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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 Besides, corruption, fraud, misutilization in public money, outdated technology, and politicization in policy making were found to be major drawbacks in the real progress of the banks.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.

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- The coverage of the papers has been kept RECENT (2010 to 2016) as they actually reflect the changed pattern of the Banking exams. Thus the papers prior to 2010 have not been included in the book.
- In all there are 30 Question papers from 2010 to 2016 which have been provided topic-wise along with detailed solutions.
- Practicing these questions, aspirants will come to know about the pattern and toughness of the questions asked in the examination. In the end, this book will make the aspirants competent enough to crack the uncertainty of success in the Entrance Examination.
- The strength of the book lies in the originality of its question papers and Errorless Solutions. The solution of each and every question is provided in detail (step-by-step) so as to provide 100% concept clarity to the students.

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Banking Reform in India and China seeks to explore the ways in which banking reform is conditioned by a variety of institutional mechanisms. To uncover these dynamics, Saez draws primarily from analytical tools developed in modern game theory and institutional economics. He provides a multidimensional analysis that covers microeconomic, macroeconomic and

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Westland Business  
&nbsp; Playing A Part In The Story Is A Cast Of Bankers Who Left Their Imprint On The Bank's Policies, Practices And Character, Among Them A Series Of Remarkable Chairmen, Not To Speak Of The Hundreds Of Dedicated Officers And Other Employees Who Helped Establish The Bank's Pre-Eminence And Provide Leadership To The Banking System. &nbsp; The State Bank Of India Act Received The President's Assent On 8 May 1955, And On 1 July, Moving With Remarkable Swiftness, The New Bank Came Into Being. The Purpose Was To Create An Institution That Would Form An Essential Part Of The Country's Plans For Modernization, Envisaged In The Era Of Economic Planning. The Bank Would Have Its Roots Firmly Planted In The Countryside Through A Network Of Branches That Spanned The Country's Farthest Corners, And Play A Major Role In National Development. In Volume 4 Of The Evolution Of The State Bank Of India We

Are Taken Into The Heart Of The Entire Exercise, Ranging From The Organizational Issues Posed By A Rapidly Expanding Network Of Branches Running Into The Thousands To Those Of Motivating A Huge Workforce, Besides The Problems Of Venturing Into Areas Of Banking—Such As Development Banking Geared To The Needs Of The Artisan And The Farmer—that Had Not Been Tried Before.

### **Banking Operation Management**

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Social justice has been guaranteed by the Constitution of India. Money, as a social phenomenon, is being converted into deposits and then transformed into bank credits through the bank network. Banks serve as arteries in an economy contributing to sectorial growth, and thereby to the growth in real national income that leads to the promotion of human welfare, reflected through the quality of life of all citizens. Banks in India have also been assigned the task of alleviation of poverty. Indian banks are thus expected to achieve growth with justice through branch banking. Bank branches have increased from 8262 in June 1969 to more than 1,30,000 in June 2015. As a result, the average population served by a bank branch has declined from 65,000 to 10,000. The aim of this book is to enable the common citizen to understand how far banks in India have achieved this objective over a period of five decades. This book was originally the PHD thesis titled "Geographical Expansion of Banks in India- Implications for Growth and Social Justice."

### **Central Bank Independence, Regulations, and Monetary Policy**

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This book examines the linkage between central bank structure, central bank

autonomy—with respect to setting its monetary policy goals, choosing its policy mechanisms, legal independence, and financial independence—and monetary policy, both in select benchmark countries and at a broader theoretical level. Country-specific chapters on the US, UK, Germany, Greece, Russia, India, China, Japan, Brazil, and South Africa focus on the history, administrative structure, and independence of the central monetary authority in these countries. The chapters go on to explore the countries' conduct of monetary policy, their interplay with political forces and the wider economy, their currency, and their macroeconomic outcomes. The book will appeal to researchers, students of economics, finance and business, as well as general readers with an interest in the subject.

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