

Banking Sector Reforms in India and Performance Evaluation of Commercial Banks

Debaprosanna Nandy

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Banking Sector Reforms In India And Performance Evaluation

Editors : Raj Kapila & Uma Kapila



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of savings rather than also in improvement in efficiency Besides corruption fraud misutilization in public money outdated technology and politicization in policy making were found to be major drawbacks in the real progress of the banks As the banking sector plays an important and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

Die verlustfreie Bewertung des Bankbuchs Anna-Lena Kotzur, 2017-12-19 Die schwierigen Rahmenbedingungen für Kreditinstitute waren seit Ausbruch der Finanzkrise im Jahr 2008 insbesondere geprägt vom Rückgang des Zinsniveaus. Der Zinsüberschuss der dem Naturgemäß des klassischen Bankgeschäfts entsprechend die mit Abstand größte und damit wichtigste Ertragsquelle von Kreditinstituten darstellt geriet besonders unter Druck. Vor diesem Hintergrund vermag es nicht verwundern, dass das Interesse am Zinsänderungsrisiko während dieser Zeit stark zunahm. Eingebettet ins Spannungsfeld zwischen Bankenaufsicht, internem Bankcontrolling und Bankbilanzierung war der Aktionismus überall spürbar. Aus Bilanzierungssicht wurde mit der Veröffentlichung des IDW RS BfA 3 am 30. August 2012 eine Stellungnahme zur Rechnungslegung RS bezüglich der Bewertung zinsbezogener Geschäftsfälle des Bankbuchs eingeführt. Ziel dieser Arbeit ist es, die wesentlichen Merkmale der IDW-Verlautbarung aus verschiedenen Perspektiven insbesondere bilanztheoretisch, praktisch und empirisch zu evaluieren und mögliche Schwachstellen aufzuzeigen. Des Weiteren wird das theoretische Fundament analysiert und verifiziert. Aus theoretischer Sicht ist die IDW-Verlautbarung, die mit Veröffentlichung des Instituts der Wirtschaftsprüfer IDW einen praxisfokussierten Hintergrund besitzt, besonders da die vorgesehene Wahlmöglichkeit der anzuwendenden Methode implizit über das sogenannte Lücke-Theorem begründet wird. Das Lücke-Theorem stellt eine konzeptionelle Verknüpfung des Kapitalwerts von Zahlungsströmen mit dem Kapitalwert aus Periodenerfolgen dar. Im Ergebnis zeigt sich, dass die Verzahnung von modelltheoretischen, bilanztheoretischen und praktischen Überlegungen in weiten Teilen in der IDW-Verlautbarung plausibel ist, indem die jeweiligen Konzepte korrekt eingesetzt werden. Allerdings lassen sich auch Schwachstellen feststellen. Die Schwachstellen führen regelmäßig zur Verletzung des zugrunde gelegten

Methodenwahlrechts

Assessing Performance of Banks in India Fifty Years After Nationalization Atanu Sengupta, Sanjoy De, 2020-04-21 This book assesses the performance of banks in India over the past several decades and discusses their current status after fifty years of nationalization. The performance of different categories of banks is evaluated by employing both the traditional ratio analysis and more sophisticated efficiency techniques. The book also explores the market conditions under which Indian banks operate. Going beyond a formal banking study, the book also investigates the causes of the widespread presence of informal credit in parallel to its formal banking counterpart. This approach makes it more comprehensive, unique and closer to the real world. After 50 years of nationalization, India's banking sector is at a crossroads given the huge and unabated non-performing assets and talks of consolidation. This book encompassing both the formal and the predominantly trust-based informal credit system provides essential insights for bankers and policymakers which will be invaluable in their endeavours to implement meaningful changes. It may also spark new research in the fields of banking performance and efficiency analysis. Lastly, the book not only has significant implications for students of economics, banking, finance and management but also offers an important resource to support training courses for banking personnel in India.

Economic Developments In India : Monthly Update, Volume -101 Analysis, Reports, Policy Documents

