

PDF - THE IMPACT OF FUND MANAGEMENT AND CORPORATE SURVIVAL IN DEVELOPING NIGERIAN BANKING INSTITUTION.(A CASE STUDY OF CENTRAL BANK NIGERIA, ILORIN.) - researchcub.info

PROPOSAL INTRODUCTION

A fund is available or ready money with which an asset can be converted to cash in order to meet the withdrawal needs of the depositors on demand. There is a need for planning and controlling the fund (money) of an organization for the purpose of achieving the financial objective of the organization.

STATEMENT OF THE PROBLEM

The decision to be undertaken on the impact of fund management on corporate survival in a banking institution as a problem of study could be made under the imperfect knowledge of the following factors like bad loans and advances to customers, fraudulent practices of management under capitalization, bad management, lack of proper supervision, granting of unsecured credit facilities to owners, directors and related companies etc. and if the perfect knowledge existed, these problems would disappear and there would be perfect fund management which would lead to perfect corporate survival of every banking institution.

RESEARCH QUESTION

These are logically derived from the problem statement and the objectives and more for instance, using the example of privatization, research questions can be generated from a much more refined topic such as pre and post privatization in Nigeria. The effect on the citizens' standard of living and the economy as a whole. Research questions such as the following can be generated for the study.

What is the difference in the level of standard of living of the citizen before and after privatization.

What is the difference in the supply or distribution of the relevant goods or services before and after privatization.

OBJECTIVES OF THE STUDY

The aim of the study is to find out the impact of fund management on corporate survival in banking institutions (A case study of CBN)

The objective of fund management can be categorized into the following aspects.

To maximize profit (i.e. profitability) which means expanding revenue and keeping down costs which make profit to be maximized for the benefit of equity holders

Suitability in terms of adequate financing of the project for which the fund is undertaking

The safety of the fund given out by bank to their customers.

SIGNIFICANCE OF THE STUDY

The significance of this study is to critically examine the importance of fund management in the corporate survival in the banking institution. The study is performed from the banking supervision annual report of year 2010 produced by CBN.

However, it is not possible for me to go to all institutions as a result of various constraints and limitations which are as follows

Time available for the research work

Finance to carry out the research work

RESEARCH HYPOTHESES

In order to achieve the objective stated, the research tested the following hypothesis is represented by H_0 .

This type of hypothesis is a testable state which asserts that the observed result is completely due to

chances. It is always stated in positive form and subjected to statistical testing.

RESEARCH METHODOLOGY

The research methodology and design in the study were descriptive and hypotheses. The research design were chosen because it does not limit the purpose of data collected to a single method and also it ensure that the procedure to be adopted is carefully planned so as to obtain accuracy and completeness information about research question.

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