



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

By Edmund Benjamin-Addy

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 Ghanacame 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 aresensing 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 businessdistrict namely National Investment Bank (NIB), Ecobank Ghana Ltd. (ECB), Prudential Bank, Ghana Commercial Bank, Merchant Bank Ghana and Zenith Bank were...



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