

बैंकों का पुनर्पूँजीकरण

Recapitalisation of Banks



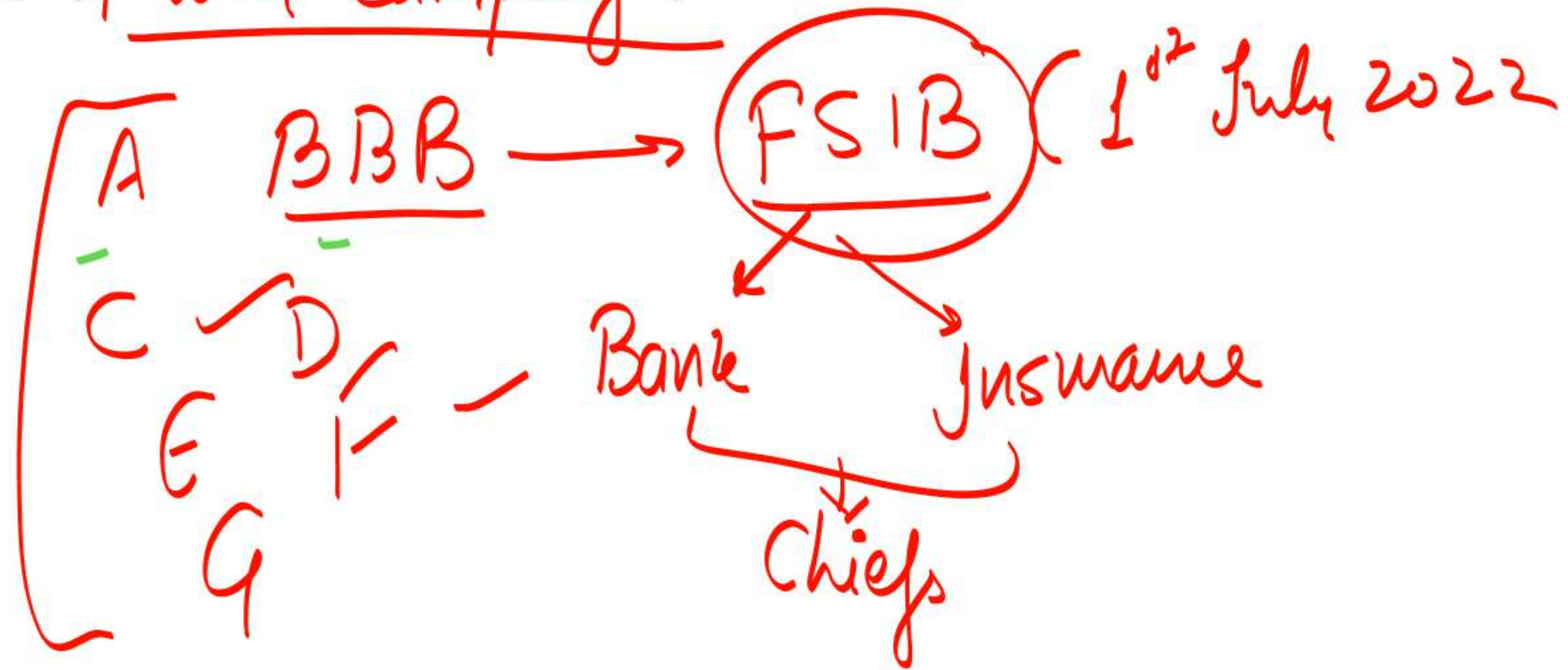
त्वरित सुधारात्मक कार्रवाई Prompt Corrective Action (PCA)

