Where To Download Banking Sector Reforms In India And Performance Evaluation

Banking Sector Reforms In India And Performance Evaluation |
420f438a23a467b63a0bf75f177716da

Public Sector Banks in India

Banking Reforms and Productivity in India
Banking Sector Reforms In India
Banking Reforms and Productivity in India
Banking Sector Reforms In India
Banking Sector Reforms in India and China
Indian Financial Sector
Banking Reforms and Productivity in India
Banking Sector Reforms In India
Financial Sector Reforms and India's Economic Development
Lectures on Economic and Financial Sector Reforms in India
Banking Sector Reforms in India
A Critical Assessment of India's Banking Sector Reform
Road from state to market
Banking Industry in India
Financial Reforms in India
A Comparative Study
India's Financial Sector Banking System in India
The India Policy Forum
2004 Monetary Policy and Financial Sector Reforms
India's Decade of
Banking Sector Reforms
Post Reforms
Commercial Banks in India
Banking System in India
The India Policy Forum
2004
Monetary and Financial Sector Reforms in India
Issues in Financial Sector Reforms
Structural Reforms in Industry, Banking and Finance
Banking Reforms in India
One Currency, Two Markets
Road from State to Market
Twenty Five Years of Financial Sector Reforms in India
Banking Sector Reforms in India
Indian Banking in the Globalised World
Commercial Banks and Monetary Policy in India
Banking & Financial Sector Reforms in India
Banking Sector Reforms in India
Changing Scenario of Indian Banking Industry
Banking and Financial Markets in India
Financial Reforms in India
Banking Sector Reforms in India and Performance Evaluation of Commercial Banks
Report of the Committee on Banking Sector Reforms

Public Sector Banks in India

The Committee on Financial System (CFS), popularly known as Narasimham Committee, was set up in 1991 to make recommendations for bringing about the necessary reforms in the financial sector. Narasimham Committee appraised and acknowledged the success and progress of Indian banks since the major banks were nationalized on 19 July 1969. Unfortunately, the developments were witnessed only in the field of expansion and spread of bank branches, generation of huge employment and mobilization of savings rather than also in improvement in efficiency. Besides, corruption, fraud, misutilization in public money, outdated technology, and politicization in policy making were found to be major drawbacks in the real progress of the banks. As the banking sector plays an important and crucial role in the economy of a country for its stabilization and balanced growth, major reforms were urgently needed, after 22 years of nationalization, to revive Indian banks. This was not only in the field of profitability, but also in the overall efficiency, viz., better management of non-performing assets (NPAs), satisfying capital requirements, increased cost effectiveness and control, enhanced customer service, improved technology, establishing competitive interest rate, effective man-power planning, introduction of asset-liability management, better productivity, launching new products, and becoming more competent to face the upcoming challenges and competition from foreign as well as private sector banks in the era of globalization and liberalization. The objectives of the study are to examine the need and relevance of reforms in Indian banks, to assess the efficiency and profitability of Indian banks during reforms from different perspectives, to discuss various issues of NPA management in the light of reforms, to measure the performance of the banks of West Bengal during the reforms, to analyse the role of information technology and its relevancy in Indian banks in the era of reforms, and to impart necessary suggestions for the improvement of the efficiency and profitability of Indian banks.

Banking Reforms and Productivity in India

ABOUT THE BOOK

Banking sector reforms in India are aimed at induction of best international practices and
technological changes for competing globally. The Reserve Bank of India (RBI) has time and again emphasised transparency, diversification of ownership and strong corporate governance to mitigate the prospects of systemic risks in the banking sector. Banking sector reforms have supported the transition of the Indian economy to a higher growth path, while significantly improving the stability of the financial system. In comparison with the pre-reform period, the Indian banking system today is more stable and efficient. However, the gains of the past decade need to be consolidated, so that these could be translated to drive the institutions, markets and practices into a mature financial system that can meet the challenges of globalisation. The banking system would, therefore, not only need to be stable, but also supportive of still higher levels of planned investments by channelling financial resources more efficiently from surplus to deficit sectors. Competitive pressures as well as prudential regulatory requirements have made banks risk-averse as reflected in their tendency to investment in relatively risk-free gilt instruments. The behaviour and strategies of banking business need changes in favour of risk-taking even while performing core activities. Also, there is a need to ensure long-term finance to support development and growth in the economy, even as restructuring takes place through mergers and universal banking. The present book addresses issues like Basel II Accord guidelines, second generation banking sector reforms, cost-benefit and productivity analysis of Indian banks, danger zone banks, privatisation and comparative efficiency of Indian banks and the recent reform measures. Vital statistics regarding the Indian banking sector and the recent Annual Policy Statement, 2008-09 of the RBI has also been discussed.

