

## Prospects and Challenges of Re-capitalising Commercial Banks in Ghana



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## PROSPECTS AND CHALLENGES OF RE-CAPITALISING COMMERCIAL BANKS IN GHANA

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Grin Verlag Aug 2012, 2012. Taschenbuch. Book Condition: Neu. 210x148x9 mm. This item is printed on demand - Print on Demand Titel. Neuware - Master's Thesis from the year 2012 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: -, Methodist University College Ghana, course: Finance, language: English, abstract: In recent times a lot of banks have found Ghana a good destination for extending their operations and this has heightened competition in the banking industry. By way of ensuring that banks maintain adequate working capital, the industry regulator i.e. Bank of Ghana came out with a directive instructing all commercial banks to ensure that by the close of December 2012 their operating capitals do not fall below GH Ct. 60million. As at the close of December 2011, almost all foreign banks had complied. However, some local banks are sensing serious limitation in meeting the order. The study therefore had the objective of finding out the challenges facing these banks thereby recommending avenues for raising funds to meet the proposed capital requirement. Six banks operating in the Accra business district namely National Investment Bank (NIB), Ecobank Ghana Ltd. (ECB), Prudential Bank, Ghana Commercial Bank, Merchant Bank Ghana and Zenith Bank were used for study. Primary data was obtained by soliciting views from bank officials on questions like what challenges confront Ghanaian Banks in their cash mobilization efforts How could the banks generate more funds from the Ghana Stock Exchange What efforts were being made to secure funding from strategic investors How could they reduce operating cost to enhance working capital The secondary data emanated from financial statements and brochures of the banks. There was a direct approach to officers of these banks whose job description included liquidity adequacy or assets liability management. The questionnaire technique was adopted as the ideal research instrument. The data was...



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