



MSME Project Appraisal
Shyam Ji Mehrotra & V S Kaveri

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with BASEL-III Capital Adequacy Norms**
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**Proposing the 'National Currency
Corporation of India' – A Pragmatic Approach
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The financial crisis of 2008-09 affected most number of banks globally which forced Basel Committee on Banking Supervision (BCBS) to come up with Basel-III norms and revising their prevailing norms on minimum capital requirements. India is one country which was not much affected by the global crisis due to stringent capital adequacy norms of RBI. This Paper has been empirically analysed to study the effect of Capital Adequacy Ratio (CAR) compliance on the profitability of the banks for the fiscal years 2015, 2017 and 2018. The data used for the analysis includes balance sheets and income statements of the banks for the years 2015-2016, 2016-2017 and 2017-2018.

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