

PDF - IMPACT OF MERGERS AND ACQUISITION ON BANK GROWTH AND EFFECTIVENESS (A Case Study of First Bank Plc) - researchcub.info

ABSTRACT

Merger and acquisition as stated in study must be seen as an available means of saving companies from serious financial distress or liquidation, in that it provides such business with new management and better access to financial resources. Merger and acquisition enable the acquiring company to spread its risk, while still maintaining the firm's rate of return. We have had problems of collapse in financial institution in Nigeria and also lack of confidence in the financial institution by bank depositors. As it is known that capital has become a contemporary problem which requires proper investigation, so in order to be in a safe position the government must put in place a proper investigation, of desirability or otherwise of the minimum requirements in banking viability, as viability is the major factor been adduced for the large increase in minimum capital requirement. In the process of merger and acquisition, the shareholders of the acquired company should be considered and merger should not tend towards monopoly. To this end, merger and acquisition should be embraced and practiced in totality in Nigeria.

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