



SRINIVAS UNIVERSITY

Mangalore-575001, Karnataka (India)

Srinivas Research Centre on Banking Reforms



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Description:

In India, commercial banks are the oldest, largest and fastest growing financial intermediaries. They have been playing a very important role in the process of development. In 1949 RBI was nationalized followed by nationalization of Imperial Bank of India (New State Bank Of India) in 1955. In July 1969, 14 major commercial banks were nationalized and in April 1980, 6 more were nationalized. Reforms in banking sector have led to the setting up of new private sector banks as well as entry of more foreign banks.

Public Sector Banks (PSBs) in India are struggling with high NPAs (Non-Performing Assets) which have been rising steadily since 2009-10. These banks continue to face the dual problem of significant asset quality stress and inadequate capitalisation, which has impacted their growth. Around 27 PSBs wrote off a staggering Rs 1.14 lakh crore of bad loans during FY12- 15. The Punjab National Bank (PNB), the fourth largest state-owned bank by assets, announced that its gross NPAs touched 8.5% of the loan book in December 2015, highest in eleven years. Without government recapitalisation, some of these banks may find its lending activity squeezed.

On 14 August 2015, the Government launched a seven pronged plan – Indradhanush - for revamping PSBs. These seven elements include: Appointments of Bank MDs and Chairman, Bank Board of Bureau, Capitalisation, De-stressing, Empowerment, Framework of

Accountability and Governance Reforms. The government proposed to infuse Rs 70,000 crore in PSBs over four years, while banks are expected to raise Rs 1.1 lakh crore from the markets to meet their capital requirements in line with Basel III norms. This has opened up a debate on whether Indradhanush framework is a much diluted version of earlier committee reports on Banking Sector and may not be enough to help strengthen PSBs and banking sector in India.

Objectives:

1. Examine the evolution of Indian banking system.
2. Identify the changing structure of Indian banking sector since independence.
3. to find out the nature of banking sector reforms and its affect on functioning of banks in India.

Collaborators:

1. Mrs. Pavithra Kumari
2. Prof. Amith Donald Menezes

Publications:

- 1) Mr.Keshava, Innovation in Value Addition to Undergraduate Curriculum- Systematically Planned Certificate Program and Competitive Exam Training, *Curriculum Design and Development for Student – Centric Learning, SIMS, Mangalore, India.* (March 2016), ISBN No.: 978-81-929306-9-5
- 2) Prof.Keshava& Prof.PavithraKumari (2016). Analysis on Impact of Indradhanush Project in Banking Sector in India. *International Journal of Scientific Research and Modern Education (IJSRME)*,ISSN (Online): 2455 – 5630, (www.rdmodernresearch.com) 1(2), 2016, pp.156-159.
- 3) By Prof.Keshava, Impact of Privatization on Indian Banking Sector. *Current Developments in Computer Science, IT & its Impact on Management, Social Sciences and Education.*(November 2016),ISBN No.: 978-93-5265-655-4
- 4) By Prof. Amith Donald Menezes, Dr.Prakash Pinto, Banking And The Significance of Business Ethics, *Innovations and Transformations in Banking, Management, IT, Education and Social Sciences*,(August, 2016), ISBN No.: 978-93-5265-656-1.
- 5) Prof.Amith Donald Menezes, “Technological innovations in banking during 21st Century”. St. Aloysius Institute of Management & Information Technology (AIMIT), (March 2016)
- 6) Prof.Amith Donald Menezes, Future of Cheque Clearing System”, St. Agnes College (Autonomous), (December 2016), ISBN:978-93-84734-40-4

- 7) Prof.Amith Donald Menezes, “Recent advances in cheque clearing system in India”. Saint Mary’s Syrian College, Brahmavar, (October 2016)
- 8) Prof.Amith Donald and Menezes(2016). Green Banking initiatives and awareness. *International Journal of Management*,6(1),396-400(January 2016) ISSN: 2249-0558.
- 9) Prof.Amith Donald Menezes& Dr. Prakash Pinto (2016).Banking Frauds and ways to Prevent Them. *International Journal of Current Research and Modern Education (IJCRME)*,1(1), 238-243, (May 2016), ISSN : 2455 – 5428.

Working Papers:

- 1) Banking sector reforms and the emerging inequalities in commercial credit deployment in India.
- 2) New Service Management rules in Banking Sector.
- 3) The Impact of Accountancy information on Decision Making process.
- 4) Effect of Commercial banks credit to small scale industries on economic growth in India
