RESTRUCTURING OF PUBLIC SECTOR BANKS IN INDIA

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ABSTRACT

Public Sector banks which account for over ninety percent of the total banking business in India, are now undergoing a process of re-structuring, in the wider context of a structural adjustment programme. Some of these measures are applicable to the banking industry as a whole, while certain other measures pertain to individual banks. These measures, both at the macro and micro level, are described and analysed in this paper.