



SHRI RAM COLLEGE OF COMMERCE

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January 29, 2015

National Conference on Banking Sector Reforms in India: Experiences, Opportunities and Challenges April 06-07, 2015

Shri Ram College of Commerce, University of Delhi will hold a national conference on banking sector reforms on April 6-7, 2015 at its campus. The purpose of the conference is to address current issues related to the banking sector in India. It attempts to analyse the cumulative impact of banking sector reforms taken so far on the performance of banks and how have that affected different segments of the economy. It also attempts to understand the future challenges of banking sector in India in the light of global economic integration and changing horizon of financial sector.

Conference Note

Banking sector has witnessed a remarkable change in providing financial services to its customers. The role of banks initially was confined to community's traditional banking of deposit taking and lending activities to contribute in economic development. But with the emergence of ICT-based technology and introduction of competition in financial market through financial liberalization, traditional role of banks has grown gradually into an umbrella banking providing now varieties of fee-based financial services along with its traditional banking. No doubt, technological advancement with regulatory framework has made banking sector a competitive market; certain issues like slow adoption of advance banking services have raised a serious concern for banking growth. The conference will attempt to address these issues and concerns under the theme of changing contours of banking system in India.

Till early 1990s, banking sector was under high degree of regulations resulting in low profitability as compared to international standards, little financial resources for private sector lending due to higher pre-emption strategies and increase in non-performing asset. In order to have competitive, stable and resilient banking system to create conducive environment for growth, strategies like deregulation and consolidation were adopted. Noticeable banking reforms like introduction of Basel norms, distribution of licences to private players, deregulation of interest rates, implementing prudential norms, raising funds from capital market etc. were adopted gradually in a phased manner. The proposed conference will intend to explore the potential determinants of banking efficiency and performance under its theme banking efficiency and productivity.

Moreover, efficiency of banks cannot be assessed without measuring the risk element. Measuring risk is a complex function and requires specialised skill, intellectuality and expertise. While following the process of financial intermediation, banks have to deal with various types of financial and non-financial risks viz. credit risk, interest rate risk, foreign exchange rate risk, liquidity risk, equity & commodity price risk, operational risk etc. Since these risks are interdependent in nature, effect of one category of risk has

considerable ramifications on the range of other categories of risks. The proposed conference will cover the banking experiences, opportunities and challenges with respect to risk management structure, credit risk mechanism such as prudential limits, risk rating, pricing, portfolio management, loan-review mechanism; investment banking, inter-bank exposure, market risk, simulation etc.

Since banking sector has been considered as a barometer of financial sector, its true representation can be thought when each and every citizen of India must have access to banking facilities. With the notion of universal access to banking facilities as a motive of financial inclusion for low-income and disadvantaged group, many initiatives like subsidised banking facilities with no-frills accounts, rural credit, opening branches in un-banked villages, relaxation on KYC norms, financial literacy centres, engaging business correspondents as intermediaries for providing banking services to all. Despite all such initiatives, the adoption of banking facilities is quite low. Moreover, the process of consolidation of regional rural banks (RRBs) has also raised various issues. Hence, the proposed conference will also include the issues of financial inclusion, performance of regional rural banks for rural development and its various schemes.

Non-Performing Assets (NPAs) has become a biggest challenge for the Indian Banking System and has awful repercussions not only on the performance of banks but also on the national economy. There is an immense need to overhaul the corporate debt restructuring mechanism amicably with appropriate remedies. It has also been observed that private players have lesser NPAs as compared to public sector banks. The proposed conference will also focus on the issues related to increasing non-performing assets and remedies to curb NPAs.

There has also been contrasting changes in the role of the RBI. It has shifted its focus from more of developmental objective to inflation targeting. It has also shifted from long-term policy rates such as CRR to short-term policy rates such as REPO rate coupled with new policy instruments to exercise its role in inflation and liquidity management in the economy. Such changes in the role of central banking in India must have its repercussion of the economy as well as banking sector. It is important to investigate that how effective are the current policy and regulatory instruments of the RBI in ensuring stability of the financial sector characterised by introduction of financial innovation. What kind of new challenges have emerged to the RBI with growing dominance of global finance?

