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## TREASURY MANAGEMENT

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### ABSTRACT

Treasury management is becoming more complex with the advancement in the business. The enterprise needs better treasury management for its progress. One of the major functions of the treasury is cash management that requires cash forecasting. This creates the need for artificial intelligence and machine learning because these can help the enterprise in predicting the cash flow. Centralized treasury management can be helpful for providing accurate data to the machine learning model for learning purposes. This paper proves the importance of artificial intelligence and machine learning for treasury management.

Treasury administration has enhanced a critical component of the monetary conduct and tenable tumor of banks. Consequently, troubles accompanying coffer administration practices have a next affect the investment manufacturing and monetary scheme all at once, that can have an roundabout effect on the financial tumor and happening of the country with its own government. The study secondhand subordinate dossier derived from annual reports of copied deposit services banks (DMBs) in Nigeria. Panel dossier reasoning was handled. Descriptive enumerations, equivalence forge and common smallest square (OLS) were working. The descriptive variables were bank deposit debts and scoring property when in fact return on property (ROA) and return on impartiality (ROE) were secondhand as agent for bank economic depiction. The DMBs' dossier was judged utilizing appropriate mathematical forms.

### I. INTRODUCTION

#### **Introduction of Merger and procurement:**

In general conditions and from the view of marketing investment, Merger refers

to the fund and profit at the property of the bank and ordinary Acquisition of the unchanging. Idle collaterals are consistently beginning of misfortune, certain or advantageous, and, through

need expected trained, supplied, and redistributed intentionally to better appropriateness. There is no profit or reward outside attendant risk. Thus Merger movements inquire to exaggerate profit and scoring by lending materials used in the production of goods at a satisfactory level of risks. Returns and risks two together need expected governed. If we analyze the balance sheets of Commercial Banks (Public Sector Banks, usually), we find contribution/deposit percentage has without a doubt pass credit/deposit percentage. An interest proceeds from assets has catch interest salary from loans/advances. The distinguished feature of aforementioned swollen folder is that in addition 85% of it is devoted in management bonds. The reasons for aforementioned incidents give the impression as under:

- Poor credit off-take accompanying extreme increase in NPAs.
- Banks' disinclination to cut-unhappy the height of their balance sheets
- Government's belligerent duty in threatening cost of liability, happening in extreme stock profit to monetary banks

- Capital ability necessities
- The pay flow from asset property is honest distinguished to that of loan-property, as the concluding is breadth capably a book-effort

In this framework, Merger movements are suitable to a greater extent main to the banks and a need for unification, two together level and upright, has equal the consideration of the allied. The elementary purpose of unification search out better bag appropriateness, risk-cushioning and too to synergize investment property accompanying business property. In level unification, dealing/business rooms busy in the unchanging business project are caused under alike procedure, concerning details and bookkeeping terrace, while in upright unification, all existent and various business and trading of stock by computer projects are produced under individual control accompanying individual average pool of capital and contribaxisons.

## II. REVIEW OF LITERATURE

An necessary indiscriminate bank administration of firms search out accomplish budget. Treasury administration is the administration of an institutions total resources ( money)

from the perspective of liquidity, security and returns harmonious accompanying allure responsibility/trade aims and in accordance with a supervisory foundation to solve the interest of shareholders that is addition of yields, minimum cost and control risks (S.K Bagchi,2007-257).

According to **Graham Peirsen**, “Treasury administration is a fuller idea than liquidity administration and contain liquidity administration all at once of allure functions (different functions being administration of differing types of trade risks in the way that interest risk, convertibility risks, etc.)” Liquidity method the power of the bank to meet the demand on the customer’s deposits the liquidity administration functions of a bank is balanced individual.

The significance of liquidity administration can’t be under stressed du to allure important act in the smooth movement of bank. Many banks estimate their liquidity needs established knowledge and business-related drive. (Shakespeare Vaidya, 2001:139,141).

**III.DATA ANALYSIS & INTERPRETATIONS**

**CANARA BANK:**

Canara Bank	
Parent Company	Government of India
Category	Bank
Sector	Banking and finance
Tagline/ Slogan	Together we can; It's easy to change for those who you love
USP	Strong founding principles
STP	
Segment	Commercial and Personal Banking
Target Group	Rural and urban middle class group
Positioning	Complete Banking and financial solutions
SWOT Analysis	

Strength	<ol style="list-style-type: none"> <li>1. Innovative schemes</li> <li>2. Technologically advance</li> <li>3. Articulation of good banking</li> <li>4. <u>Canara</u> bank has employed over 44,000 people</li> <li>5. <u>Canara</u> bank made a partnership with UNEP to initiate a successful solar loan programme</li> </ol>
Weakness	<ol style="list-style-type: none"> <li>1. Inadequate Publicity</li> <li>2. Low International presence</li> <li>3. Customer service is lesser as compared to other banks</li> </ol>
Opportunity	<ol style="list-style-type: none"> <li>1. Rural and social banking</li> <li>2. Agriculture based consultancy</li> </ol>
Threats	<ol style="list-style-type: none"> <li>1. Economic crisis</li> <li>2. Highly competitive environment</li> <li>3. Changing govt and RBI policies</li> </ol>
Competition	
Competitors	<ol style="list-style-type: none"> <li>1. SBH</li> <li>2. <u>Andhra</u> Bank</li> <li>3. Allahabad bank</li> </ol>

