

عنوان مقاله:

The Disadvantages of International Rules and Guidelines for Banks in Emerging Countries: A Case Study of Iran

محل انتشار:

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خلاصه مقاله:

This paper examines the disadvantages of international rules and guidelines for banks in emerging countries, with a specific focus on Iran. The Basel guidelines are the most well-known international banking regulations, but their implementation in emerging countries can create challenges for banks. Higher compliance costs, reduced access to credit, increased competition, difficulty in complying with complex regulations, limited relevance to local conditions, limits on innovative financing, stricter capital requirements, higher costs of borrowing, and increased regulatory burden are some of the challenges that banks in emerging countries face due to international regulations. The paper presents case studies from Iran to illustrate these challenges. The paper also offers possible solutions for banks in emerging countries, including the establishment of local regulations, the development of technology, and increased collaboration between local and international banks. By understanding the disadvantages of international rules and guidelines for banks in emerging countries and identifying possible solutions, policymakers and banking executives can work together to create more effective regulations that support economic growth and financial stability in these countries.

کلمات کلیدی:

.Basel guidelines, developing countries, emerging markets banking regulation, Disadvantages of International Rules

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