

## عنوان مقاله:

COMPARATIVE ANALYSIS NATIONALIZED BANKS vs PRIVATE BANKS in india

## محل انتشار:

اولین کنفرانس بین المللی حسابداری و مدیریت در هزاره سوم (سال: 1394)

تعداد صفحات اصل مقاله: 7

## نویسنده:

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## خلاصه مقاله:

The project discusses about the relative performance of private sector banks vis-à-vis the public sector banks of India on many key aspects such as the banks network, banks growth, productivity, capital adequacy, asset quality, management quality, earnings quality and liquidity. The above period is chosen since it is very important to know how different banks fared after sub-prime mortgage crisis. Further it also helps us to understand if another recession hits the corner who will be in a better position to survive it. For this Data Envelopment Analysis (DEA) has been done for a pool of banks which comprises of new private sector banks and public sector banks of India to better understand the above argument. The private sector banks of India have made significant progress in the last few years. It was in mid 90's when some new private sector banks entered into the foray and in the period these banks have grown by leaps and bounds. They have increased their incomes, margins, asset sizes and outperformed their public sector counterparts in many areas the performance of the two sectors is being judged on eight key parameters that enable banks to achieve better bottom line and remain competitive in a highly volatile and regulatory environment. The public sector banks' asset base and income grew at a decent rate in the last years whereas there was a great fluctuation in case of new private sector banks mainly due to recession. But the growth of these banks was phenomenal that shows their ability to recover fast after such a catastrophe. Capital Adequacy signals the banks' ability to maintain capital commensurate with the nature and extent of all types of risk and the ability of management to identify, measure, monitor and control these risks. It also tells about the ability of bank to absorb a reasonable amount of loss and still complies with statutory Capital requirements. Currently Reserve Bank of India (RBI) prescribes banks to maintain Capital Adequacy Ratio (CAR) of 9% with regard to credit risk, market risk and operational risk on an ongoing basis, as against 8% prescribed in BASEL framework. Sound management is a key element to bank performance but is very difficult to measure since it is primarily a qualitative factor. However several indicators can be used to measure the efficiency for example ratio of non-interest exp to total assets which explains the management controls on operating expenses. Similarly efficiency ratios like Asset Turnover ratio can be used to assess how efficiently company is using its assets to earn the revenue.

## کلمات کلیدی:

Leadership, Practices, Skills, School Principals, Components, Framework

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