

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION

RESEARCH JOURNEY

INTERNATIONAL E-RESEARCH JOURNAL

PEER REFREED & INDEXED JOURNAL

January - 2019

SPECIAL ISSUE- 87 (A)

Indian Financial Sector : Challenges and Prospects



Guest Editor :

Dr. K. K. Deshmukh

Principal,

S.N. Arts, D.J. Malpani Commerce &

B.N. Sarada Science College, Sangamner,

Tal. Sangamner, Dist. Ahmednagar (MS) India.

Chief Editor :

Dr. Dhanraj T. Dhangar

Yeola, Dist. Nashik (MS) India.

Executive Editor :

Dr. N. S. Sabale

Dr. G. K. Sanap

Prof. B. N. Shingade

Dr. K. D. Jadhav

Dr. P. J. Phalphale

Dr. G. R. Jaitmal

Dr. A. B. Hase



This Journal is indexed in :

- UGC Approved Journal
- Scientific Journal Impact Factor (SJIF)
- Cosmos Impact Factor (CIF)
- Global Impact Factor (GIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
- Dictionary of Research Journal Index (DRJI)

SWATIDHAN PUBLICATIONS



INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Challenges and Opportunities in Indian Finance Sector	Dr. Girishkumar Rana	05
2	Co-operatives and Agricultural Credit : Issues and Challenges	Dr. Avinash Raikar	11
3	Demonetization – Impact on Small Traders and Road Side Vendors	K. Naveen Kumar	13
4	Growth of Loans and Advances of Selected Urban Co-operative Credit Societies in Goa : A Study	Mr. Amrut Naik	20
5	Recent Trends in Banking Sector	Dr. Suhas Avhad	25
6	Impact of Merger Activity on Financial Performance: A Case Study of State Bank of India	Manisha Shinde & Dr. Arun Gaikwad	28
7	Challenges and Opportunities of Indian Banking	Dr. Atul Salunke	36
8	A Study of Internet Banking Service of SBI	Mr. Nitin Gaikwad & Dr Vilas Eppar	40
9	New Banking Product	Dr. R.G. Rasal & Dr. Ashok Ghorpade	45
10	Non-Performing Assets Challenges & Future	Dr. G.K. Sanap & Dr. Sandeep Irole	47
11	An Overview of Mutual Fund Houses in India	Dr. Manohar Sanap & Ms. Shephalika Gokhale	49
12	The Truth about Consolidation of National Banks in India	Dr. R.K. Datir & Dnyanesh Mahatekar	53
13	Eligibility Criteria for Car and two-Wheeler Loan	Dr. Pratap Phalphale	56
14	Indian Banking Sector : Challenges and Prospects	Dr. Parag Kadam	59
15	A Study of CSR of Nationalized Banks with Special Reference to Bank of Maharashtra	Miss. Priyanka Nalkar	64
16	Global Financial Crisis & India : Problems and Recommendations	Sachin Palande	70
17	A Study of Impact of Demonetization on Rural and Urban Area with Special Reference to Pune District	Dr. Kishor Nawale	76
18	Digital Lending : The Future of MSME Credit	Dr. Manohar Sanap & CA. Prashant V. Munot	81
19	The Study of Sanjay Gandhi Niradhar Anudan Yojana: Administrative and Implementation Perspective with Special Reference to Pune District	Dr. Manohar Sanap & Ms. Anuja Gawade	94
20	Indian Banking Sector: Challenges and Prospect	Dr. Pratap Phalphale	103
21	Digital Payment System – A Boon or Bane	Dr. Bhausaheb Pawar	108
22	Digitization of Banking Business : Opportunities and Challenges	Dr. Avinash Chintamani	113
23	Impact of the RBI's Monetary Policy on Indian Economy	Dr. Vishal Pawase	118
24	Demonetization- Impact on Indian Economy	Shrikant Fulsundar	120
25	Corporate Social Responsibility of Banking Institutes	Pof. Pratibha Pagar, Dr. Prakash Yadav	125
26	Indian Banking Sector Challenges and Prospects	Prof. Ramdas Aher	131
27	Issues of India's Public Sector Banks	Dr. Mahesh Deshmukh	135
28	Nationalization of Banks of India	Prof. Ananda Sarange	140
29	Role of Tourism in Rural Development	Mr. Namdev Devkate	142



Challenges and Opportunities of Indian Banking

Dr. Atul Hansraj Salunke

Dr.C.D. Deshmukh Commerce and

Sau. K.G. Tamhane Art's College, Roha, Raigad.

Mob- 9422495813 Email - atulsalunke2007@gmail.com.

Abstract-

During last few years, we have witnessed that the World Economy is passing through some complex circumstances as bankruptcy of banking & financial institutions, debt crisis in major economies of the world euro zone crisis. The environment has become very uncertain causing recession in major economies like US and Europe. This poses some serious questions in front of the Indian economy about the survival, growth and maintaining the sustainable development. However, amidst all this turmoil India's Banking Industry has been amongst the few to maintain resilience. The tempo of development for the Indian Banking Industry has been remarkable over the past decade. It is evident from the higher pace of credit expansion, expanding profitability and productivity similar to banks in developed markets, lower incidence of non-performing assets. In this paper an attempts has been made to review various challenges which are likely to be faced by Indian Banking Sector.

Introduction-

Banks are the most important financial intermediaries in the economy. India has a vast banking structure with public sector, private sector and co-operative sector banks. Banking industry in India has achieved a new pinnacle with the changing times. The use of advanced technology has brought a revolution in the operations of the banks. The majority of the banks are still successful in keeping with the confidence of the shareholders as well as the other shareholders.

However, with the changing dynamics of banking business brings new kinds of risk exposure. Banking is the blood of Indian Economy. Blood fluctuations in the human body can be easily compared with problem faced due to fluctuations in banking. Indian banking has a heavy weight in our industry so it has to effectively studied and understood. To make best of something we shoule concentrate on all it's aspects and especially the problems and challenges faced by it. Hence it's the main reason for selection of the topic to make clear the core competency of the banking which directly affects the development of the industry.

Objectives of the study-

The study sets the following objectives:

1. To overview Indian Banking Industry.
2. To study the challenges facing by Indian Banking Industry.
3. To analyse and suggest opportunities for the Indian Banking Industry.

Research Methodology-

The present study is totally based on the secondary data and literature. The secondary data is playing the role in the present study. The secondary data is collected from various reference books, magazines, recently published journals, news-papers.