

Merger in Banking Industry of India

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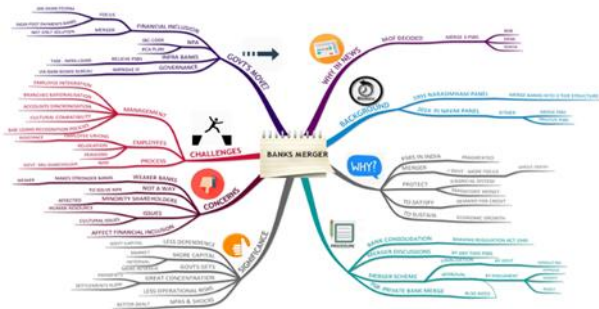
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Abstract- The world of competition is like a jungle where monsters gobble smaller once there for one has to be competent enough to win the rivalry. Banking sectors are merging together like, IDBI Bank and Bank of Baroda.

I. INTRODUCTION

In Indian banking sector Mergers and acquisitions has become admired trend throughout the country. A large number of public sector bank, private sector bank and other banks are engaged in mergers and acquisitions activities in India. The Main motive behind Mergers and acquisitions in the banking sector is to harvest the benefit of economies of scales. Merger and acquisition have played an important role in the transformation of industrial sector of India since the Second World War period. During the Second World War Period Economic and political conditions give rise to effective Mergers and acquisitions (M&A).

II. ELABORATIVE APPROACH



Source: - www.iasexpress.net

Diagram 1.1

III. FINDINGS

- Enhance capacity to increase credit.
- Strong national presence and International reach.
- Reduction in lending cost.
- Next generation technology for the banking sector.
- Improve ability to raise market resources.

CONCLUSION

This research proves that the merger of banks helps to grow the credit capacity of banks. The main objective of the merger makes a strong bank and help to government. It reduces dependent on capital for government. In short merger of banks helps to reduce the cost of operation and improve the professional standard.

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APPENDIX

Diagram 1.1

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