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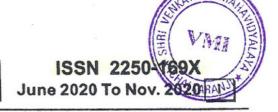


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Capital Adequacy in Urban Co-Operative Banks in Sangli District

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Dept. Business Management, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Dist: Kolhapur

Research Paper - Busniness Management



ABSTRACT

Capital adequacy ratio is one of the important concepts in banking industry, which measures the amount of a bank's capital in relation to the amount of its risk weighted credit exposures. This ratio can be determined by dividing bank's total capital to its risk weighted assets. The result that come the calculation will tell the bank about how able they are in absorbing their losses. If their capital adequacy ratio is 10%, then the bank can lose 10% of their assets without having liquidity problem and facing the threat of bankruptcy.

Following minimum capital adequacy ratios serves to promote testability and competence of the financial system by reducing the likelihood of banks becoming insolvent. When a bank becomes insolvent, this may lead to loss of confidence in the financial system, causing financial problems for other banks and perhaps threatens the whole financial markets.

KEY WORDS: Urban Co-operative Banks, Capital Adequacy, CRAR, Prudential Norms