

ASSESSING THE RISK MANAGEMENT IN PRIVATE SECTOR, PUBLIC SECTOR AND FOREIGN BANKS

KRUTIKA ZARAPKAR¹, M.A.KHAN² & ADITYA ZARAPKAR³

¹Assistant Professor, Department of Finance, PTV A's Institute of Management, Mumbai, Maharashtra, India

²Registrar, University of Mumbai, Maharashtra, India

³Team Lead, Regulatory Project/PRA Regulations, Pune, Maharashtra, India

ABSTRACT

The primary objectives of the study were; to assess the trend of NPAs position in the Indian Public sector, Private sector and Foreign Banks. To predict the status of Capital adequacy ratio of Basel III of Indian Public sector, Private sector and Foreign Banks. The present study is based on data gathered from secondary sources which are cited in the paper. Major guidelines issued by RBI from time to time were studied in depth. The findings show the trend of NPAs in public, private sector and foreign banks in the last ten years reveals that the level of NPAs in relation to the total assets has declined. The extent of the NPA is comparatively higher in public sector banks compared to the private sector and foreign banks. The study also focuses on the risk management of public and private sector banks after the implementation of Basel III with the help of capital adequacy ratio.

KEYWORDS: Risk Management, Basel III, Capital Adequacy Ratio, NPAs.