

# **Working Capital Management of Ashtamichira Service Cooperative Bank Ltd 325**

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**Abstract:** *This study explores the working capital management practices of Ashtamichira Service Cooperative Bank Ltd 325, with an emphasis on evaluating its liquidity position, operational efficiency, and overall financial stability. The research aims to analyze how effectively the bank manages its short-term assets and liabilities, utilizing tools such as ratio analysis, trend analysis, and schedules of changes in working capital over a five-year period (2020–2025). Drawing from secondary data collected from the bank's financial statements, the study reveals key insights into liquidity ratios, profitability measures, and working capital turnover patterns. The findings highlight the bank's strengths in maintaining a stable liquidity buffer, while also identifying areas that require more proactive management—especially in receivables and inventory cycles. The research contributes to the limited body of literature on cooperative banking finance in Kerala and underscores the importance of efficient working capital practices for sustaining local banking operations. Recommendations are provided to enhance financial efficiency, mitigate risk, and support informed decision-making in cooperative banking.*

**Keywords:** Working Capital Management, Cooperative Banks, Liquidity Ratios, Trend Analysis, Kerala

