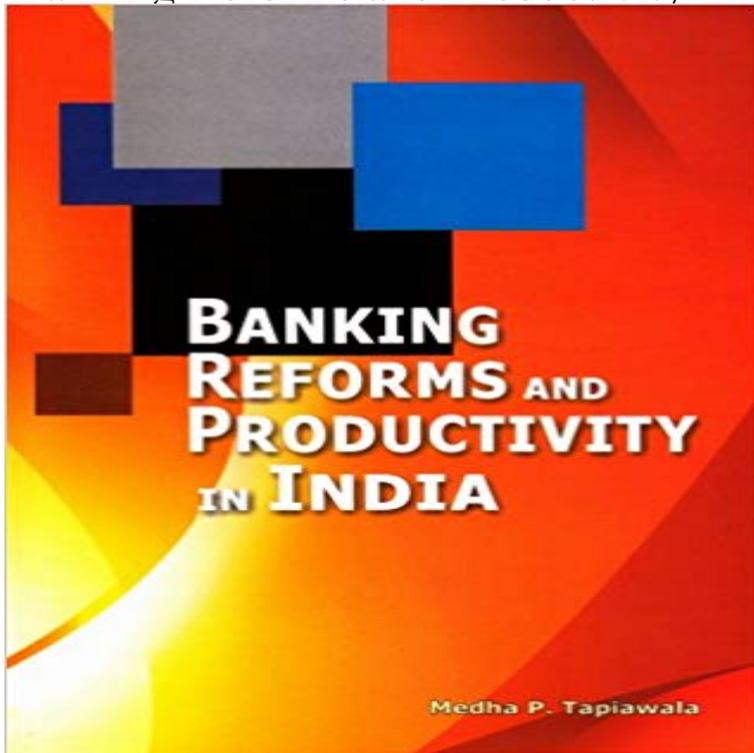


Banking Reforms and Productivity in India



Since the initiation of economic reforms in early 1990s, wide-ranging financial sector reforms have been undertaken in India to improve financial intermediation and to maintain financial stability. This process has now become more intensive, with a focus on drawing appropriate lessons from the global financial crisis and putting in place a regulatory regime that is alert to possible build-up of financial imbalances. All commercial banks in India, including foreign banks, migrated to the Basel II framework by March 31, 2009. Keeping in view the significant developments in payment systems and the responsibility of the Reserve Bank of India, with regard to regulation and supervision of payment systems, the Vision Document for the period 2009-2012 was released on February 16, 2010. The Vision Document provides the roadmap to ensure that all the payment and settlement systems operating in the country are secure, sound, efficient, accessible, and authorized. This book provides a vivid account of recent banking sector reforms in India. It provides empirical evidence of trends in the productivity of select banks in India.

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