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Near Vishal School,  
LIC Colony,  
Pragati Nagar, Latur  
Dist. Latur - 413531.  
(Maharashtra), India.

**Contact : 02382 - 241913**  
09423346913, 09637935252,  
09503814000, 07276301000

**Website**

**www.irasg.com**

**E-mail :**  
interlinkresearch@rediffmail.com  
visiongroup1994@gmail.com  
mbkamble2010@gmail.com  
drkamblebg@rediffmail.com

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## EMERGING CHALLENGES OF BANKING SECTOR

**Dr. P. T. Bhosle**  
Head, Dept. of Commerce,  
Shankarrao Patil Mahavidyalaya,  
Bhoom, Dist. Osmanabad

1

Research Paper - Commerce

### ABSTRACT

*Banking sector in India has emerged and reached new heights. The advent of technology has brought about a turning point in the banking sector in India. Even the rural customer has easy access to various banking facilities. Indian banking Industry has seen various developments in the past decade. This paper highlights the challenges seen by the banking sector in general.*

**Key words:** Financial inclusion, banking, Non performing assets.

#### **Introduction:**

The financial system in India broadly comprises Commercial banks, Co-operative banks, development finance institution and nonbanks finance companies.

It was the then prime minister Mrs. Indira Gandhi, who took a bold step in nationalizing 14 major commercial banks in 1969 in order to help agriculture sector and also to save farmers from the grip of private money lenders. Subsequently six more commercial banks were nationalized in 1980. Till 1969 except state bank of India and its seven subsidiaries all the commercial banks were in the private sector- mostly based in south India.

#### **Emerging Scenario of Indian banks:**

Moving from the scenario that was dominated by nationalized banks, Indian







commercial banks have witnessed the rapid spread over of new private banks, conversion of development banks and increasing number of foreign banks. Substantial liberalization of the financial sector has taken place which of the financial services sector has taken place which has led to increasingly competitive environment in which the market share of the nationalized banks has been reduced. In such an environment, the process of globalization of Indian economy has become irreversible and will be further intensified in future. Indian commercial banks will have to equip themselves to meet the challenges of competition from within the country as well as from outside.

#### Research methodology:

The study was based on secondary data and the information has been collected from various banking books, journals, research papers and related websites.

#### Objectives:

1. To study the challenges faced by Indian banking sector.
2. To understand the current scenario of the Indian banking sector.
3. To know the various challenges are faced by the banking.
4. To understand the various fraud/challenges related with ATM

#### Challenges:

##### 1. Financial Inclusion:

The issue of financial inclusion is at the centre stage of the agenda of the government. While the expectation from banks is high, the government is also starting to look at non banking industries to come forward with a solution. Needless to say if the answer does not come from banking industry, non banks will e welcome to nibble at its revenue pool. It is a strategic priority given that the customer segment in question will be the largest in number over the next decade and banks stand to lose this relationship.

##### 2. Inability to become self-reliant:

Co-operative banks are unable to become self reliant through their own resources of deposits. They heavily depend on refinancing facilities from the government, NABARD and RBI. Due to frequent official, political and government interventions in their work co-operative banks find it difficult to progress.







### 3. Increasing ATM Thefts:

Lack of security at ATM is the main cause for the increasing number of thefts. Many cases are founding about cloning of ATM Card in ATM kiosks. ATM Card skimming is a method used by criminals to capture data for the magnetic stripe on the back of an ATM card.

### 4. Customer Relations:

Serving the mass market of India is a big challenge for banking sector. Today Indian customers expect a lot more from banks. They do not look at banks as mere mechanisms to save.

### 5. Non Performing Assets:

one of the major challenges that public sector banks face in India is non performing assets. A bank loan turns into NPA when interest or other due to a bank remains unpaid for more than 90 days.

### 6. Talent Management:

Talent management deals with recognizing talent, developing talent, engaging talent and rewarding talent. Studies have shown that the reason of high attrition rates in any organization is primarily due to failure to identify talent among employees. i.e. Failure to co-relate pay and performance.

### 7. Global banking:

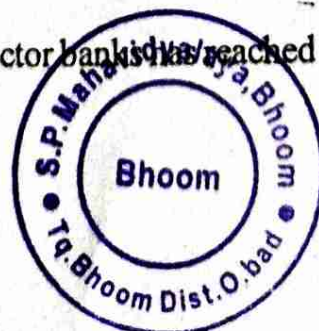
Excluding a nation from world economy is practically impossible. India has witnessed tremendous change post 1991. One has to adopt the process of integration for sustainable development. Domestic players thus face a challenge as they have to compete with global players.

### 8. Social and Ethical Aspects:

Some banks undertake the responsibility of social and ethical aspect of banking. This poses a challenge to commercial banks to incorporate these aspects in their functioning. It is essential that commercial banks support these organizations which believe in the principle of profit people planet.

### 9. Human resource:

The HR challenge of public sector banks has reached a tipping point. Due to a



*Sudh*  
**PRINCIPAL**  
S.P. Mahavidyalaya, Bhoom  
Dist. Osmanabad