200'2

इन्द्रधनुष फ्रेमवर्क – 2015

Indradhanush Framework – 2015

4 to 6 Campaign

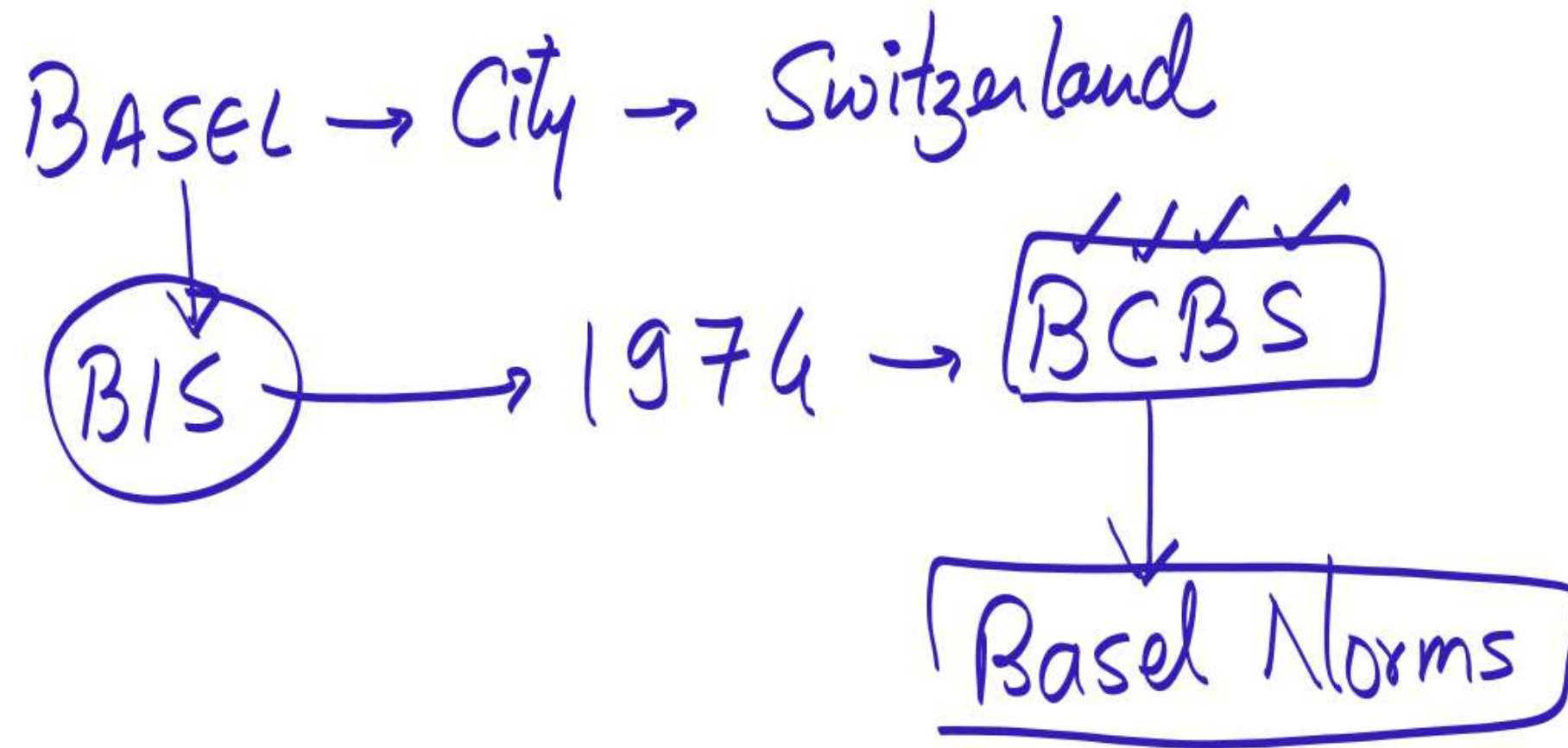


FSIB → Members

- 
- ① Dept. of Financial Services → Secretary
(वित्तीय सेवाओं का विभाग → सचिव)
 - ② Dept. of Public Enterprise → Secretary
(सार्वजनिक उद्यम विभाग)
 - ③ One Chairman
 - ④ 5 Experts (विशेषज्ञ) (2 from Private Sectors)

बेसल मानदंड

Basel Norms



Basel - I

- 1988 ✓
- Credit Risk ✓
- 8% of RWA ✓
- India → 1999 ✓

Basel - II

→ 2004

→ 3 Pillars

- Credit Risk
- Market Risk
- Operation Risk

CAR
↓
8%

Supervisory Review

Market Discipline

Basel - III

→ 2010

→ CAR → 11.5%

S.No.	Capital Requirement	% of RWA
1.	Min ^m Common Equity Tier-1 Capital	5.5%
2.	Additional Tier-1 Capital	1.5%
3.	Tier-2 Capital	2%
4.	Capital Conservation Buffer	2.5%
		<u>11.5%</u>

Countercyclic Capital Buffer (CCCB)

Leverage Ratio

લીવરેજ અનુપાત / 3 સ્તેલન અનુપાત

Liquidity Coverage Ratio

તરલતા કવરેજ અનુપાત

Net Stable Fund Ratio

Interest Rates (दर)

B/w RBI & Banks

Policy Rates (नीति दर)

- ① Bank Rates
- ② Repo Rates
- ③ MSF Rate
- ④ RRR
- ⑤ SDF Rate

B/w Banks & Customers

Benchmark Lending Rates

Internal BLR

- ① Prime Lending Rates (BPLR)
- ② Base Rate
- ③ MCLR

External BLR

External Benchmark Prime Lending Rate

① Prime Lending Rate → 2003

⇒ Before 2010

⇒ Good Borrowers.

————→ Min^m

② Base Rate

→ 2010 → by Replacing PLR

→ Recommendation → Deepak Mohanty Commt.

→ Min^m Rate → below which Banks are not allowed

→ Average cost of fund^s to Offer Loan to their customer

③ Marginal Cost Fund Based Lending Rate (MCLR)

2003 → RBI
↓ PLR ✓
2010 →
↓ Bank Rate ✓
2016
↓ MCLR ✓
Now

→ Apl. 2016 → Replacing Based
→ न्यूनतम दर → Bank → ग्राहकों दे सकती हैं
→ It is based Marginal Cost of
Fund
Additional (Funds (कोषों) के सीमांत
लागत पर
आधारित है)

External Benchmark PLR

⇒ Oct. 2019

→ Janak Raj Gmmt.

