

Regulating and Managing Banks in India

Regulating and Managing Banks in India is a comprehensive coursebook that combines the study of three key aspects of banking: the role of banks in an economy, the need for banking regulations and the significance of regular bank management practices. The book explains the basics of banking functions and emphasises the paramount importance of banks in the overall Indian financial system. It highlights the role of banks in promoting long-term economic prosperity by drawing from theories of economic growth and explains how banks play a key role in managing short-run economic fluctuations. It provides technical details on quantification and management of wide varieties of banking risks and aspects of banking regulations, and draws a roadmap for future banking regulations, management of non-performing assets (NPAs), the impact of developments in information technology (IT) and IT-enabled services (ITES), and digitalisation in the banking business. Simple numerical examples are provided to facilitate easy comprehension and appeal to students as well as professionals. The author combines a balanced academic rigour with his experience of working at the Reserve Bank of India, where he was involved in the conduct of monetary policy and banking supervision.

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Regulating and Managing Banks in India

An Economic Perspective

Amaresh Samantaraya



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