

## **Abstract Details**

**Title:** Banking Sector after the Reforms in India

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**Abstract:** Various reforms have been carried out by our government as Jan Dhan Yojna, Digital India, Demonetization, ceiling on cash transaction etc. Future can be analyzed by the history and basic nature of economy and banking sector has been stagnant. Various reforms have been rolled out regarding banking sector from early nineties. Allowing foreign banks, deregulation of interest rates, decreasing bank rate and SLRs etc. are some crucial steps to impart functional autonomy and efficiency in Indian banking to make the sector competitive. After almost three decades it is crucial to analyze the performance of banking sector and its impact on economy. Present paper will throw light on trends of real rate of interest, investment, credit growth, working of money multiplier. Banking habits of people are still not much modernized and use of currency is higher in economy. Lending rate were expected to be decreased after the reforms and providing enough liquidity to production sector but many times due to fluctuations in inflation rate real rate of interest has been also fluctuating. Impact of real rate of interest on investment is crucial to be studied.

**Keywords:** Banking sector, banking habits, credit growth, NPAs and investment.