About the author Dr. R.K. Uppal did his M.A. in economics from Punjabi University, Patiala in 1986. Thereafter, he obtained M.Phil. degree from MDU, Rohtak in 1987 and Ph.D. degree from Punjabi University, Patiala in 2003. Specialising in banking and finance, Dr. Uppal has 11 books to his credit and has published 40 research papers on the subject in reputed national and international journals. He has also presented more than 35 research papers in national and international conferences in Hawaii, Indonesia, Finland, Costa Rica, Australia, London and the U.K. Presently, he is head of the Department of Economics, DAV College, Malout, Punjab and Principal Investigator of a UGC-financed research project on Indian banking. He is also Director of an ICSSR sponsored major research project on Indian banking.

Banking Sector Reforms In India This fascinating and timely work explores in detail the changes in the Indian banking sector over the last 20 years, and puts them into a comparative perspective with the Chinese banking sector. For this purpose, the author develops a detailed indicator-based framework for assessing the liberalization of a banking sector along various process steps based on financial liberalization and transformation studies. The key finding is that while liberalization has improved the sectoral performance, it has so far had no effect on the macro level.

Post 1991 Banking Sector Reforms in India "This book examines the developments in the banking sector of the Indian economy during the post-liberalisation period (i.e. from 1991 till date). It covers a large number of issues confronting the banking industry. However, the focus is on the following aspects: rationale and efficacy of banking reforms, profitability of major banks and new private sector banks, trends in non-interest income of banks, impact of falling rate of interest on banks, human resource management by banks, changing pattern of employment in banks, information technology (IT) in the banking sector, and rural development through bank credit."

Banking Sector Reforms in India and China After the nationalization of commercial banks in 1969 and 1980, banking business in India was a near-monopoly of the Government of India. Resultantly, the banking sector suffered from lack of competition, low capital base, low productivity and high intermediation cost. The role of technology was minimal and the quality of service was poor. Wide-ranging banking sector reforms in India were introduced
in the early 1990s, and have supported the transition of the Indian economy to a higher growth path, while significantly improving the stability of the financial system. This book traces developments in the banking sector and financial markets in India since Independence in 1947.

Indian Financial Sector In 1991, decades of government stranglehold on the economy gave way to liberalization and reforms in India. Financial sector reforms played a major part in this push towards a more market oriented economy. Based on the recommendations of the first Narasimham Committee, the Reserve Bank of India sought to create a more efficient and reliable banking system by implementing a three pronged strategy that involved (a) deregulation (b) competition and (c) reliability. The primary focus of this paper therefore is to study the extent to which the three pillars that support the financial reforms have affected bank performance. Specifically, we address two questions: have banks become more efficient and productive after the reforms, and which strategies have had the greatest impact? We find evidence that the liberalization process has had a significant impact on some bank performance measures. Preliminary results suggest: (a) the increase in competition after deregulation has had a positive impact on most measures of performance and productivity, (b) public sector banks have gained as much as private banks though there is no difference between the two sectors if we include the dominant State Banks of India, (c) improved private sector profitability has taken the form of new banks expanding output as opposed to established banks reducing costs, and (d) non performing loans have a consistently significant and negative impact on profitability.

Banking Sector Liberalization in India Banking sector plays a vital role in the economic development of a country. It is also an integral part of the financial system of a modern industrial economy. Modern banking in India could be traced back to the establishment of Bank of Bengal on January 2, 1809, the first joint-stock bank sponsored by Government of Bengal. In 1921 the three presidency banks were merged to form the Imperial Bank of India, with the establishment of the Reserve Bank of India (RBI) in 1935, the central banking responsibilities that the Imperial Bank of India was carrying on came to an end. Banking sector reforms in India are aimed at induction of best international practices and technological changes for competing globally. Today, twenty years after the economic liberalization which began in 1991, we have a vibrant banking sector, powered by both improved efficiency public sector banks and growth-hungry private ones. This Book "Changing Scenario of Indian Banking Industry" is a modest attempt to cover all important issues regarding Indian Banking Sector. The main aim of present Book is to summarize the long journey of Indian Banking System.
Where To Download Banking Sector Reforms In India And Performance Evaluation

Financial Performance of Commercial Banks in India in Post Reforms Era

Commercial Banks in India

Banking in India

India's Decade of Reforms Papers presented at the National Seminar on "Banking Sector Reforms in India: Problems and Prospects", held at Gulaothi in February 2009.

