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## **Narasimham committee 2 report pdf**



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Year	Percentage of Priority Sector	Percentage of Non-Priority Sector	Percentage of Public Sector
00-17	24.8	75.2	0.03
01-16	23.18	76.82	0.42
04-15	34.61	65.26	0.13
03-14	36.45	63.46	0.09
02-13	40.16	58.91	0.93
01-12	46.96	51.49	1.55
01-11	55.61	43.84	0.55
00-10	53.76	45.4	0.84
00-09	59.35	40.19	0.46
00-08	63.96	34.29	1.76
Source: RBI Annual Reports.			
Table 1 shows that the composition of NPAs in public sector banks, from the above table, we can observe that percentage of NPA Composition decreased in case of priority Sector from 63.96 percent in 2000-01 to 40.19 percent in 2009-10. In case of Non-priority Sector, the percentage of Non-priority sector NPAs i.e. percentage increased from 34.29 percent in the year 2000-01 to 59.35 percent in the year 2016-17. In case of NPAs from public sector are very less than one percent			
<b>Chart 1: Composition of NPAs in public sector banks</b>			



Public Sector Banks	Private Sector Banks	Foreign B
8	2.4	
6.9	2.2	
5.7	1.4	
2.9	0.9	
2.6	0.7	
2	0.5	
1.5	0.5	
1.1	0.6	
1.1	1	
0.9	1.3	

The Narasimham committee is deeply concerned about the rehabilitation of weak public sector banks that have amassed a high percentage of Non-Performing Assets (NPA), in some cases as much as 20% of their total assets. This suggestion was given by the committee for the **weak banks** at that time. MCQs Question: Consider the following statements about **narrow banking**. To deal with this, India would require a strong and resilient banking and financial system. The Narasimham Committee II (Committee on Banking Sector Reforms) was tasked with conducting a progress review of the implementation of banking reforms since 1998, with the goal of further strengthening India's financial institutions. Narasimham as chairman of yet another committee, this time titled the Banking Sector Reforms Committee (Narasimham Committee II). 1) A banking business in which banks go for short-term risk-free lending. Therefore, Option (c) is the correct answer. What is Narasimham Committee II? Maidavolu Narasimham was appointed as Chairman of the Committee. As a result, the committee has recommended that the functions of bank boards be reviewed in order to make them accountable for increasing shareholder value through the formulation of corporate strategy. During the economic crises, it was recognised that banks play an important role in the economy, and thus the banking sector needed to be more competitive and effective. FAQs Question: What was the purpose of setting up Narasimham Committee II? 3) When banks prefer short-term **closed-ended** lending to the corporate sector. Despite optimistic views about the banking industry's growth in terms of branch expansion, deposit mobilisation, and so on, several distortions such as increasing NPAs and obsolete technology crept into the system, owing primarily to global economic changes. It concentrated on issues such as bank size and capital adequacy ratios, among other things. The The Committee on the Financial System (1991) and the Committee on the reforms of the banking sector (1998) remain the founding documents for any debate on the reforms of the banking sector and the bank politics. (a) 1978 (b) 1991 (c) 1997 (d) 1998 Answer: (d) See the explanation The second committee (Committee) was formed in 1998, this time with P Chidambaram as Minister of Finance. History perspective When India liberalized its economy in 1991, it was considered that banks had a lower performance. The first committee was formed in 1991 and is known as the Committee Narasimham. 4) A banking business that adopts long-term guaranteed principles to the public. The second committee (Committee of Committee) was formed in 1998, this time with P Chidambaram as Finance Minister. Question: When did the Committee formed the Committee Narasimham II? Answer: The Committee Narasimham II was formed in 1998, with P Chidambaram as Finance Minister. In this context, the Ministry of Finance of the Government of India named Mr. The Narasimham Committee also suggested that the Government considers to increase the coefficient of adequacy of prescribed capital to improve the inherent solidity of banks and their capacity for take risk. To rehabilitate these weak banks, they proposed the concept of narrow banking. Therefore, the D option is the correct answer. From May 2, 1977 to November 30, 1977, he was the 13th Governor of the Bank of Reserve of India (RBI). Answer: The Narasimham Committee (Banking Sector Reform Committee) was responsible for consideration of the progress made in the application of banking reforms since 1992, with the aim of strengthening the financial institutions of India. According to the Committee Narasimham, the property and governmental management of banks do not increase autonomy and flexibility in the of the banks of the public sector. Recommendations of the Narasimham II Committee II The Committee has proposed a stronger banking system in the country, especially in the context of capital account convertibility (CAC), which involves a large amount of capital inflows and outflows, which complicates the management <sup>3</sup> exchange rates and domestic liquidity. He is also credited with laying the groundwork for <sup>3</sup>-rich events like bank mergers, the <sup>3</sup> of new-generation private banks <sup>3</sup> and asset-<sup>3</sup> companies. The Narasimham Committee has recommended that the provisions of the Reserve Bank of India Act, Banking Regulation Act, State Bank Act <sup>3</sup> other laws be reviewed and amended as soon as possible to bring them into line with current banking needs. The committee is tasked with "reviewing the progress of the banking sector reforms to date and charting a program of financial sector reforms needed to strengthen India's financial system and make it internationally competitive." This report was submitted to the Government by the Narasimham Committee on Banking Sector Reforms in April 1998. Select the incorrect statements using the <sup>3</sup> code below<sup>3</sup> n: a) 1, 2 and 3 b) 1, 3 and 4 c) 2, 3 and 4 d) 3 and 4 (c) See explanation The <sup>3</sup> was presented in India by the Narasimhan II Committee established for Banking Sector Reform (the report was presented in April 1998). To that end, the Ministry of Finance, headed by then Finance Minister Dr. Manmohan Singh, created the Narasimham Committee to examine India's banking sector and recommend reforms. According to the Narasimham Committee, "while two or three banks with an international orientation and eight to ten <sup>3</sup> banks must address their needs in the sector of large and medium-sized enterprises, as well as large small enterprises, they are still a large number of local banks". The committee has proposed the creation <sup>3</sup> small local banks that are limited to states or groups of districts to serve local trade, small and medium-sized enterprises. companies. and as<sup>3</sup>. 2) A type of retail banking in which banks provide short term loans." Question: How was the second committee constituted? © Narsimham? In addition to these important recommendations, the Committee has also advocated faster computerization<sup>3</sup> technological advancement, staff training, depoliticization of banks, professionalism in banking, and a review <sup>3</sup> bank recruitment, among other <sup>3</sup>. Conclusion<sup>3</sup> Narasimham is possibly the most powerful banker in post-independence India. India.

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