

BIBLIOGRAPHY**A. BOOKS**

- Adarkar, B.N., Commercial Banks in India, After Nationalisation, A.D. Shraff Memorial Trust, Bombay, 1971.
- Agrawal, B.P., Commercial Banking in India, After Nationalisation: A Study of Their Policies and Progress, Classical Publishing Co. New Delhi, 1981.
- American Bankers Association, The Commercial Banking Industry. 1962, Prentice Hall Inc. Englewood Cliffs N1.
- Bilgrami, S.A.R., Growth of Public Sector Banks - A Regional Growth Analysis, Deep and Deep Publication, New Delhi, 1982.
- Bhatt, V.V., Structure of Financial Institutions, Vora and Co., Bombay 1972.
- Banking Commission, Technical Studies, Vol. I and II.
- Basu, S.K., A Survey of Contemporary Banking Trends.
- Bhatia, B.S., Chawla, A.S., Banking and New Economic Programme in S.D. Tripathi and K.K. Uppal (ed), The Role of Banking and New Economic Programme (Chandigarh, Punjab University, 1984).
- Chawla A.S., K.K. Uppal, Keshav Malhotra, Indian Banking towards 21st Century, 1988, Deep & Deep Publication.
- Chawla, A.S., Nationalisation and Growth of Indian Banking, 1987, Deep & Deep Publications.
- Dahejia, V.T., Views and Reviews: Finance and Banking, Vora and Co., Bombay, 1969.
- Desai, V., Indian Banking- Nature and Problems, Himalaya Publishing House, Bombay, 1979.
- Desai, V.R. Mutalik, Banking Development in India, Manaktolas, Bombay, 1967.
- Ghosal, S.N. and Sharma, M.D., Economic Growth and Commercial Banking in a Developing Economy, Scientific Book Agency, Calcutta, 1965.
- Ghosh, D.N., Banking Policy in India: An Evaluation, Allied Publishers, New Delhi, 1979.
- Ghosh Alak, Financial Intermediaries and Monetary Policy.
- Gurley J.G. and Shaw E.S., Money in Theory of Finance.

- Tokhi, M.R. & Sharma, D.P. (Ed.), Rural Banks in India, Oxford and I.B.H. Publishing Co., New Delhi, 1975.
- Thingalaya, N.K., Innovations in Banking, The Syndicate's Experience, January, 1978, Domestic Finance Studies No.46.
- Thingalaya, N.K., On Bankers and Economists, Macmillan, India, 1981.
- Varde, Varsha, Singh, S.P., Forecasting in Banking Industry, National Institute of Bank Management, 1982.
- Varde, Varsha, Singh, Sanpat, Profitability of Commercial Banks (Bombay, National Institute of Bank Management, 1983).
- National Institute of Bank Management - Workshop on Deposits Mobilisation, 1969 held at N.I.B.M.

B. ARTICLES

- Dr. K.K. Mukherjee, Consolidation of the Indian Banking System : Policy Measures, IBA Bulletin, Vol.No.11, November 1987.
- Ravi Kumar Bhola, The Vexed Problem of Sluggish Deposit Growth in Banks, IBA Bulletin, Page 175 to 177.
- M. Thomas Paul and B.N. Bhattacharyaya - Behaviour of Aggregate Bank Deposits and their Determinants in India, 'Pragmanan, NIEM, 'Journal of Social & Management Sciences', Page 7 to 21, January-March, 1986, Vol. XV No.1.
- V.V. Bhatt, Resource Mobilisation in Development Countries - Financial Institutions and Policies, Economic and Political Weekly, Vol.XXI, Nos.25 and 26, June 21-28, 1986, Page 1116 to 1120.
- Arun Ghosh, Monetary Targeting and the Banking Sector, Economic and Political Weekly, January 3-10, 1987, Page 13 to 16
- Arun Ghosh, Savings and Investment : Recent Trends, Economic and Political Weekly, Page 831 to 832
- Charles Wuji Horioka, Why is Japan's private savings rate so high ? - State Bank of India Monthly Review, May 1987, Page 244 to 253.
- Lan Morrison and Dimitri Vittas, The Structure of Banking System Abroad, Bank Administrative, October, 1979, Page No. 49 to 53