Financial Sector Reforms and India's Economic Development During The Past Few Years There Has Been An Animated Debate On The Need For Second Generation Financial Reforms. It Is Recognized That Without A Broad Consensus There Would Be An Attenuating Of Reforms And, In This Context There Is A Need For A Much Wider Appreciation Of The Subject. The Present Volume Focuses On Banking Sector Reforms As Well As The Problems Of Non-Banking Financial Institutions And Also Deals In An Integrated Manner With Issues Relating To Monetary, Fiscal And External Sectors.

Lectures on Economic and Financial Sector Reforms in India The papers in this volume assess progress with financial sector reforms over the past decade or so, and analyse the new challenges that confront India's policy makers and financial regulators. The papers highlight a formidable reform agenda, pointing to t

Banking Sector Reforms in India Recommendations of the Committee on the Financial System in India.

A Critical Assessment of India's Banking Sector Reform The present book examines the impact of Financial Reforms on the working of banking sector in general and Public Sector Banks in particular. In addition to assess multi-dimensional trend of banking sector, it examines the impact of Deregulation Policies on the Management of bank's resources. The book identifies many critical issues like determinants of Non-performing Assets, Profitability productivity of banks, mismatch of assets and liabilities and services rendered by banks particularly in the backward regions. The treatise embodies in it inter-intra banks and inter-intra regional, districts level variations. To encounter the objectives, appropriate hypothesis have been framed, statistical and financial techniques have been used to testify, the nature and problems of Public Sector vis-à-vis Private Sector and foreign banks. This book runs into ten chapters encompassing into different aspects of bank's performances with critical assessment in the context of reform package. The book will meet the growing interest of students, researchers, scholars, policymakers and general readers. It may be used as textbook for B.Com, B.B.A., M.B.A.; M.F.M. and M.A. (Eco.), M.Sc. (Eco.) courses.

Road from state to market

Banking Industry in India Banking in India has a long history and it has evolved over the years passing through various phases. The beginning of modern
day banking in India can be traced to the 18th century when English traders came to India. The English Agency Houses in Calcutta and Bombay began to conduct banking business besides their commercial activities. Banking in India during the pre-Independence period was largely characterised by the existence of private banks organised as joint stock companies. Most banks were small and had private shareholding of the closely-held variety. They were largely localised and many of them failed. At the time of Independence in 1947, the Indian banking system was weak. The entire banking sector was in the private sector and the credit requirements of agriculture and other needy sectors were ignored. With a view to better aligning the banking system to the needs of planning and economic policy, the policy of social control over the banking sector began in 1967. The year 1969 was a landmark in the history of commercial banking in India. In July of that year, the Government nationalised 14 major commercial banks of the country. In April 1980, Government nationalised 6 more commercial banks. The period beginning from the early 1990s witnessed the transformation of the banking sector as a result of financial sector reforms that were introduced as a part of structural reforms initiated in 1991. This book integrates and brings together the history of modern banking in India, with focus on recent developments in the context of liberalisation and privatisation wave sweeping across world economies.

Financial Reforms in India A Comparative Study Banking sector in India has undergone remarkable changes since the nationalisation of 14 major commercial banks in 1969. The geographical and functional coverage of banks has surged at a rate that is unprecedented in the world. Nationalisation of commercial banks in 1969 and 1980 was a mixed blessing. Reforms have brought about considerable improvements as reflected in various parameters relating to capital adequacy, asset quality, profitability and operational efficiency. Unfortunately, commercial banks continue to face the problem of non-performing assets (NPAs). The present volume deals with various aspects related to the development of commercial banks in India, with particular focus on post-liberalisation (1991 onwards) developments.

