

Outline of the Chapter Plan

The complete research project report is presented in the following five chapters;

Chapter – I Introduction to Banking and Basel Norms

In this chapter the brief history, organization structure of Indian banking before and after financial sector reforms and liberalisation, Basel I and II framework, its challenges and opportunities limitations and critics, Credit Risk management framework under Basel norms, their challenges and merits along with brief introduction of selected sample banks under study have been discussed.

Chapter – II Literature Review

In this chapter the literature has been reviewed in two sections. Section I covers the literature about the Basel implementation challenges faced by the regulators and commercial banks, have been discussed. The credit risk management practices adopted by banks across the world covering, the process of identification, measuring, valuation, mitigation, controlling, monitoring and reviewing, its challenges and benefits have been deliberated. Section – II covers the studies undertaken in the field of credit risk management, covering the scope and its impact on the performance and profitability of banks, evaluating various components like, NPA, CAR, and ROE and ROA in particular and other selected performance variables.

Chapter – III Research Methodology

The third chapter is dedicated towards research problem of the study, research objectives, scope, significance of the study, research process, variable descriptions, hypothesis, research tool, techniques of analysis, research outcomes, limitations of the study and future scope of the research study have been discussed.

Chapter – IV Data Analysis and Interpretation

This chapter focuses on the primary data analysis using graphs and tables, hypothesis testing, qualitative data and quantitative data analysis along with interpretations have been presented elaborately. The determinants of CRM practices and its impact on the financial performance parameters have been deliberated.

Chapter – V Findings, Suggestions, Conclusions and Recommendations

In this chapter the resultant outcomes of hypothesis testing of the objectives, findings of qualitative and quantitative analysis, correlation between qualitative and quantitative data analysis have been shown. Suggestions have been stated on the critical issues as a result of the analysis and review. Recommendations are in the form of proposed model of CRM have been developed to combat the early signals of stressed assets for the banks under study.