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Implementation of Basel Accords and its impact on Asset–Liability Management in Banks : A Literature Review[1]

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Abstract

Scheduled commercial banks do plays a great roles in the country's overall economic growth. But increased declining performance of banks has remained a cause of concern all the time. The level of capital of individual banks is an important indicator that impacts the banks' performance. The extent and nature of liabilities an individual bank holds in its balance sheet, quality of assets, level of profits, net interest margin, nature of operational risks, marketing risks and unexpected financial crisis all are integrated components and have impact on performance of a bank. The study has covered the factors responsible for the assessment of banks performance, their relationship and impact on measurement of banks' performance. The study has also focused on the factors which are more related to the level of capital level. The Basel 3 accord has certain provisions for additional capital to cover financial crisis and unexpected financial market movements.

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Keywords : Basel Accord; Asset; Liability; Bank; Capital Adequacy; Performance; Credit Risk

I. Introduction

THE HISTORY OF growth of banks in India goes back to centuries. However, there have been different dimensions in the growth of banks in pre and post-independence era. In the pre-independence era, the banks in India were prominently dominated in the metro and big cities and all of them were managed by private sector. Under the revised banking structure, there are all 12 public sector banks at present including the State Bank of India along with the presence of private sector and foreign banks. There is often inbuilt risk can be perceived in the financial transactions and that poses as greater challenge to the banks as they deal in others money. The banks operate under different kinds of risks which have direct impact on

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target of co-authorship with other countries. The cited references with the "barth,j.r.,caprio,g.,Levine ,r.,bank regulation and supervision: What works best?(2004)" has greatest total link strength and the author "tucker,p." has the greatest total link strength of 32 citations.The document titled as "post crisis banking regulation in "European union: opportunities and threats (2016)" by the author Katarzyna Sumhas the greatest total link strength.

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