India's Financial Sector The banking industry all over the world has undergone transformation since the early 1980s under the impact of deregulation, advances in information technology and globalisation. Although these developments have made institutions more efficient by lowering transaction costs, they have also challenged the traditional regulatory arrangements based on institutions. Prior to reforms initiated in 1991, the banking sector in India suffered from lack of competition, low capital base, inefficiency and high intermediation costs. Ever since the bank nationalisation of 1969, the banking sector had been dominated by the public sector along with a high degree of financial repression characterised by administered interest rates. Banking sector reforms, introduced in the early 1990s in a gradual and sequenced manner, were directed at the removal of various deficiencies from which the system was suffering. The basic objectives of reforms were to make the system more stable and efficient so that it could contribute in accelerating the growth process. Banking sector reforms have supported the transition of the Indian economy to a higher growth path, while significantly improving the stability of the financial system. This book gives a vivid account of the evolution of the banking sector in India during the post-Independence period, with focus on financial reforms initiated in 1991. The various dimensions of banking industry covered in the book include, inter alia: (a) ownership and governance of banks, (b) regulation and supervision of banks, (c) credit allocation policies, (d) customer services, and (e) internet banking.

Banking System in India This book provides a historical evaluation of banking reforms and structural changes in India over the past 25 years. Chapters cover issues in consolidation and restructuring, competition and concentration, performance evaluation in terms of cost efficiency and productivity, profitability, non-performing assets and technology use. The authors use specific regression models to measure the impact of these reforms on bank
Where To Download Banking Sector Reforms In India And Performance Evaluation

performance during this period and assess whether or not the consolidation phase is now complete. This volume will be of interest to researchers and academicians interested in the financial history of Indian Banking reforms.

The India Policy Forum 2004 Economic analysis of the future of the international monetary system and the USD, and the rising importance of the RMB.

Monetary and Financial Sector Reforms in India

Issues in Financial Sector Reforms This paper traces the story of Indian financial sector over the period 1950–2015. In identifying the trends and turns of Indian financial sector, the paper adopts a three period classification viz., (a) the 1950s and 1960s, which exhibited some elements of instability associated with laissez faire but underdeveloped banking; (b) the 1970s and 1980s that experienced the process of financial development across the country under government auspices, accompanied by a degree of financial repression; and (c) the period since the 1990s till date, that has been characterized by gradual and calibrated financial deepening and liberalization. Focusing more the third period, the paper argues that as a consequence of successive reforms over the past 25 years, there has been significant progress in making interest and exchange rates largely market determined, though the exchange rate regime remains one of managed float, and some interest rates remain administered. Considerable competition has been introduced in the banking sector through new private sector banks, but public sector banks continue have a dominant share in the market. Contractual savings systems have been improved, but pension funds in India are still in their infancy. Similarly, despite the introduction of new private sector insurance companies coverage of insurance can expand much further, which would also provide greater depth to the financial markets. The extent of development along all the segments of the financial market has not been uniform. While the equity market is quite developed, activities in the private debt market are predominantly confined to private placement form and continue to be limited to the bluechip companies. Going forward, the future areas for development in the Indian financial sector would include further reduction of public ownership in banks and insurance companies, expansion of the contractual savings system through more rapid expansion of the insurance and pension systems, greater spread of mutual funds, and development of institutional investors. It is only then that both the equity and debt markets will display greater breadth as well as depth, along with greater domestic liquidity. At the same time, while reforming the financial sector, the Indian authorities had to constantly keep the issues of equity and efficiency in mind.

Structural Reforms in Industry, Banking and Finance India’s Decade of Reforms: Reserve Bank of India at Central Stage looks at the initiatives taken by the Government of India and the RBI to restore the country’s economic health by introducing economic and financial sector reforms. Since 2014, the GOI and the RBI have come together to create reform initiatives to revamp the institutional system in the financial sector by infusing transparency and professionalism in policy formulation. The book dispassionately analyses the recent coming together of GOI and RBI to ensure continuity in policy formulation and the RBI’s role in demonetization. Also explored is the RBI’s role in managing monetary policy to the nation’s advantage and introducing necessary structural changes.

