

Speech

Banking System and Economy : Indian Experience

- *Amaresh Bagchi*

Articles

Financial Inclusion for Inclusive Growth

- Mathew Joseph

Inclusive Growth is an immediate concern in the Indian economy as the entire economy is showing signs of non-stop prosperity whereas there are some segments of the society and the economy which have been left out. The growth story would not be sustainable unless measures are taken to make it inclusive. Financial inclusion is one of the most important remedial and proactive measures that can be used to ensure inclusive growth. The present paper presents the importance of inclusive growth, the significance of financial inclusion, the opportunities and challenges that lie in the path of financial inclusion. The study presents a bird's eye view of the case sheet of Srikakulam District in Andhra Pradesh where financial inclusion in terms of bank accounts has been satisfactorily done. The paper presents the possible strategies that could be taken up by banks and others concerned. The paper ends on the note that while financial inclusion is commendable, it is not a panacea for all the problems of exclusion.

The Productivity Challenge in Banks

- A Lakshminarasimha & S Murali

This paper explores the area of productivity in the banking sector. The paper provides an introduction to productivity in general including all sectors as also the service sector and in particular productivity in banks. Today, the banking sector in India is in a state of flux with a number of takeovers, mergers and acquisitions being prophesied. Many banks have embraced the latest technology but have not witnessed comparable results. Technology has been upgraded, human resources have been positioned on a different platform, offices have been provided with a new look, employees have been trained, salaries have been refixed, customers have been targeted but the high productivity target has been elusive. The paper looks at the steps taken in the banks and also suggests some measures, with the objective of triggering an industry-wide discussion so that Management, Employees and Customers can have a win-win-win situation.

Impact of Mergers and Acquisitions on Corporate Performance : A Case Study

- Sanjiv Mittal & Sunil Gupta

The reforms process initiated by the Government of India since 1991 has influenced the functioning and governance of Indian enterprises. In order to survive and grow in the dynamic business environment, Indian corporate enterprises are changing their strategies for survival and growth. In this process, mergers and acquisitions are becoming a common phenomenon. Thus, leading corporate houses have undertaken restructuring exercises. Merger and acquisition is one of the most effective methods of corporate restructuring, and has, therefore, become an integral part of the long-term business strategy for the corporate. Hence, there is a need to study the important issues and trends associated with mergers and acquisitions and to unearth the factors, which are responsible for the same. This paper studies five selected cases of mergers from pharmaceutical sector.

Retail Trade Industry : A Review

- P R Kulkarni

Retail has played a major role world over in increasing productivity across a wide range of consumer goods and services. The impact can be best seen in countries like USA, Mexico, Thailand, and more recently in China. Economies of countries like Singapore, Malaysia, Hong Kong, Sri Lanka and Dubai are also heavily assisted by the retail sector. The retail sector has acted as stimulus to growth in these countries. The present paper deals with status of Retail Trade Industry in India and its growth prospects. The fund requirement is also estimated based on growth prospects.

Notes & Comments**CIBIL : Effective Tool for Lenders to Develop Quality Credit Portfolio**

- Sharadkumar Rewatkar