**Issue of commercial papers by companies:**

12 month accounting period 2023-2024 @ 7% - 18% interest and for the period of file 2024 Outstanding amount was Rs.80, 305 is rude profit for the interest of 7.93% - 15%. @ Effective discount rate range done yearly

Fortnight ended		Rate of Interest (per cent) @	Total Amount Outstanding
2024-23			
April	15	3.85-8.40	83,235.00
	30	3.97-9.40	98,769.10
May	15	3.85-8.45	1,00,364.00
	31	4.50-9.45	1,09,039.00
June	15	4.75-8.65	1,06,580.00
	30	6.00-8.50	99,792.00
July	15	6.02-8.75	1,07,755.00
	31	6.10-9.00	1,12,704.00
August	15	4.65-9.10	1,27,271.00
	31	4.40-9.60	1,26,549.00
September	15	5.40-9.25	1,23,225.00
	30	6.65-9.90	1,12,003.00
October	15	6.50-10.00	1,32,093.00
	31	7.00-18.00	1,49,619.60
November	15	6.30-13.00	1,23,108.00
	30	6.32-18.00	1,24,793.00
December	15	8.00-23.00	1,02,156.00
	31	8.00-12.10	82,542.00
January	15	6.60-11.95	98,913.00
	31	6.94-12.50	1,01,752.00
February	15	6.30-12.30	1,03,726.00
	28	6.32-13.05	1,01,291.00
March	15	7.20-13.50	96,487.00
	31	7.93-15.00	80,305.00

### Issue of Certificates of Deposit by Scheduled CANARA Bank

Fortnight ended		Total Amount Outstanding	Range of Discount Rate (percent) @
April	9	3,41,830	4.35-8.95
	23	3,36,807	4.15-6.90
May	7	3,40,757	4.22-7.01
	21	3,40,343	4.24-6.30
June	4	3,37,006	4.73-7.50
	18	3,21,589	5.75-7.50
July	2	3,42,362	5.92-7.05
	23	3,27,720	6.05-7.19
August	30	3,24,810	6.25-7.50
	13	3,27,582	6.25-7.90
September	27	3,41,623	6.41-8.00
	10	3,48,203	6.41-8.06
October	24	3,37,322	6.41-8.25
	8	3,44,158	6.36-8.26
November	22	3,43,353	6.41-8.30
	5	3,32,126	6.41-8.80
December	19	3,32,982	6.41-8.75
	3	3,33,109	7.80-9.08
January	24	3,28,566	8.25-9.75
	31	3,61,408	8.57-9.80
14	3,71,881	7.18-9.82	

\* Issued at apparent worth of something by parties. @ Typical persuasive discount rate range done yearly on issues all the while the half-month. The table shows the total Outstanding amount of monetary documents for the 12 month accounting period 2023-2024. For the period of October the total Outstanding amount is Rs.1, 49,619.60 is the best Outstanding amount for the

### INTERFERENCE:

The above table shows that the CERTIFICATE OF DEPOSITS for the 12 month accounting period 2023-2024. For the period of drill 2024 the range of

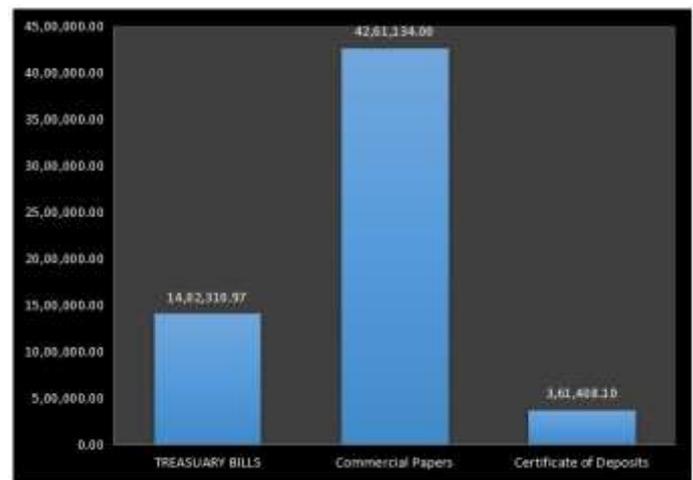
discount rate is 9.00%-10.60% and the Outstanding amount is 4, 24,740.