Banking Reforms in India The India Policy Forum (IPF) is a new annual publication dedicated to research on the contemporary Indian economy. It provides a forum for addressing the scope, speed, and desirability of economic reforms within India and their fundamental impacts on the country's social and
economic welfare. The IPF aims to nurture a global network of scholars interested in India's economic transformation. A joint publication of the National Council of Applied Economic Research in India and the Brookings Institution in the United States, the IPF provides a bridge between researchers in India and abroad. This inaugural issue contains highlights from a conference held in New Delhi in March 2004. Topics include: • India's Trade Reform: Progress, Impact, and Future Strategy • Should a U.S.-India Free Trade Agreement Be Part of India's Trade Strategy? • Foreign Inflows and Macroeconomic Policy in India • India's Experience with the Implementation of a Pegged Exchange Rate • The Challenges for Capital Account Convertibility in India • Banking Reform in India

One Currency, Two Markets The Essays in This Volume are Based on Lectures Delivered By Reddy. They Discuss The Complex But Under-Documented Structural Micro-Aspects Of Economic Reforms In India, Examining The Process From Conceptualization Of Policy To Its Development, Refinement And Implementation.

Road from State to Market In 1992, the Reserve Bank of India launched banking sector reforms in India to create a more profitable, efficient, and sound banking system. The reforms include the competition enhancing reforms, reforms enhancing role of market forces, prudential reforms, supervisory reforms, institutional and legal reforms, reforms related to the customer service in banks, technological reforms, and the payment and settlement systems reforms. In the context of these banking sector reforms, the present book attempts to discuss the banking sector reforms in India and to analyze and compare the financial performance of commercial banks in India on various aspects such as profitability, liquidity, capital adequacy, assets quality, and off-balance sheet strength in post reforms era. Moreover, it also attempts to extract the financial ratios which significantly predict the financial performance of commercial banks. The book should be especially useful to banking officials, researchers in the area of banking and finance, stakeholders of commercial banks, or anyone else who is interested in understanding the dynamics of financial performance analysis.

Twenty Five Years of Financial Sector Reforms in India This Book Focuses On The Essential Aspects Of Monetary And Financial Sector Reforms In India. The Author Throws Light On Various Vital Topics Such As Monetary Policy Issues; Financial And Banking Sector Reforms; External Sector Issues; Financial Markets; And Fiscal Issues. The Book Gives Insight Into The Evolution Of Policies And Illustrates The Complexities Involved In Translating The Policy Objectives Into Discrete Policy Actions.

Banking Sector Reforms in India Prior to economic reforms initiated in early 1990s, the banking sector in India suffered from lack of competition, low capital base, inefficiency and high intermediation costs. The banking industry -- dominated by the public sector -- was subject to a high degree of financial repression, characterised by administered interest rates and allocated credit. Reforms in the commercial banking sector had two distinct phases. The first phase of reforms -- introduced subsequent to the release of the Report of the Committee on Financial System (Chairman: M. Narasimham), 1992 -- focussed mainly on enabling and strengthening measures. The second phase of reforms -- introduced subsequent to the recommendations of the Committee on Banking Sector Reforms (Chairman: M. Narasimham), 1998 -- placed greater emphasis on structural measures and improvement in standards of disclosure and levels of transparency in order to align the Indian standards with international best practices. Reforms have brought about considerable improvements as reflected in various parameters relating to capital adequacy, asset quality, profitability and operational efficiency. Although commercial banks still face...
the problem of overhang of non-performing assets (NPAs), high spread and low profitability in comparison with banks in other emerging market economies, reforms have been successful in enhancing the performance of commercial banks in terms of both stability and efficiency parameters.

Indian Banking in the Globalised World The year 1991 marked an important watershed in the economic history of post-Independent India. The country went through a severe economic crisis triggered by a serious balance of payments situation. The crisis was converted into an opportunity to introduce some fundamental changes in the content and approach to economic policy. The purpose of this book is to detail the structural reform process undertaken by India and to evaluate its results. In the post-liberalization period, the country has moved to a higher growth path. Objective conditions exist for the economy to grow at a sustained rate of seven per cent. The slow growth in agriculture and the consequent impact of a slower decline in poverty reduction are areas of concern.

