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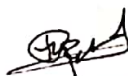
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An Appraisal of the Financial Recital of Jharkhand Gramin Bank with reference to CAMEL Model

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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 globalize 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 on 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.