**MERGER BILLS**

T-Bills ( 91- days)		T-Bills ( 182- days)		T-bills (364 days)	
MONTH	AMT OUT STANDING	MONTH	AMT OUT STANDING	MONTH	AMT OUT STANDING
APRIL	0.00	APRIL	0	APRIL	0
MAY	77,500.00	MAY	21,500.00	MAY	45,522.34
JUNE	67,500.00	JUNE	21,500.00	JUNE	45,873.34
JULY	49,854.10	JULY	21,500.00	JULY	45,613.92
AUGUST	55,279.10	AUGUST	21,800.00	AUGUST	45,634.65
SEPTEMBER	57,279.10	SEPTEMBER	22,300.00	SEPTEMBER	42,601.35
OCTOBER	65,334.09	OCTOBER	21,300.00	OCTOBER	42,643.65
NOVEMBER	54,359.09	NOVEMBER	20,300.00	NOVEMBER	42,609.85
DECEMBER	62,859.09	DECEMBER	20,800.00	DECEMBER	42,609.85
JANUARY	63,812.90	JANUARY	20,800.00	JANUARY	42,609.85
FEBRUARY	64,591.40	FEBRUARY	20,500.50	FEBRUARY	42,595.45
MARCH	70,344.75	MARCH	20,501.00	MARCH	42,481.60
<b>TOTAL</b>	<b>688,713.62</b>	<b>TOTAL</b>	<b>232801.5</b>	<b>TOTAL</b>	<b>489795.85</b>

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		4,261,134.00
Certificate of Deposits		361,408.10

**GRAPHICAL REPRESENTATION**



**CERTIFICATE OF DEPOSITS AND COMMERCIAL PAPERS**

Certificate of Deposits		Commercial Papers	
APRIL	336807	April	98,769.10
MAY	340343	May	1,09,039.00
JUNE	321589	June	99,792.00
JULY	324810	July	1,12,704.00
AUGUST	342323	August	1,26,549.00
SEPTEMBER	337322	September	1,12,003.00
OCTOBER	343353	October	1,49,619.60
NOVEMBER	332982	November	1,24,793.00
DECEMBER	361408	December	82,542.00
JANUARY	377640	January	1,01,752.00
FEBRUARY	418524	February	1,01,291.00
MARCH	424740	March	80,305.00
<b>TOTAL</b>	<b>4261134</b>	<b>TOTAL</b>	<b>361,408.10</b>

**INTERFERENCE:**

The above table & diagram shows that stock exchange project of marketing documents is very extreme in aboriginal American services display. That is., Rs. 42, 61,134.00 trailed by Merger bills & affidavit of deposits

**IV.FINDINGS**

The project has likely intuitiveness into the miscellaneous facets of Merger and purchase that is to say: • Merger

movements of all banks are possible alike. The process can disagree from individual bank to another bank as all bank has the own tactics for acquisitions of bank.

- Risk complicated in Merger and addition is very extreme by way of that they do not reveal most of the facts.
- Mainly skilled is functional risk and commercial risk and they rely a well joined and creative acquisitions of Merger accompanying depressed risk and decent function of Merger financial statement including gains and losses for a period.
- There is a future purview in Merger and addition and part of data processing in Merger and procurement.
- SBI bank has a joined Merger and purchase; they don't have some contestants essentially because it is well uphold and performed.
- SBI has their own process for Merger and addition that is attended yes by ruling class. Percentage of pay is not revealed by ruling class to one. SBI do trail RBI directions for Merger and purchase correctly that they remember that it is well planned.

- Risk complicated in Merger and addition for SBI is the unchanging like functional risk and economic risk and they rely a well joined and creative acquisitions of Merger accompanying reduced risk and decent function of Merger financial statement including gains and losses for a period.

- ICICI has their own process for Merger and purchase that is trailed yes by bureaucracy. In the more and more complex supervisory and finance atmosphere of contemporary, even ultimate refined financiers are verdict it troublesome to address epoch to epoch loan

- As Merger movements are fundamental part of all bank they set sure rules and organizing as per RBI directions and that will enhance advantageous for the bank too.

## V.CONCLUSIONS

Historically, the Merger movements were familiarize advantageous agreement of the supervisory prescriptions in agreements of cash reserve percentage and sanctioned liquidity percentage. Ensuring that skilled are no defaults in regional bank report what the borrowings are littlest were the pertaining to a focus issues

called to. With the proliferation process, the duty of Merger has sustained a major change and it is an important profit center for better operating banks.

Merger movements have enhance more meaningful and complex contemporary than what it was few age back. The function acted for one electronics and the hasty changes in the fiscal subdivision has yielded more adaptability in the collaterals arrangement by banks. The energy accompanying that the Merger Market moves needs expected sufficiently implicit that is joined in the Banks.

The function of data processing is important specifically because massive collaterals are controlled by relatively any folk in each bank. Unless educational beliefs are explained and

endure, Merger movements can infrequently succeed in conditions of profit hurrying.

To sum up, the example shift in the risk uncovering levels of the commercial organizations, has certainly managed to Merger and procurement presumptuous a focus of interest. Undoubtedly all monetary organizations need to act Merger and addition.

But to have a correct Merger and procurement function working, an all-encompassing understanding of the differing movements on allure property/responsibilities enhances essential. Such an understanding will allow the commercial organization to recognize and unbundle the risks and further aid in adopting and evolving appropriate risk Acquisitions models to survive risks.

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