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INDEX

Sr. No	Title for Research Paper	Page No.
1	Capital Adequacy in Urban Co-Operative Banks in Sangli District Dr. Naushad M. Mujawar	1
2	A Visionary Social Reformer and Educationist : Dr. Panjabrao Deshmukh Sanjay L. Khandel	15
3	A Study of Aqueous Electrolyte Solutions - Time Domain Dielectric Relaxation Spectroscopy technique Dr. Prashant Sonawane	20
4	Generalization Services On The Web Santosh S. Kamble	28
5	Library Networks Strategic Planning Dr. Ekata A. Menkudale	33
6	Internet: History and its applications in Libraries Shatrughan K. Dhavan	38
7	वस्तु व सेवा कर : एक अन्वयार्थ डॉ. पुरुषोत्तम गाटे	44
8	विदर्भातील दलित सुधारक : श्री. हेमचंद्र खांडेकर, श्रीमती जाईबाई चौधरी, श्री. पतीत पावन दास डॉ. अरुण फरफट	48
9	मराठवाडा मुक्ती संग्राम : एक ऐतिहासिक अभ्यास डॉ. विजयकुमार तांबारे	54
10	भटक्या-विमुक्तांच्या साहित्याचे स्वरूप डॉ. बाळकृष्ण सरकटे	58



1

Capital Adequacy in Urban Co-Operative Banks in Sangli District

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Dept. Business Management,
Shri Venkatesh Mahavidyalaya,
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Research Paper - Business 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