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VOLUME-1



**Sruthi. S, Dr.Pragya Singh
Er. Yogendra Kumar**

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Nitya Publications, Bhopal

First Edition 2021

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ISBN: 978-93-91669-09-6

Price: Rs. 599.00

Published & Printed by:

Nitya Publications, Bhopal MP India

Web: www.nityapublications.com

Email: info@nityapublications.com

Mob. 9009291840

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AN APPRAISAL OF THE FINANCIAL RECITAL OF JHARKHAND GRAMIN BANK WITH REFERENCE TO CAMEL MODEL

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ABSTRACT

The growth and financial stability of the country depends on the financial soundness of its banking sector. Camel approach is a significant tool to assess the relative financial strength of a bank. And also, to suggest necessary measures to improve weaknesses of a bank. In India, RBI adopted this approach in 1996 followed on the recommendations of Padmanabham Working Group (1995) committee. In the present study, an attempt has been made to evaluate the financial soundness of Jharkhand Gramin Bank. For the purpose of ranking, CAMEL MODEL approach has been applied, incorporating important parameters like Capital Adequacy, Assets Quality, Management Efficiency, Earnings Quality and Liquidity. The finding of the study shows that.

INTRODUCTION

The growth and financial stability of the country depends on the financial soundness of its banking sector. The Indian banking sector has been working in a more open and globalized environment for a decade and half since liberalization. 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, following 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 insistent on profitability, the public sector banks are now moving towards an economic-oriented model departing from the social approach followed for decades.

The banking and financial sector's roles in the development of any economy cannot be overemphasised, as it's the sector that fuels economies through mobilisation of deposits and allocation of credit for businesses. Hence, any instability can negatively affect the economy of any country. Transparency and accountability in banks are enhanced by supervisory regulations as these compel greater attention to be paid to the soundness of the banks. The choice of a suitable rating system for comparability and benchmarking is key. 'CAMEL' provides such a system, and indeed the Basel Committee of the Bank for International Settlements recommends the CAMEL rating system as an early warning mechanism for the assessment of the overall soundness of banks.

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 this backdrop in the present article an attempt has been made to evaluate Jharkhand Gramin Bank on the parameter of CAMEL Model that is Capital Adequacy, Assets Quality, Management Efficiency, Earnings Quality and Liquidity.