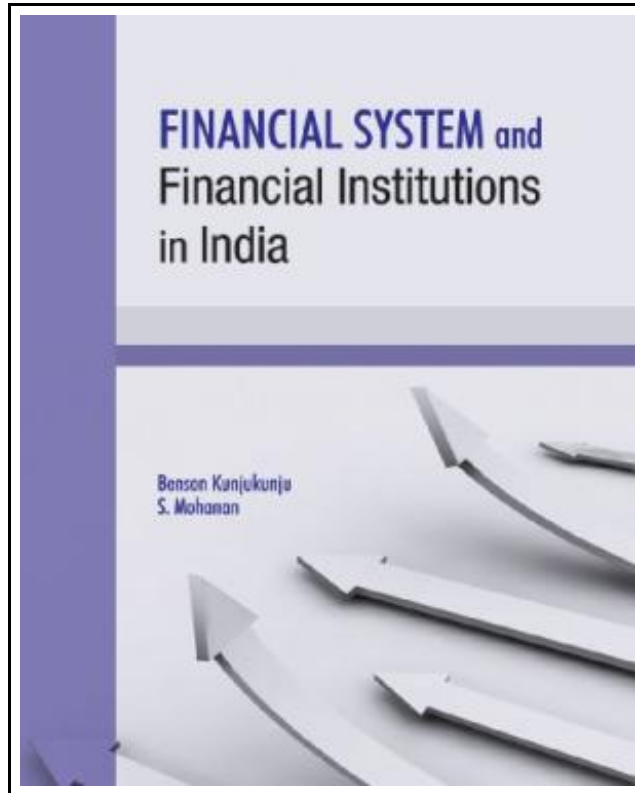


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New Century Publications, New Delhi, 2012. Hardcover. Book Condition: New. First. 19 cms. 434pp. Finance is the mainstay of any development strategy. The financial system promotes savings by providing a wide variety of financial assets to the general public. Savings collected from the household sector are pooled together and allocated to various sectors of the economy for raising production levels. If the allocation of credit is judicious and socially equitable, it can help achieve the twin objectives of growth and social justice. Financial institutions (intermediaries), which provide a meeting ground for the savers and the investors, form the core of India's financial sector. Through mobilisation of resources and their better allocation, financial intermediaries play an important role in the development process of underdeveloped countries. The present book explains and examines at length the changes which have swept India's financial sector since Independence in 1947, with focus on post-1991 period. In the main, the book deals with the functioning of financial institutions, covering the following ones: Reserve Bank of India, Commercial Banks, Development Finance Institutions (DFIs), State Level Financial Institutions, Specialized Financial Institutions, Investment Institutions, Specialized Public Guarantee Institutions, Regional Rural Banks (RRBs), Co-operative Banks, Non-banking Finance Companies (NBFCs), Merchant Banking, Venture Capital Companies, Mutual Funds, Lease Financing Companies, Hire Purchase Companies and Insurance Organizations. Each chapter ends with two lists of questions: (a) short answer type questions and (b) essay type questions. The book is designed to interest a cross-section of readers, viz. teachers and students of economics, commerce, law, public administration, business management, chartered accountancy and company secretaryship. It will also serve the needs of legislators, business executives, entrepreneurs and investors, and others interested in financial sector developments in India.



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