

REPORT OF THE RAPORTEURS OF THE NATIONAL SEMINAR ON “CURRENT TRENDS IN INDIAN BANKING”

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A national seminar was organized by the Department of Commerce with Farm Management, Vidyasagar University, Medinipur on 23rd March, 2008 at B. C. Mukherjee Hall. The theme of the seminar has been “*Current Trends in Indian Banking*”. The seminar was inaugurated by Prof. Amit Kumar Mallik, Hon’ble Vice Chancellor, University of Burdwan, Burdwan, West Bengal. At the inaugural speech, Prof. Mallik nicely elaborated the need of discussion of a topic like this in presence of the industry people. He also highlighted the ongoing banking practices which have emerged from the banking sector reforms. The inaugural session was chaired by Prof. S. P. Singha, Dean of the faculty of Arts and Commerce of the university.

The Chairman of the technical session (and also Guest of Honour in the Inaugural Session) was Prof. Samson Moharana, Professor and Head, Dept. of Commerce, former Dean, Faculty of Commerce and Management, and Director, M.F.C. Programme, Utkal University, Bhubaneswar. The keynote speakers were Mr. U.K. Mishra, Zonal Manager, UCO Bank, Mr. Girish Dubey, Assistant Vice President and Cluster-Head, Midnapore Agri Business Cluster, Axis Bank Ltd., and Mr. J.P. Julka, Zonal Manager, Punjab National Bank. The Chairman pointed out the various modern banking practices in operation and the expected changes in near future due to liberal economic scenario. He also pointed out the forces which will bring in new opportunities and as well as new threats for the banks.

Mr. U.K. Mishra addressed on the “Current trends and strategies in Indian banking” and explained the historical perspective on the development of Indian banking and explained how the liquidity facility available with the banks motivates to deal and transact with banks to other financial institutions like post office.

Mr. Girish Dubey addressed on “Current Trends in Indian Banking” and stressed upon the transition in the objectives of the banks from banking in urban to rural areas with adoption of new technology.

Mr. J.P. Julka addressed on ‘Reforms, Challenges and Strategies in Indian Banking’. He stressed on the importance on the human resource perspective being the facilitator of

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adoption of changes in the functioning of the commercial banks and discussed on the new changes being brought in the banking industries.

A joint paper was presented by Dr. Amit Kumar De, Reader in Commerce, P.K. College, Contai and Mr. Arindam Jana, Part time Lecturer, Department of Economics, P.K.College, Contai, entitled, "Efficiency of Banks in India: A Brief Study", in which highlighted the performance of Indian banks through the use of various statistical ratios and suggested measures on improvement in the performance level of the Indian banks.

Dr. Amit Kumar De, Reader in Commerce, P.K. College, Contai, in another jointly-authored paper, entitled "Management of NPAs in Indian Banking Scenario: An Overview" with Mr. Sudipta Ghosh and Mr. Tamal Basu, both Lecturers in Commerce, P.K.College, elaborated how the concept of NPA was introduced in banking and examined its impact. The authors have suggested the measures of managing the NPAs efficiently and effectively.

Mr. Amitesh Chowdhury, Research Scholar, Department of Commerce with Farm Management of this University, in his paper, "Consolidation through Merger and Acquisition in the Banking Sector – A Critical Approach" highlighted the impact of merger on the stakeholders. They emphasized the consolidation through mergers and acquisitions is considered one of the best way of restructuring for effectively facing competition.

Mr. Anannya Deb Roy, Lecturer (Marketing Management), Department of Management and Social Science, Haldia Institute of Technology, in his paper, "Service Quality: Present Trend in Indian banking" stated how retail banking has developed with change in demographic profile of the customers and the demand for consumer finance, and how the banks are adopting new technologies to cater the needs of the customers. The author suggested the methods for measuring the service quality of the banks and the impact on the customer satisfaction.

Mr. Anirban Mazumdar, Sr. Lecturer, Department of Business Administration, Future Institute of Engineering and Management, Sonarpur, Mr. Pradip Kumar Samanta, Sr. Lecturer, Department of Commerce, University of Kalyani, Kalyani and Mr. Sumantra Bhattacharya, Sr. Lecturer, Department of Business Administration, Management Institute of Durgapur, Durgapur, in their paper, "Reverse Mortgage: Financing Senior Citizens" discussed the various aspects of reverse mortgage and how it is used to ensure the cash flow in the hand of senior citizens to meet up their financial needs in their old age.

Mr. Anupam Parua, Sr. Lecturer, K.D. College of Commerce & General Studies and Ms. Anindita Dey, Former G.T., Department of Commerce with Farm Management, Vidyasagar University, in their paper, "A Study of the Profitability Trends in selected Commercial Banks operating in India" discussed on various parameters affecting the performance of the public, private and foreign banks. The authors have suggested that with the decrease in spread banks are required to explore non-interest income for increasing the profitability.

Dr. Arindam Gupta, Professor & Head, Department of Commerce with Farm Management, Vidyasagar University, in his paper, "Banking Sector Reforms in India" highlighted various

aspects of reforms brought about in structural aspect and in banking operations through the various committees on the banking sector.

Ms. Arundhuti Basu, AICWA, in her paper, “The Recent Trend and Progress of Banking in India” discussed on regulatory and supervisory policies being taken for strengthening the financial institutions, improving bank governance and information disclosures and further highlighted the development of payment and settlement system through RTGS.

Dr. Brajaballav Pal, Lecturer, Panskura Banamali College, in his paper, “Banking Sector in India: An Overview” stated about the reforms brought in by technological changes in Indian banking and the challenges and opportunities being posed by the new entrants in the Indian banking system.

