



**SSGP**

***DIMENSIONAL  
PERSPECTIVES IN  
RESEARCH***

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## REVISITING CAPITAL ADEQUACY OF JHARKHAND GRAMIN BANK THROUGH CAMEL MODEL

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### **Abstract**

*Camel is basically ratio-based model for evaluating the performance of banks. It is a management tool that measures capital adequacy, assets quality, efficiency of management, quality of earnings and liquidity of financial institutions.*

*Capital adequacy ratio is the ratio of a bank's capital in relation to its risk weighted assets and current liabilities. It is decided by central bank and bank regulators to prevent commercial banks from taking excess leverage and becoming insolvent in the process.*

**Key Words:** CAMEL, JGB, Capital adequacy ratio,

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### **Introduction**

The growth and financial stability of the country depends on the financial soundness of its banking sector. For a decade and half, since liberalization the Indian banking sector has been working in a more open and globalize environment. The liberalization process of Indian Economy has made the entry of new private sector banks possible and allowed the foreign sector banks to increase their branches in the banking sector. Besides, its India's commitment to the WTO, foreign banks have been permitted to open more branches with effect from 1998-99. With the increased competition and the emphatic on profitability, the public sector banks are now moving towards on economic-oriented model departing from the social approach followed for decades.

Thus, the restructuring of public sector banks and the emergence of new banks in the private sector as well as the increased competition from foreign banks, have improved the professionalism in the banking sector. The increased presence of the private and foreign banks during the past decade has made the market structure of the banking sector in terms of competitive pricing of services, narrow spreads, and improving the quality of the services. The regional rural banks or even the ultimate Gramin Banks are now feeling the heat of the competition from private and foreign sector banks. In the above back drop in the present chapter, researcher studies about the performances of Jharkhand Gramin Bank