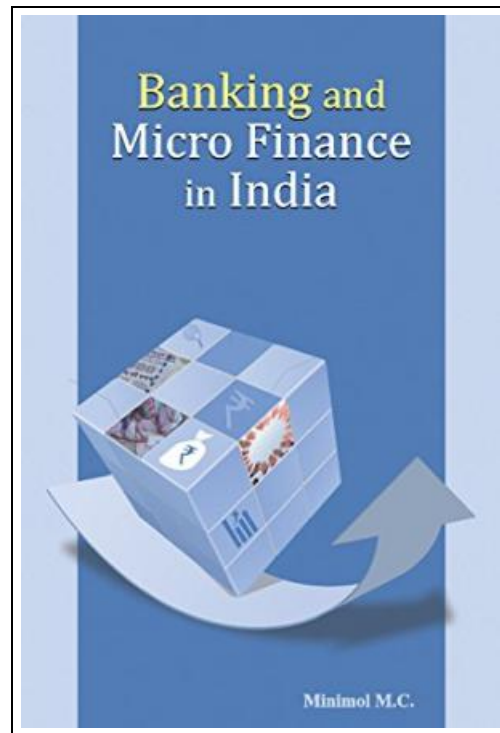


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BANKING AND MICRO FINANCE IN INDIA



New Century Publications, New Delhi, 2015. Hardcover. Book Condition: New. First. 14 cms. 190pp. The banking industry in India has undergone transformation since the early 1980s under the impact of deregulation, advances in information technology (IT) and globalisation. These forces have increased competitive pressures which have prompted banks to seek new sources of revenue beyond traditional products. Historically, banks have not provided financial services, such as loans, to clients with little or no cash income. Banks incur substantial costs to manage a client's account, regardless of how small the sums of money involved are. With financial inclusion emerging as a major policy objective in the country, micro finance has occupied centre stage as a promising conduit for extending financial services to unbanked sections of the population. Micro finance is the provision of financial services to low-income clients or solidarity lending groups, including consumers and the self-employed, who traditionally lack access to banking and related services. Micro finance is not just about giving micro credit to the poor. Rather, it is a tool of economic development aimed at assisting the poor to work their way out of poverty. It covers a wide range of services like credit, savings, insurance, remittance and also non-financial services like training, counselling etc. This volume contains 10 research papers, authored by scholars in the field of finance, which provide deep insights into the functioning of banking sector and micro finance institutions in India.



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