Editors : Raj Kapila & Uma Kapila,2006 **Financial Development and Economic Growth** Niels Hermes,Robert Lensink,2013-04-15 This collection brings together a collection of theoretical and empirical findings on aspects of financial development and economic growth in developing countries The book is divided into two parts the first identifies and analyses the major theoretical issues using examples from developing countries to illustrate how these work in practice the second part looks at the implications for financial policy in developing countries *The Oxford Handbook of Banking* Allen N. Berger,Philip Molyneux,John O. S. Wilson,2015 The Oxford Handbook of Banking Second Edition provides an overview and analysis of developments and research in banking written by leading researchers in the field This handbook will appeal to graduate students of economics banking and finance academics practitioners regulators and policy makers Consequently the book strikes a balance between abstract theory empirical analysis and practitioner and policy related material The Handbook is split into five parts Part I The Theory of Banking examines the role of banks in the wider financial system why banks exist how they function and their corporate governance and risk management practices Part II deals with Bank Operations and Performance A range of issues are covered including bank performance financial innovation and technological change Aspects relating to small business consumer and mortgage lending are analysed together with securitization shadow banking and payment systems Part III entitled Regulatory and Policy Perspectives discusses central banking monetary policy transmission market discipline and prudential regulation and supervision Part IV of the book covers various Macroeconomic Perspectives in Banking This part includes a discussion of systemic risk and banking and sovereign crises the role of the state in finance and development as well as how banks influence real economic activity The final Part V examines International Differences in Banking Structures and Environments This part of the Handbook examines banking systems in the United States European Union Japan Africa Transition countries and the developing nations of Asia and Latin America **RECENT ADVANCES IN COMMERCE & MANAGEMENT, VOLUME-3** Prof. Dr. Namita Rajput,Prof. Urvashi Sharma,Dr. Baljeet Kaur,Dr. Jyotsna, Sunny Seth,Mayonk Chhatwal, *Financial Market Regulations and Legal Challenges in South Asia* Kashyap, Amit K.,2016-03-17 South Asia has experienced a long period of robust economic growth While many regulatory policies have helped usher in this prosperous growth some markets have plateaued due to hardships such as the decline in foreign remittance and international credit lines and a contraction of exports To continue to grow the nations in this region must begin to integrate into the globalized world economy Financial Market Regulations and Legal Challenges in South Asia addresses the difficulties and challenges of the regulatory environment in South Asia This research based publication outlines the apparent issues and resolutions as these developing nations transition into global economic players This book is an excellent resource for policy makers researchers and students in the financial field government officials bankers and financial market regulators **Commercial Banking** G. P. Kapoor,2004 REGIONAL RURAL BANK IN INDIA- Volume: II Dr. Labhubhai Jivrajbhai Vanani,2019-10-15 Institutional finance is an important pre requisite for rural development

Institutional credit entered the rural areas a long ago the form of co operatives and later in the form of commercial banks after their nationalisation in 1969 But these institutions failed to penetrate the rural areas as the benefits of the institutional credit continued to be cornered by the influential and economically and politically powerful sections of the society

Deregulation and Efficiency of Indian Banks Sunil Kumar,Rachita Gulati,2013-10-23 The goal of this book is to assess the efficacy of India s financial deregulation programme by analyzing the developments in cost efficiency and total factor productivity growth across different ownership types and size classes in the banking sector over the post deregulation years The work also gauges the impact of inclusion or exclusion of a proxy for non traditional activities on the cost efficiency estimates for Indian banks and ranking of distinct ownership groups It also investigates the hitherto neglected aspect of the nature of returns to scale in the Indian banking industry In addition the work explores the key bank specific factors that explain the inter bank variations in efficiency and productivity growth Overall the empirical results of this work allow us to ascertain whether the gradualist approach to reforming the banking system in a developing economy like India has yielded the most significant policy goal of achieving efficiency and productivity gains The authors believe that the findings of this book could give useful policy directions and suggestions to other developing economies that have embarked on a deregulation path or are contemplating doing so *Financial Sector Reform* N. Mathieu,1998 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 Backgroung ISBN 0 8213 4327 0 Stock no 14327 Economic Developments In India : Monthly Update, Volume -96 Analysis, Reports, Policy Documents Editors : Raj Kapila & Uma Kapila,2005 *Economic Developments In India : Monthly Update, Volume -109 Analysis, Reports, Policy Documents* Editors : Raj Kapila & Uma Kapila,2007 **AN EMPIRICAL ANALYSIS OF VARIOUS ECONOMIC ISSUES IN INDIA.** Mr. SRI GURURAGHAVENDRA K M,2024-05-18 The agriculture industry plays a major role in the overall economic growth of the world However there is is limited discussion on the management of agricultural waste in the published literature It could be related to the fact that agriculture industry is not regulated as the municipal solid waste MSW the MSW mainly governed by public entities such as municipalities and hence the generation and management data are collected recorded and analyzed in the public domain Agriculture waste is predominantly handled by the owners of the agriculture land which is predominantly in the private sector with little public

involvement According to the existing research labor migration from rural to urban areas has negatively impacted production which affects food security Agriculture social services and mechanisms are considered very important for agricultural sustainability and food security This essentials the usage of various types of equipment machinery and services such as information input land preparation harvesting and other basic process known as services and mechanisms , *Data Envelopment Analysis (DEA) Methods for Maximizing Efficiency* Ajibesin, Adeyemi Abel,Vajjhala, Narasimha Rao,2024-01-16 In today s highly competitive and rapidly evolving global landscape the quest for efficiency has become a crucial factor in determining the success of organizations across various industries Data Envelopment Analysis DEA Methods for Maximizing Efficiency is a comprehensive guide that delves into the powerful mathematical tool of DEA is designed to assess the relative efficiency of decision making units DMUs and provides valuable insights for performance improvement This book presents a systematic overview of DEA models and techniques from fundamental concepts to advanced methods showcasing their practical applications through real world examples and case studies Catering to a broad audience this book is designed for students researchers consultants decision makers and enthusiasts in the field of efficiency analysis and performance measurement Consultants and practitioners will gain practical insights for applying DEA in various contexts and decision makers will be equipped to make informed decisions for maximizing efficiency Additionally individuals with a general interest in data analysis and performance measurement will find this book accessible and informative This book covers a wide range of topics including mathematical foundations of DEA DEA models and variations DEA efficiency and productivity measures DEA applications in various industries such as healthcare finance supply chain management environmental management education management and public sector management *Contemporary Issues in Corporate Finance* , **Economic Developments In India : Monthly Update, Volume -91 Analysis, Reports, Policy Documents** Editors : Raj Kapila & Uma Kapila,2005

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