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The Indian banking sector is currently facing problems associated with excess liquidity. While deposits have been registering healthy growth, advances offtake has been rather muted due to the slowdown in economic growth and improved access to other sources of funds such as equity and borrowings abroad As a result, the incremental credit to deposit ratio has nosedived to around 47 per cent as ...

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9 Research Methodology For the purpose of study secondary data has been used for this purpose various articles, journals and annual reports of the bank has been studied. In this project various ratios were studied to find out the financial position of bank.

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These ratios are as follows: 1. Capital Adequacy Ratio : Capital Risk 2.

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Limitations of Ratio Analysis,
classification of Ratio, Liquidity Ratio,
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So bank has to maintain certain ratio for following the central bank policy and keep sustainable position in the competitive market. Bank total loan against deposit was 90% in 2011 which reached highest point around this period and minimum 78.03% in year 2013. the mean of two segments 85.69% in 2008-10 and in 2011-13 was 82.74%.

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Powerful forces are reshaping the banking industry. Customer expectations, technological capabilities, regulatory requirements, demographics and economics are together creating an imperative to change. Banks need to get ahead of these challenges and retool to win in the next era. Banks must not only execute on today ' s imperatives, but also radically innovate and transform themselves for the future.

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North America Website contains interactive spreadsheets so that readers can input data and run and compare various scenarios, including up to the minute treatment of the cutting-edge areas of PPPs and the new problems raised by Basel II related to credit risk measurement

This book presents papers from the 9th Applied Research Conference in Africa (ARCA), showcasing the latest research on sustainable education and development. The conference is focused on applied research discussion and its dissemination, developing understanding about the role of research and researchers in the development of the continent. ARCA gathers papers which explain how key education is to transforming lives, eradicating poverty and driving

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sustainable development in Africa. Presenting high quality research about developing economies, construction, education and sustainability, this proceedings will be of interest to academics, postgraduate students, and industry professionals.

Thesis (M.A.) from the year 2011 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: Very Good, Mekelle University, language: English, abstract: The objective of the study was to compare the financial performance of commercial Banks by using their average ratio in terms of profitability, liquidity, efficiency, and solvency. In this study by using excel analyzed information was presented

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by statistical measures like graphs and tables. Both the trend and comparative financial performance analysis approaches were used. Five years audited financial reports from 2005 to 2009 of the commercial banks were taken for comparison purpose. Those commercial banks taken for comparison were Commercial Bank of Ethiopia, Dashen Bank Share Company, Bank of Abyssinia, United Bank, Wegagen Bank, and Nib International Bank. Year of establishment, amount of capital reserve, and number of branches are taken as a criterion for selecting these commercial banks for analysis purpose. In addition to data gathered from secondary sources, unstructured interview was conducted on problem and prospects related to the financial performance of

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commercial banks and the responses were presented. The respective ratios of each bank are compared with the average ratios of the six commercial banks taken for the study. Then trend analyses of six commercial banks taken in this study are presented by using the above ratios. In both the financial performance analysis approaches i.e., the trend and comparative analysis, Commercial Bank of Ethiopia (CBE) showed good performance in financial ratios of Profitability, Liquidity, and Solvency ratio, but Bank of Abyssinia(BOA) has showed weak performance in all above explained financial ratios. From this, it is concluded that CBE was profitable and functionally efficient and BOA is less profitable and the earning capacity of the bank is weak. Therefore, in order to improve

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profitability the management of BOA must increase ma

The Portable MBA in Project Management covers the most pressing topics in project management and features all the leading thinkers in the field. While most project management books address only the techniques for managing individual projects, The Portable MBA in Project Management widens the scope to include insights for managing project-based organizations. In doing so, this comprehensive volume will help managers combine the power of individual project successes to drive the organization to new levels of productivity and customer responsiveness. Eric Verzuh, best selling author of The Fast Forward MBA in Project Management, brings

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Project managers are no longer judged by the technical success of their projects alone. They're also held accountable for their contributions to the company's financial goals. Yet most project managers don't have the business knowledge necessary to

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make project-based decisions that lead to bottom-line success. In this book, Dennis Cohen and Robert Graham, both former university professors and experienced project management consultants, provide the skills that, until now, could only be gained through a graduate degree and years of hands-on experience. Cohen and Graham walk project managers through basic business concepts such as value creation, accounting and finance, strategy, and marketing. They connect these concepts to the decisions project managers face every day. And they make it easy to apply the resulting solutions on the job through a unique business systems calculator. Readers can use the online calculator in conjunction with the book to understand how different project

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variables affect business outcomes, to determine the overall impact of proposed project changes, and to evaluate the economic results of many decisions they make. Cohen and Graham's principles apply equally to projects in business, non-profit, and government organizations. And each one is illustrated through case studies drawn from a range of industries, including pharmaceuticals, the technology sector, even the winemaking business. Whether the mandate is to get new products to market, improve the infrastructure, or better serve customers and clients, this book teaches project managers how to make day-to-day decisions from an upper-management perspective. And it provides a blueprint for planning and pitching potential projects that demonstrates a

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higher level of business savvy.

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