Commercial Banks and Monetary Policy in India

Banking & Financial Sector Reforms in India Soon after its declaration of independence, Lithuania launched a program of market-based economic reforms that achieved remarkable results. However, a banking crisis erupted in January 1996, driven by a combination of ineffective bank supervision, poor bank practices, and deep-rooted sectoral imbalances. With financial support from the World Bank, Lithuanian authorities embarked on a broad economic reform program with two immediate objectives: the resolution of the banking system's operational and undercapitalization problems, and a reduction in the most severe imbalances in the economy. Volume I (see ordering information below) distills findings and conclusions and builds a policy action plan for fast stable growth. Volume II contains a collection of twelve policy notes that provide the technical analysis behind that plan. Also available: Volume II/Analytical Background(ISBN 0-8213-4327-0) Stock no. 14327.

Banking Sector Reforms in India Financial sector in India has underwent radical changes since 1990's. To revamp the financial structure in India, Government has been taken up various measures like monetary reforms, trade reforms, interest rate reform and so on. Globalisation has paved the way for increasing its liberalized policies.

Changing Scenario of Indian Banking Industry Wide-ranging financial sector reforms have been undertaken in India -- since the initiation of economic reforms in early 1990s -- to improve financial intermediation and maintain financial stability. This process has now become more intensive with a focus on drawing appropriate lessons from the global financial crisis and putting in place a regulatory regime that is alert to possible build-up of financial imbalances. All commercial banks, including foreign banks in India, migrated to the Basel II framework by March 31, 2009. Keeping in view the significant developments in payment systems and the responsibility of Reserve Bank of India (RBI) with regard to regulation and supervision of payment systems, the Vision Document for the period 2009-12 was released on February 16, 2010. RBI's Vision Document provides the roadmap to ensure that all the payment and settlement systems operating in the country are safe, secure, sound, efficient, accessible and authorised. This book provides a vivid account of banking sector reforms in India during the recent past. More importantly, it provides empirical evidence -- in the backdrop of reforms -- of trends in the productivity of select banks in India.
Banking and Financial Markets in India The financial development was given impetus with the adoption of social control over banks in 1967 and nationalisation of 14 major scheduled banks in July 1969. Since then, the banking system has formed the core of the Indian financial system. In the three decades following the first round of nationalisation (the second round consists of 6 commercial banks in April 1980), aggregate deposits of scheduled commercial banks have increased at a compound annual average growth rate of 17.8 per cent during this period (1969 to 1999), while bank credit expended at the rate of 16.3 per cent per annum. Money being lever for economic development, financial sector reform is considered as integral part of the liberalization policy strategy under the new economic policy. Financial sector reforms mainly aim at eliminating distortion in the financial markets induced by government interventions and encouraging competition to improve efficiency of financial intermediations. The financial sector reforms also require to ensure that the financial sector operates on the basis of operational flexibility and functional autonomy with a view to enhancing efficiency, productivity, sustainability.

Financial Sector Reform

Banking Sector Reforms in India and Performance Evaluation of Commercial Banks Set against a backdrop of financial-sector reforms in India, this analysis explores theories and empirical evidence regarding the behavior of commercial banks and their reactions to centralized monetary policy. A comprehensive account of the credit channels of monetary transmission is presented along with observations of the modified IS-LM model within the independent banking sector. Progressive issues such as future consolidation of the banking sector are also addressed. Ultimately, not all commercial banks react uniformly to monetary policy, as ownership, size, liquidity, and capitalization play key roles in determining individual responses.

Report of the Committee on Banking Sector Reforms Soon after Independence in 1947, the government of India followed a policy of social control of important financial institutions. As a result of state domination, India's monetary and financial system was characterized by barriers to entry, control over pricing of financial assets, high transaction costs, and restrictions on movement of funds from one market segment to another. It was against this backdrop that wide-ranging financial sector reforms were introduced as an integral part of the economic reforms program started in the early 1990s. These reforms have paved the way for integration among various segments of the financial system. It is widely accepted that reduction/removal of financial repression has enhanced the efficiency and potential growth of the Indian economy. Restrictions on pricing of assets have been removed, along with the introduction of new instruments. Technological infrastructure has also been strengthened. The general approach to financial sector reforms has been a transparent, collaborative, and consultative process aimed at resolving many possible dilemmas. The reform process itself has been characterized by caution with a slant
towards preserving stability, careful sequencing of measures, mutually reinforcing monetary initiatives, and ensuring consistency and complementarity with other policies. This book explains and examines at length the changes which have swept India's financial sector since 1991. [Subject: Business & Economics, Investment, India Studies, Trade]