The Book

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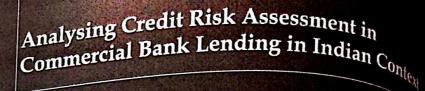
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Dr. Renu Arora

Abstract

This study analyses the various judgmental and analytical credit risk systems prevalent in banks to measure the credit risk and track the transition during the life span of a commercial loan. The input for this analysis is the literature, and unstructured personal interviews with 38 credit and risk many twelve Indian public sector banks. Various economic and environmental expose business and industry to varied risks and uncertainties, which transferred to banks while granting commercial loans coupled with the transcommercial borrower to willfully default and siphon off banks many unauthorized purposes. Therefore, the banks must develop comprehensive on assessment framework for efficient risk measurement and risk-based purposes loans to minimize the credit losses. The study has concluded by the combined use of quantitative and judgmental approaches provides the opering trisk assessment of business borrowers. Experiential factors based and analysts' job experience and his tacit knowledge improves the business appraisals in Indian public sector banks.

Key words: Credit scoring, Bad debts, Expected loss, 6 Cs, Campari & lo, by grade, Subjective assessments, Peak debt/equity ratio.

1. INTRODUCTION

Banking prudence and efficiency to manage their risks in different base cycle and environment would help to alleviate crises and lose in 2018). A dynamic business environment, global and domestic pressure necessitated for Indian banks to improve and integrate their credit management systems to maintain asset quality and improve profits Credit risk refers to the possible losses of banks coming from bank failing to repay (Han, 2015). Credit risk mainly exists in three common principal loss risk; interest loss risk and profit loss risk (Han, 1015) position of Indian public sector banks (PSBs) on asset quality alarming as these are registering highest gross NPAs, stress restructured assets than their counterparts in the banking industry private and foreign banks. Reserve Bank of India (RBI) in its annual private and foreign banks. Reserve Bank of India (RBI) in its annual private and foreign banks. Reserve Bank of India (RBI) in its annual private and foreign banks.