



Banking in India: Past, Present and Future

By Ujjwala Shahi

New Century Publications, New Delhi, 2013. Hardcover. Book Condition: New. First. 14 cms. 246pp. Banking in India has a long history and it has evolved over the years passing through various phases. The beginning of modern day banking in India can be traced to 18th century when English traders came to India. The English Agency houses in Calcutta and Bombay began to conduct banking business besides their commercial activities. Banking in India during the pre-Independence period was largely characterised by the existence of private banks organised as joint stock companies. Most banks were small and had private shareholding of the closely-held variety. They were largely localised and many of them failed. At the time of Independence in 1947, the Indian banking system was weak. The entire banking sector was in the private sector and the credit requirements of agriculture and other needy sectors were ignored. With a view to better aligning the banking system to the needs of planning and economic policy, the policy of social control over the banking sector began in 1967. The year 1969 was a landmark in the history of commercial banking in India. In July of that year, the Government nationalised 14 major commercial banks of the country....



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