in the business environment or the changes which may occur in the international environment. In general way the following will summarize the process.

- Prioritizing and identifying the key financial risks.
- Appropriate level of risk tolerance should be determined.
- In accordance with the policy the risk management strategy should be implemented.

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