

A CASE STUDY ON REFORMS IN INDIAN BANKING SYSTEM

VISAKHAPATNAM

A project report submitted in partial fulfillment for the award
of Bachelor of Commerce (B.Com) 6th Semester end
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BONAFIDE CERTIFICATE

This is to certify that project work report titled **A CASE STUDY ON REFORMS IN INDIAN BANKING SYSTEM** submitted by **USIRIKAYALA.CHAITRIKA** is the student of **Mrs. A.V.N College**.

The work of project is partial fulfilment of the requirement for the Degree in Commerce affiliated to Andhra University during the academic year 2021-2022.

This is original work to the best of knowledge.


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DECLARATION

I hereby declare that study entitled "A CASE STUDY ON REFORMS IN INDIAN BANKING SYSTEM" is an research work done by me and submitted to the Mrs.A.V.N College, Visakhapatnam, for the fulfilment of the 6th Semester end examination.

I also declare, that this or any part of it has not been submitted to any other university for the award of any degree or diploma.

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politics, government not having adequate dependable numbers in both the Houses), may have long-term adverse impact on the country's economic development. Perhaps, this is the right time for the finance minister to open a debate for a consensus in the matter.

Here one has to admit that it is quite natural that as a regulatory body responsible for the health of the financial sector, RBI's concerns go farther from just the net worth of the promoter or his professional capability to run a bank. RBI's intention to regularize and ratify the parallel banks which can conform to regulatory norms and rehabilitate some RRBs (regional rural banks) which may have manpower and infrastructure in place but may be finding it difficult to perform for want of leadership as also the central bank's desire to keep the business of banking trustworthy is evident from the cautious approach of RBI in regard to new bank licenses despite perceivable pressure from industry and to some extent from GOI.

Even when the RBI came out with the discussion paper on the issue of new bank licenses, it was known that the idea of setting up some more private sector banks was loaded with compulsions much beyond the government's stated intention to give a greater role for private