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Autore	Benjamin-Addy Edmund
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Nota di contenuto	The Banking Sector in Ghana: Issues in relation to Current Reforms; Acknowledgement; Abstract; List of Tables and Figures; Abbreviations; Table of Content; Chapter One; 1.0 Introduction; 1.1 Background of the Study; 1.2 Statement of the Problem; 1.3 Objective of the Study; 1.4 Research Questions; 1.5 Research Methodology; 1.5.1 Sources of Data; 1.5.2 Data Collection and Analysis; 1.6 Significance of the Study; 1.7 Scope and Limitations of the Study; 1.7.1 Scope; 1.7.2 Limitations of the study; 1.8 Chapter Disposition; Chapter Two - Literature Review; 2.0 Introduction 2.1 Meaning of Capitalization 2.2 The Kinds of Capitalization; 2.2.1 Over Capitalization; 2.2.2 Under Capitalization; 2.2.3 Watered Capitalization; 2.3 Addressing Recapitalization Challenges Confronting Ghanaian Banks; 2.4 The Need for Capitalizing Banks; 2.5 A Sketch of the Reasons for and Against Recapitalization; 2.6 Essentials for a Successful Recapitalization; 2.6.1 Creating Stability during Transition; 2.6.2 Managing the Burning "Regulatory" Fuse; 2.6.3 Finding Investors; 2.7 A Strategic Approach to Cost Reduction in Banking; 2.7.1 Striking the Right Balance 2.7.2 Avoiding Arbitrary Cuts 2.7.3 Transforming Cost Reduction; 2.7.4 Positioning for Growth through Smart Cutting; 2.8 Recapitalizing through the Stock Market; 2.8.1 Public or Private Offer; 2.8.2 Initial Public Offerings (IPO); 2.8.3 Underwriters; 2.8.4 Secondary Offering; 2.8.5 Raising Capital; 2.9 Effects of Sound Bank Capital on Bank Behaviour; 2.10 Foundations for the Link between Relationships,

	Liquidity, and Bank Capital; 2.10.1 Negotiations between the Bank and the Borrower; 2.10.2 Relationship Lending; 2.10.3 Discipline from the Threat of a Bank Run 2.11 Disciplines from the Threat of Closure due to Capital Requirements 2.12 Challenges of Recapitalization; 2.13 Prospects of Recapitalization; 2.14 Summary and Conclusion; Chapter Three - Research Methodology; 3.0 Introduction; 3.1 Research Design; 3.2 Study Population; 3.3 Sampling Techniques; 3.4 Research Instrument; 3.5 Data Collection; 3.6 Pretesting; 3.7 Data Processing and Analysis; 3.8 Ethical Considerations; Chapter Four Analysis of Data and Discussion of Findings; Chapter Four - Analysis of Data and Discussion of Findings; 4.0 Introduction 4.1 Analysis of Demographic Features of Respondents 4.1.1 Analysis of Respondents Gender and Age; 4.1.2 Respondents Highest Academic Qualification; 4.1.3 Respondent's Service Duration with their Banks; 4.2 Issues Relating To Challenges of Mobility of Extra Cash for Recapitalization; 4.2.1 Current Financial Position of Banks; 4.2.2 Views on Strategies for Mobilizing More Cash; 4.2.3 Views on How Industry Competition Is Impacting On Cash Mobilization Effort; 4.2.4 Views on Challenges Encountered In Mobilizing More Operating Funds 4.3 Analysis of Issues Relating to the Attraction of Strategic Investors to Increase their Capital Base
Sommario/riassunto	Hauptbeschreibung For in recent times, a lot of banks have rated Ghana a good destination to extend their operations, the competition in the banking industry has heightened. To ensure that banks maintain adequate working capital, the industry regulator, i.e. the Bank of Ghana, issued a directive instructing all commercial banks to ensure that by the close of December 2012 their operating capitals do not fall below GHA2;60 million. At the close of December 2011, almost all foreign banks had complied. However, some of the local banks are sensing serious limitation in meeting the order. Therefore,