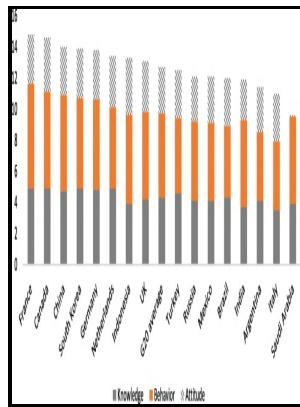


Banking sector liberalization in India - evaluation of reforms and comparative perspectives on China

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Table reports the results from regressing the natural logarithm of the implicit interest rate on the natural logarithm of the explicit interest rate, the natural logarithm of revenue per loans, and dummies for types of institutions. Based on headquarter-level data of 88 commercial banks from BankScope and branch-level data of 317 branches in 90 counties and 14 provinces in 2005—13, we find that the mean value of the implicit interest rate is between 70 percent and 78 percent of the explicit interest rate.

Banking Sector Liberalization in India on Apple Books

To increase profitability while fulfilling the loan-to-deposit ratio requirement, banks have been competing for funds through offering implicit interest rates in the past two decades. First, the estimated implicit interest rate is about 70—78 percent of the explicit interest rate, increasing the effective cost of attracting deposits to 4.

Banking Sector Liberalization in India

Large state-owned banks typically have stable customer relationships with large SOEs, benefit from economies of scale Hsiao, Shen and Biao , and their offered deposit rates often are not binding. In each stratification, two or three counties are randomly chosen and all financial institutions located in these counties are surveyed. In our study, we find that the implicit interest rate will be underestimated when conventional models are used.

Banking Sector Liberalization in India

The implicit interest rate is then calculated according to equation. This fascinating and timely work explores in detail the changes in the Indian banking sector over the last 20 years, and puts them into a comparative perspective with the Chinese banking sector. For this purpose, the author develops a detailed indicator-based framework for assessing the liberalization of a banking sector along various process steps based on financial liberalization and transformation studies.

The first stage was to put competitive pressure on state-owned banks through the establishment of more state-owned banks. Therefore, heterogeneity of parameters and spatial correlation need to be considered. Kapetanios, Pesaran, and Yagamata prove that when and are non-stationary, CCEMG and CCEP are still consistent.

Banking Sector Liberalization in India

Chinese banks operate in markets with insufficient supply of funds to lend to enterprises, and, because more loans often mean more profits, banks have an incentive to increase loan balances, and this requires attracting more deposits. Lastly, it should be mentioned that liberalization of interest rates should be synchronized with other reforms of commercial banks. The book features a detailed description of recent reforms in the Indian banking sector, a set of indicators for evaluating banking sector reforms, and a large number of graphs with key figures for the banking sectors in India and China.

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One may conclude that banks are reluctant to increase the deposit interest rate because the equilibrium deposit interest rate is lower than 1. The mean value of the explicit interest rate during 2005—13 is 2. All counties in each province are then stratified into high, middle, and low income according to their economic status.

Banking Sector Liberalization in India

The results show a negative relationship between the implicit interest rate and the explicit interest rate, which is consistent with Startz's finding. Therefore, to consistently estimate an implicit interest rate, spatial correlation and parameter heterogeneity need to be allowed for in building econometric models for China's banking sector. In 2013, total deposits of these 122 banks accounted for 82.

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