



Banking Sector

Reforms in India



Banking Sector Reforms In India And Performance Evaluation

Michael Seilmaier



Banking Sector Reforms In India And Performance Evaluation:

Banking Sector Reforms in India and Performance Evaluation of Commercial Banks Debaprosanna Nandy, 2010-07-29 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of savings rather than also in improvement in efficiency Besides corruption fraud misutilization in public money outdated technology and politicization in policy making were found to be major drawbacks in the real progress of the banks As the banking sector plays an important and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 System in India S. M. Jawed Akhtar, Md. Shabbir Alam, 2011 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 characterized by administered interest rates and allocated credit Reforms in India s commercial banking sector had two distinct phases The first phase of reforms focused mainly on enabling and strengthening measures The second phase of reforms placed greater emphasis on structural measures and improvement in standards of disclosure and levels of transparency in order to align India s 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 high spread and low profitability in comparison with banks in other emerging market economies India s reforms which are examined in this book have been successful in enhancing the performance of commercial banks in terms of both stability and efficiency parameters

Performance Evaluation And Customer Satisfaction Of Public Sector Banks And New Generation Private Sector Banks In The Post Liberalised Era Dr Aloysius O.C, **Banking Reforms in India** T R Bishnoi, Sofia Devi, 2017-06-21 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 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 **A Critical Assessment of India's Banking Sector Reform** Tae Hwan Yoo, 2004 Banking Sector Liberalization in India Christian Roland, 2007-10-25 Banking Sector Liberalization in India 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 This framework along with the indicators for the process and the results of liberalization is applied to the banking sectors in India and China to test for the effects of liberalization on the sector and the macro level The key finding is that while liberalization has improved the sectoral performance it has so far had no effect on the macro level The book features a detailed description of recent reforms in the Indian banking sector a set of indicators for evaluating banking sector reforms and a large number of graphs with key figures for the banking sectors in India and China **Economic Reforms in India** Parmatam Parkash Arya, B. B. Tandon, 2003 This Book On The First To Second Generation Economic Reforms And Beyond Will Be Of Great Use To Economists And Industrialists Managers And Executives Students And Scholars Of Business Management Commerce Economics And To Planners And Policy Makers **The Asian Economic Review** , 2008 **Journal of the Institute of Public Enterprise** , 1996 **ICSSR Journal of Abstracts and Reviews** , 2005 **Financial Sector Reforms and India's Economic Development** N. A. Mujumdar, 2002 **Twenty Years of India's Liberalization** Rashmi Banga, Abhijit Das (Trade policy expert), 2012 Acknowledgements Abbreviations and acronyms About the authors Overview Role of trade policies in growth of Indian manufacturing sector Agricultural trade liberalization policies in India Balancing producer and consumer interests Calibrated financial liberalization in India Has it served the country Impact of liberalization and globalization on productivity in Indian banking A comparative analysis of public sector private and foreign banks Concluding observations References Notes Financial Management of Developing Economies , 1995 In the Indian context contributed articles *The Chittagong University Journal of Business Administration* , 2013 Reserve Bank of India Bulletin , 2010 **Lectures on Economic and Financial Sector Reforms in India** Y. Venugopal Reddy, 2002 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 **Banking Reforms in India** D. Suryachandra Rao,2008 *South Asian Journal of Socio-political Studies* ,2002 Indian Banking in the Globalised World R. K. Uppal,2008 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 UK 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 **Southern Economist** ,2012

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