Dr. Debdas Ganguly, Professor, Department of Management and Social Science, Haldia Institute of Technology, in his paper, “Management of Borrowed Funds in Indian Commercial Banks in perspective of growing Debt Ratio” stated about the importance of debt market in the formation of capital in the economy and how management of the banks can optimize the return without posing liquidity problem through diversification of its liabilities.

Dr. Debdas Rakshit, Lecturer (Sr. Scale), Department of Commerce, The University of Burdwan and Mr. Sujit Kumar Ghosh, Lecturer (Sr. Scale), Department of Commerce, Umesh Chandra College, Kolkata in their paper, “Are the Public Sector Banks pushed to the Back Sear?” presented an analysis of relative performance of public and private sector banks in India for the past twelve years and highlighted the reform measures adopted by the public sector banks since liberalization to face competition from private banks.

Ms. Indrani Dasgupta, Lecturer, Department of Commerce, Fakir Chand College and Dr. Sharmistha Banerjee, Reader, Department of Business Management, University of Calcutta in their paper, “Information Asymmetry and Small Firm Finance” discussed on Information Asymmetry caused by absence of mandatory disclosures of small enterprises in India creating enough friction in the lending process and suggested policy prescription for the Indian Banks to provide funds to the small firms using a combination of both the credit scoring technology and relationship lending.

Mr. Indranil Deb Gupta, Former M.Phil. Student, Department of Commerce, The University of Burdwan, Mr. Kaushik Mandal, Lecturer, Department of Management Studies, National Institute of Technology, Durgapur and Mr. Partha Sarkar, Lecturer in Business Administration (Human Resource Management), Centre for Management Studies, The University of Burdwan in their joint paper, “In Search of the Nature of Relationship between Internal Marketing and Performance in the Indian Banking Industry: An Empirical Study” highlighted the importance need and of orientation of the employees (termed as internal marketing) in achieving customer satisfaction for gaining business success.

Dr. Kalpataru Bandopadhyay, Lecturer (Sr. Scale) in Commerce, Memari College and Mr. Souvik Bandopadhyay, Lecturer in Statistics, Memari College in their joint paper entitled,

"Comparative Risk Analysis of Scheduled Commercial Banks of India: Application of Mix Model on Net Interest Margin" discussed on the need for analyzing the different risk parameters of all the schedule commercial banks of India through statistical model.

Mr. Premasish Roy, Lecturer, Department of Management and Social Science, Haldia Institute of Technology, in his paper, "Performance of Public Sector Banks in India in Perspective of Core Business Model and Changing Trend in Organizational Culture" presented an expected model likely to be adopted by foreign banks after being allowed to function in India at par with other banks for targeting customer service, managing resources, risk management and managing costs.

Dr. S.M. Imamul Haque, Reader, Department of Commerce, Aligarh Muslim University and Mr. Shahnawaz Ahmad Dar, Research Scholar, Department of Commerce, Aligarh Muslim University in their joint paper entitled, "IT in Banking – The way you Encounter" discussed on the need and use of information technology in banking and the need for fullproof security mechanism to be developed. The authors emphasized on the development of the work culture as the employees are the facilitator of the implementation of the new technology.

Mr. Saptarshi Ray, Research Associate, Department of Case Studies, ICFAI University and Prof. Arup Choudhuri, Professor, Department of Finance and Accounting, ICFAI University, in their paper, "Consolidation in Indian Banking Industry: A Study on State Bank of India" stated that consolidation in the banking sector is the only way for survival of Indian banks after the Indian banking industry is set to open up fully to the foreign participants by April 2009. The paper highlighted the benefits of SBI after merger with its associates and the resistance being faced involving the HR issues and socio-economic challenges.

Dr. Samir Ghosh, Reader, Department of Commerce with Farm Management, Vidyasagar University and Mr. Subrata Mukherjee in their paper, entitled "Performance of Central Cooperative Banks in India and in West Bengal in Liberal Economic Scenario" highlighted the need of the cooperative banks in socio-economic development of the country and analysed the performance of the district central cooperative banks in India and in West Bengal and suggested the measures for improving the financial performance of the district central cooperative banks.

Prof. Samirendra Nath Dhar, Professor of Commerce, University of North Bengal, Mr. Kiranjit Seth, Lecturer in Commerce, University of North Bengal and Mr. Soumitra Sarkar, Research Scholar, Department of Commerce, University of North Bengal, in their paper, "SHG-Banking in India: Empirical Evidences of Bankers' Perceptions and Problems" highlighted the results of the case study conducted in Jalpaiguri and Siliguri sub-divisions of West Bengal how SHGs have been made accessible to the poor, especially women for banking and creating a sustainable means of livelihood for them.

Mr. Swarnabha Das, Sr. Lecturer & Head, Department of Business Administration, Burdwan Institute of Management & Computer Science, in his paper, entitled "Core Banking System in India – A case study" discussed on the need of the core banking system for fulfilling the

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aspirations of today's customers. The author highlighted different aspects of core banking system as introduced by State Bank of India since May'2002.

Prof. K.C. Paul and Mr. Tagar Lal Khan offered vote of thanks respectively at the end of the Inaugural Session and Technical Session. Mr. Abhijit Sinha acted as the Co-ordinator of the whole programme. Prof. Arindam Gupta, Head of the Department and the Organizing Secretary offered the Grand vote of thanks at the end. The seminar was attended by over two hundred delegates.