बैंकों का पुनर्पूंजीकरण
Recapitalisation of Banks

$\boxed{\text{PSBs}} \rightarrow$ Customers $\rightarrow$ Loans

सरकारी बैंक

Loans $\downarrow$ NPA

त्वरित सुधारात्मक कार्रवाई
Prompt Corrective Action (PCA)

$\boxed{\# 2002}$

इन्द्रधनुष फ्रेमवर्क – 2015
Indradhanush Framework – 2015

A to G Campaign

A BBB → FSIB (1st July 2022

C D

E F — Bank Insurance

G Chiefs

FSIB → Members

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

बेसल मानदंड
Basel Norms

BASEL → City → Switzerland

$\downarrow$

BIS → 1974 → $\boxed{\text{BCBS}}$

$\downarrow$

$\boxed{\text{Basel Norms}}$

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%

पूंजी आवश्यकता

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%
		11.5%

Countercyclic Capital Buffer (CCCB)

Leverage Ratio
लीवरेज अनुपात / उत्तोलन अनुपात

Liquidity Coverage Ration
तरलता कवरेज अनुपात

Net Stable Fund Ratio

Interest Rates (ब्याज दरें)

- B/W RBI & Banks
  - Policy Rates (नीति दरें)
    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 Bare Rate

→ 2010 → by Replacing PLR

→ Recommendation → Deepak Mohanty Commt.

→ Min^m Rate → below which Banks are not allowed to Offer Loan to their Customers

→ Average Cost of Fund.

(B) Marginal Cost Fund Based Lending Rate (MCLR)

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

→ Apl. 2016 → Based
Replacing

→ न्यूनतम दर → Bank → ग्राहकों दे सकती है।

→ It is based Marginal Cost of Fund

Additional (Funds (कोषों) के सीमांत लागत पर आधारित है)

External Benchmark PLR

- ⇒ Oct. 2019
- → Janak Raj Commt.
- → Autoloan, Home Loan, Personal Loan etc. ⟶ $\boxed{\text{EBPLR}}$
- → Based on following Rates:-
  - (a) Repo Rate
  - (b) 91 days - T-Bills
  - (c) 182 days - T-Bills

It changes in every 3 months.

Capital Conservation Buffer

(पूंजी संरक्षण बफर)

→ Good time (अच्छा समय)

↓

Capital → रख ले

Buffer Maintain कर ले

↓

इसका प्रयोग → Bad time

$\boxed{\text{CRAR}}$

Capital Adequacy Ratio (CAR)
(पूंजी पर्याप्त अनुपात)

$$\text{CAR} = \frac{\text{Total Capital (कुल पूंजी)}}{\text{Risk Weighted Assets (RWA) (जोखिम भारित परिसंपत्ति)}}$$

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

$$\text{CAR} = \frac{\overset{500}{\cancel{1000}}}{\cancel{200}} \times 1\cancel{00}$$

$$\boxed{\text{CAR} = 500}$$

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

$$x = \frac{\cancel{1000}}{\cancel{500}} \times 1\cancel{00}$$

$$\boxed{x = 200}$$

Sectoral Loans	Loan Amt. (ऋण राशि)	Risk	RWA
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

$\boxed{\text{Loans} \rightarrow \text{Assets}}$