CONTENTS

CHAPTER 1: INTRODUCTION 1-15
1.1 Background
1.2 Research Questions and Research Hypotheses
1.3 Relevance of the Research
   Appendix 1.1a
   Appendix 1.1b
   Appendix 1.2

CHAPTER 2: RESEARCH ON AND PRACTICES IN CREDIT RISK MANAGEMENT 16-47
2.1 Basel II And Practices in Credit Risk
2.2 Literature Review
2.3 Potential For Research

CHAPTER 3: RESEARCH METHODOLOGY 48-64
3.1 Background
3.2 Sample
3.3 Methodology: Hypotheses and Question-Wise
3.4 Description of Statistical Tools
   Appendix 3.1
   Appendix 3.2
   Appendix 3.3
   Appendix 3.4
   Appendix 3.5

CHAPTER 4: EFFECTIVENESS OF CREDIT APPRAISAL AND INTERNAL RATING SYSTEMS 65-189
4.1 Background
4.2 Methodology
4.3 Features of New Internal Risk Rating Models of Ten Banks
4.4 Effectiveness of Parameters/Variables as Default Predictors – Analysis and Findings
4.5 Effectiveness of Risk Rating Models - Analysis and Findings
4.6 Testing of Hypothesis
4.7 Overall Performance of the Models and Comment on Hypothesis
4.8 Conclusion
   Appendix 4.1
CHAPTER 5: CREDIT MONITORING AND NPA PREVENTION

5.1 Hypothesis II and its Background
5.2 Credit Monitoring System of Banks
5.3 Measuring the Intensity of Lapses in Monitoring System – Methodology for Testing Hypothesis II
5.4 Analysis and Findings
5.5 Conclusion
Appendix 5.1

CHAPTER 6: NPA RECOVERY MEASURES

6.1 NPA Scenario in Indian Banks
6.2 Hypothesis III and Background
6.3 Recovery Measures - Current Practices
6.4 Testing of Hypothesis III
6.5 Effectiveness of Recovery Measures
6.6 Conclusion
Appendix 6.1
Appendix 6.2

CHAPTER 7: PORTFOLIO MANAGEMENT

7.1 Background
7.2 Basel II on Portfolio Management
7.3 RBI Guidelines on Portfolio Management and Exposure Limit
7.4 Methodology
7.5 Analysis And Findings
7.6 Discussions And Conclusion

CHAPTER 8: COMPONENTS OF PERFORMANCE APPRAISAL SYSTEM

8.1 Background
8.2 Performance Appraisal Systems And its Components
8.3 Methodology
8.4 Analysis And Findings
8.5 Conclusion