→ Autoloan, Home Loan,
Personal Loan etc. →

EBPLR

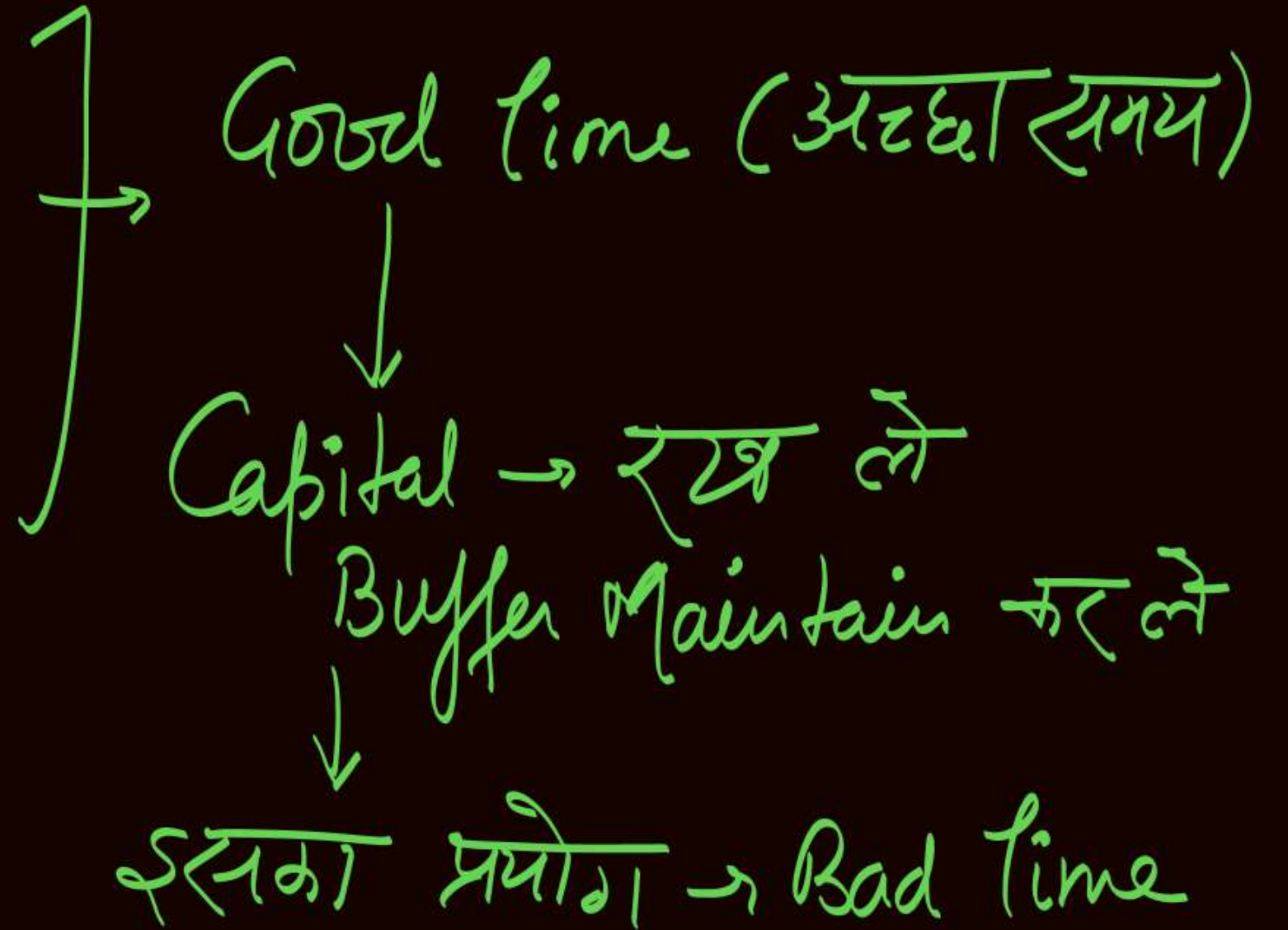
It changes
in every
3 months.

→ Based on following Rates: -

- (a) Repo Rate
- (b) 91 days - T-Bills
- (c) 182 days - T-Bills

Capital Conservation
Buffer

(पूंजी संरक्षण बफर)



Capital Adequacy Ratio (CAR)
(પૂંજી પર્યાપ્ત અનુપાત)

CRAR

Total Capital (કુલ પૂંજી)

Risk Weighted Assets (RWA)
(જોખમ આધારિત પરિણામ)

$$CAR = \frac{\text{Tier-1} + \text{Tier-2}}{RWA}$$

$$CAR = \frac{500}{1000} \times 100$$

$$CAR = 500$$

$$500 = \frac{1000}{x} \times 100$$

$$x = \frac{1000}{500} \times 100$$

$$x = 200$$

Loans → Assets

Sectoral Loans	(क्षेत्रीय राशि)	Risk	RWA
	Loan Amt.		
Agriculture	₹500 cr.	70%	₹350 cr.
MSMEs	₹100 cr.	40%	₹40 cr.
Home	₹200 cr.	10%	₹20 cr.
G-Sec. ✓	₹500 cr.	0%	0
Total	₹1300 cr.		₹410