Financial innovation is a new phenomenon of modern banking that makes the system cost effective, reduce risks and enable the participants to have access of improved product and service with the use of improved technology. The various innovations in banking and financial sector are internet banking, mobile banking, retail banking, electronic clearing services, debit & credit cards, monitoring through CIBIL, real time gross settlement, national electronic fund transfer, insurance products, services of Demat Accounts, mutual funds, ETFs, utility bills payment, taking care of standing instructions of customers etc. To augment the excellence of banking sector at international level, better mechanism of credit and risk appraisal, treasury management, supervisory & regulatory framework, product & services diversification etc. are required to be undertaken effectively. The conference will address the issues of financial innovations and its implications for its better understanding and growth.

Themes for the conference

The proposed conference is an attempt to invites research papers on the following themes which provide broad indicative but not exclusive:

- (a) Changing contours of banking in India,
- (b) Banking efficiency and productivity,
- (c) Risk management strategies of banks and the role of regulators,
- (d) Role of banks in financial inclusion and rural development,
- (e) Issues of NPAs in Indian banking system,
- (f) Issues of central banking in India and its role and
- (g) Financial innovations and its implications for Indian banking.

Call for the papers

Papers on the above mentioned themes are invited from academicians/research scholars/practitioners and others. Completed papers should be sent electronically at srccbankingconference@gmail.com by 17th March, 2015. Decision on the acceptance/rejection/revision would be made on or before March 25, 2015 following a blind review process. Few selected full length papers will be published in conference proceedings with ISBN/ISSN.

Registration Fee

Paper presenters	No Fee
Academicians	Rs. 1000/-
Managers/Practitioners/Corporate Delegates	Rs. 2000/-
Research Scholars/ Students (with valid Identity Cards)	Rs. 500/-

Payment

Registration form has been enclosed herewith. Participants are required to fill the registration form and send it to the Principal Shri Ram College of Commerce, University of Delhi, Maurice Nagar, Delhi-110007 along-with a Demand Draft in favour of Principal, Shri Ram College of Commerce payable at Delhi. Registration fee can also be paid in cash at the time of registration on the spot.

Travel Grant

Paper presenters (one per paper) will be paid only AC-III Tier railway fare as per the UGC/College rules for presenting paper in the conference.

Accommodation

Outstation candidates (paper presenters not from Delhi/NCR) would be provided accommodation on twin sharing basis at University Guest House. The type and period of accommodation required should be intimated to the Organizing Secretary well in advance.

Special Needs

Shri Ram College of Commerce encourages the presenters/participants with special needs to be a part of the conference. Such delegates are humbly requested to inform us in advance their requirements to be taken care of.

For any further query, an email can be sent at srccbankingconference@gmail.com or contact telephonically at +91 9818639056 (Dr. Abhay Jain), +91 9891935186 (Mr. Naveen Mittal), +91 9899322017 (Ms. Astha Dewan), +91 9911426837 (Dr. Santosh Kumar), +91 9868500456 (Mr. Rakesh Ranjan), +91 9999507640 (Mr. Rajeev Kumar), +91 9899197454 (Mr. H N Tiwari).



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Registration Form

Name _____ Sex: Male/Female _____

Designation _____ Date of Birth _____

Organization/Institute Name _____

Organization/Institute Address _____

_____ City _____ State _____ Pin _____

Phone No. _____ Fax No. _____

Address for Communication _____

City _____ Pin _____ Mobile No. _____

Email ID _____ Fax No. _____

Payment Details

DD No. _____ Date ___/___/_____ Amount _____

Bank Name _____

Whether accommodation required (Yes/No) _____

Special Needs Requirement (if any give details) _____

Please Note:

Registration fee should be either paid through demand draft in favour of Principal Shri Ram College of Commerce payable at Delhi or cash at the time of registration on spot. You are requested to mention your name, address of affiliated organization and phone number at the back of the demand draft.

The filled in registration form along with demand draft can be sent to Principal, Shri Ram College of Commerce University of Delhi, Maurice Nagar, Delhi-110007.