- Paul S. Nadler, Generating the Deposits that will be needed. Bankers Monthly, National Magazine of Banking and Investments, May 15, 1980, Page 11 to 12.
- Syed Ahmed Khand & Nirod Chandra Roy, Changes in Interest rate and their Impact on Bank Deposits and Credits in Bangladesh. -Bank Parikrama, Vol. VII, March and June 1982, No.122, Page 64 to 69.
- Daljeet S. Kahlon, Deposit Mobilization - A Case Study in Ludhiana District, Financing Agriculture, Vol. XI, No.1, April-June, 1979, Page 29 to 32.
- Dr. P.L. Joshi, A Panorama of Banking Development, Institutional Financing in India, Page 74 to 97.
- I.R.K. Sharma, Changes in the Structure of Personal Saving. Margin, Vol.11, October 1978 to July 1979, Page 22 to 31.
- P. Subba Rao, Commercial Banks and Deposit Mobilisation : A Survey, Prajnan, July-September 1982, Vol. XI No.3
- D.M. Nachane, Estimation of Demand and Time-Deposits of Commercial Banks over the Fifth Plan, Prajnan, July-September, 1975, volume-IV, Number 3.
- S.D. Varde, Dimensions of Commercial Banking System in 1982 : Some Projections, Prajnan, January-March, 1978, Vol. VII, Number 1.
- P.R. Brahmananda, Thoughts on Interest Rate Under Indian Conditions - Recent Developments in Monetary Theory and Policy, Papers and Proceedings of the Seminar held at Bombay in January, 1978, Reserve Bank of India, Economic Department, Bombay, 1978.
- V.A. Avadhani, V.H. Motwani and V.B. Angadi, Mobilisation of Rural Savings - Banking Experience (Case Studies), Reserve Bank of India Occasional Papers, Vol.8, No.2, September 1987.
- M.G. Shah, 20-point Programme for Indian Banking, Commerce Vol. 150 No.3851, Bombay, March 16, 1985.

C. REPORTS

Central Statistical Organisation, Statistical Abstract, New Delhi, 1975 to 1981 - Government of India.

Report of the Banking Commission, New Delhi, 1972. Chairman, R.G. Saraiya - Government of India.

- Gupta, S.B., Monetary Economics, Institutions, Theory and Policy, 1988, S. Chand & Company, New Delhi.
- Hukku, V.E., Bank Deposits in India, 1977, Jodhpur University, Cooperative Bookshop Ltd., Jodhpur.
- Joshi, N.C., Indian Banking (Delhi, Ashish Publishing House, 1978).
- Joshi, M.S., Financial Intermediaries in India.
- Karkal, G.L., Perspectives in Indian Banking (Bombay, Popular Parkashan, 1977).
- Kumar, Narendra, Bank Nationalisation in India - A Symposium, Lalvani Publishing House, 1969.
- Khan, G., Nationalised Banking and Economic Development, Vora & Co., Bombay, 1978.
- Keynes J.M., Treatise on Money.
- Nayan, Kamal, Commercial Banks in India (New Delhi, Deep and Deep Publications, 1985).
- Nigam, B.M.L., Banking and Economic Growth (Bombay Vora and Co. 1967).
- Paul, M. Thomas, Saving Behaviour in India (1951-52 to 1981-82), mimeo (Bombay, National Institute of Bank Management, 1985).
- Rangarajan, C., Innovations in Banking, Oxford and IBH Publishing Co., Bombay, 1982.
- Raman, A., Central Banking in India - A Study of Recent Developments, Calcutta, 1968, Financing of Agriculture, 1968.
- Res Ramachandra B., Current Trends in Indian Banking, 1984, Deep & Deep Publications.
- Subrahmanya, K.M., Modern Banking in India (New Delhi, Deep and Deep Publications, 1982).
- Sadhu, A.N., Singh, Amarjit, Rural Economy of India (Delhi Light and Life Publisers, 1982).
- Sayers, R.S., Modern Banking (Oxford University Press, 1960)
- Singh, S., Performance Budgeting for Commercial Banks in India (Merrut, Macmillan and Company, 1977).
- Srivastava R.M., Management of Banks (Meerut, Pragati Prakashan, 1979-80.)
- Shekhar, K.C., Banking Theory and Practice, Vikas Publishing House, New Delhi, 1976.

Annual Report and Trend and Progress of Banking in India, Bombay, 1951 to 1982 issues - Reserve Bank of India.

Banking Statistics, Basic Statistical Returns, Bombay, various issues, 1972 to 1981 - Reserve Bank of India.

Banking Statistics, Basic Statistical Returns (Summary Results), Bombay, various issues, 1972 to 1981. - R.B.I.

Report on Currency and Finance, Bombay, various issues, 1960-61 to 1980-81. - Reserve Bank of India

Reserve Bank of India Bulletin, Bombay, 1956 to 1982 issues.

Statistical Tables Relating to Banks in India, Bombay, 1962 to 1980 issues - Reserve Bank of India.

R.B.I. Report of the Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development, 1981.

~~Central~~ Controller of Publications, Economic Survey, New Delhi, 1978-79 to 1981-82 - Government of India.

R.B.I. News Letters, various issues.

Credit Informations Review - R.B.I.

R.B.I. Annual Reports, various issues.

Reserve Bank of India Bulletins, various issues.

D. JOURNALS, PERIODICALS

Bank of India Bulletin

State Bank of India Monthly Review

Punjab National Bank Monthly Review

Economic and Political Weekly

Bank of Baroda Weekly Review

Commerce

Economic Weekly

Economic Times

Pigmy

The Journal of Finance

The Journal of the Indian Institute of Bankers

The Quarterly Journal of the National Institute of Bank Management. - Prajnan