

MODERN COMMERCIAL BANKING

H.R. MACHIRAJU

CHAPTER 4

FUNCTION OF A COMMERCIAL BANKS

SPECIAL NATURE OF BANKS

Banks are financial firms and depend on economies of size and gains arising from internalising certain activities rather than relying on market transactions. Banks provide packages of financial services which individuals find too costly to search out, produce and monitor by themselves. Banks are also special as they not only accept and deploy large amounts of uncollateralized public funds in a fiduciary capacity, but also leverage such funds through credit creation. Capital represents a very small fraction of total assets of banks especially when compared to non-financial institutions. A minimum percentage of capital of 8% of assets is equivalent to a leverage ratio (debt/equity ratio) of 92/8 = 11.5 which is unsustainable with non-financial institutions. Borrowers would consider it as impairing too much the repaymentability and causing an increase in the bankruptcy risk beyond acceptable levels. The high leverage of banking institutions does not interfere with their functioning because the discipline imposed by borrowers does not apply to depositors who are protected by deposit insurance. Banks require easy and immediate access to financial markets for raising funds as long as the perceived risk by potential lenders remains acceptable. The risks are however made visible and explicit by bank ratings.

The special nature of banks, creation of liquidity, carries risks unique to management of banks¹. The basic function of bank management is risk management. One would be stretching the point, if this is equated with the conferment of special privilege which calls for the imposition of an obligation to provide banking services to all segments of population on equitable basis².

¹See Blagio Boesone, 2000, What is special about banks? Mimeo, The World Bank, Washington, D.C. and "Circuit Theory of Banking and Finance", *Journal of Banking and Finance*, 25, 2001, pp. 957-990.

Commercial Banking New Age International

L Darling-Hammond



Commercial Banking New Age International:

Modern Commercial Banking H. R. Machiraju, 2008 About the Book The basic function of a commercial bank is risk management Banks have to adopt a risk management approach to maximise shareholder value net value and to conform to the RBI guidelines 1999 Further the adoption of ALM and diversification of activities to earn fee income has resulted in the assumption of risks which had to be hedged by derivatives Since major banks are foreign exchange dealers exchange risk and interest risk have to be covered Finally derivatives themselves carry a lot of risk which has become a major concern of regulators The book analyses and presents The Future of Islamic Banking and Finance in Indonesia Romi Adetio Setiawan, 2023-07-20 Sharia compliance is the raison d'être of Islamic banks All of their instruments and activities should be based on sharia principles which unfortunately exposes them to greater risks than their conventional counterparts regulated under the dual banking system in Indonesia These include inconsistencies between fatwas unique reputational risks and inefficiencies in the regulatory framework governing Islamic banks This book critically examines the less studied issue of developing an Islamic banking regulatory and supervisory framework that considers the risk pressures faced by Islamic banks operations in an Indonesian financial sector dominated by conventional banks The book assesses the extent to which the global financial standards of the Basel Accords have been followed by Islamic Banks in Indonesia with respect to their regulation supervision and risk management to highlight the unresolved tensions in the multiple regulatory and supervisory institutions The book proposes a middle ground approach that accommodates modification of the existing financial regulatory and supervisory system in line with international best practice The reforms proposed in this book offer a way for financial regulatory and supervisory agencies to further develop modern Islamic law and finance The book will be a valuable resource for scholars and policymakers interested in the dual banking system in Indonesia

Commercial Banks and Monetary Policy in India Partha Ray, 2008 Set against a backdrop of financial sector reforms in India this analysis explores theories and empirical evidence regarding the behavior of commercial banks and their reactions to centralized monetary policy A comprehensive account of the credit channels of monetary transmission is presented along with observations of the modified IS LM model within the independent banking sector Progressive issues such as future consolidation of the banking sector are also addressed Ultimately not all commercial banks react uniformly to monetary policy as ownership size liquidity and capitalization play key roles in determining individual responses

Performance Evaluation And Customer Satisfaction Of Public Sector Banks And New Generation Private Sector Banks In The Post Liberalised Era Dr Aloysius O.C,

International Capital Markets, 1998 International Monetary Fund, 1998-10-01 This year's capital markets report provides a comprehensive survey of recent developments and trends in the advanced and emerging capital markets focusing on financial market behavior during the Asian crisis policy lessons for dealing with volatility in capital flows banking sector developments in the advanced and emerging markets initiatives in banking system supervision and regulation and the

financial infrastructure for managing systemic risk in EMU **Assessing Performance of Banks in India Fifty Years After Nationalization** Atanu Sengupta, Sanjoy De, 2020-04-21 This book assesses the performance of banks in India over the past several decades and discusses their current status after fifty years of nationalization. The performance of different categories of banks is evaluated by employing both the traditional ratio analysis and more sophisticated efficiency techniques. The book also explores the market conditions under which Indian banks operate. Going beyond a formal banking study, the book also investigates the causes of the widespread presence of informal credit in parallel to its formal banking counterpart. This approach makes it more comprehensive, unique, and closer to the real world. After 50 years of nationalization, India's banking sector is at a crossroads given the huge and unabated non-performing assets and talks of consolidation. This book, encompassing both the formal and the predominantly trust-based informal credit system, provides essential insights for bankers and policymakers which will be invaluable in their endeavours to implement meaningful changes. It may also spark new research in the fields of banking performance and efficiency analysis. Lastly, the book not only has significant implications for students of economics, banking, finance, and management but also offers an important resource to support training courses for banking personnel in India. *Indian Journal of Economics*, 2011 **Philippine Development**, 1976

Rand McNally International Bankers Directory, 1985 V 1 U S Master Alabama Minnesota v 2 U S Master Missouri Wyoming v 3 U S Operations v 4 International **Commercial West**, 1926

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