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Merger of Banks: Needs, Issues and Challenges

Prof. Malan Zardi

Assistant Professor, Department of Business Economics Rizvi College of Arts, Science and Commerce

Abstract

In the year 1993, the government took a drastic stride towards economic affluence and took a step towards merger of banks. The New Bank of India was merged with the Punjab National Bank (PNB). This was the first merger between nationalized banks, ever witnessed in Indian history. SBI first merged State Bank of Saurashtra with itself in 2008. Later in 2010, State Bank of Indore was merged with it. Recently all five associate banks of State Bank of India (SBI) and Mahila Bank are merged with State Bank of India and SBI started functioning as unified entity. It is the largest ever consolidation exercise in the Indian banking industry. So, this paper try to analyze the issues and challenges related merger of banks in Indian context.

Keywords: Public sector banks, Mergers, issues, challenges, needs, Bank consolidation

Introduction

The various committees appointed by the Government of India have advocated consolidation They argue that we need to have three to four large nationalized banks in order to improve the operational efficiency and distribution efficiency. The Narsimhan committee has specifically emphasized the need to have Indian Banks which are comparable in size with global leading banks.

The Narsimhan committee proposed a three-tier banking structure in India with around 3-4 large banks to take a stand in global scenario, 8-10 banks to provide national coverage and rest to take care of local coverage.

Most of the mergers in the pre-reform period have been forced ones. The post-reform era has witnessed both forced and voluntary mergers. The forced mergers have been caused by the financial ill health of the acquired banks. Banks witnessing erosion in net worth, huge NPAs and decline in capital adequacy ratio have been forced by the regulatory authority to undergo merger. Oriental Bank of Commerce's acquisition of Global Trust Bank is an example of forced merger. Voluntary mergers have expansion, diversification and growth as the main motives. HDFC's acquisition of Times Bank and ICICI's acquisition of Madura Bank are a few examples of voluntary mergers. India has also witnessed cross- border acquisitions in the recent past. SBI's

acquisition of a Mauritian bank is one such example. The Finance Ministry has asked four large PSU creditors to explore opportunities for acquisition of small and mid-sized banks with a goal to create global sized lenders.

Objectives

1. To study the needs for bank consolidation
2. To examine the issues and challenges of merger of banks

Research methodology

This research paper is based on secondary data. The sources of these data have taken from research journals, newspaper, websites, and books. This research paper tries to analyse the issues and challenges of merger of banks with the help of assembled data.

Need for bank consolidation

Bank consolidation occurs when two or more banks become one bank. Bank consolidation can lead to expansion for the newly merged institution. Banks consolidate for multiple reasons, including to mitigate competition, gain capital power both domestically and internationally, to compete with larger banking institutions or to expand the services that the newly merged bank can provide both internally and geographically by decreasing overall operating costs.

Indian Banks are too small: Even as India is the second largest growth market for banking services after China in terms of the number of wealthy households, the ASSOCHAM Chief said, only two Indian banks, State Bank of India at the 64th position and ICICI Bank Ltd at 81st, figure among the global top 100 by tier I capital – a core measure of a bank's financial strength that consists largely of shareholders' capital.

Similarly, in terms of assets, India's largest bank, SBI is now the world's 70th largest bank. On the other hand, ICICI Bank Ltd, the largest private sector lender has attained the 148th position. None of the other Indian banks features among the top 200 banks in the world-in terms of size of assets.

Many experts in Banking field feels that hampered by the fragmented nature of the banking industry, Indian banks are not able to compete globally in terms of fund mobilization, credit disbursal, investment and rendering of financial services. The balance sheets of top 10 Indian banks suggest the greater scope of consolidation to reap the benefits of large sized globally competitive Indian banks.

Large public sector banks (PSBs) like Punjab National Bank, Bank of Baroda, Canara Bank and Bank of India could try looking for potential contenders for acquisition.

The Indian government in February had decided the merger of these five associate banks with SBI. State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore were merged with SBI, tossing the country's largest creditor to among the league of top 50 banks in the world. Later in **April 1, 2017** the cabinet further approved merger of BMB as well. The combined entity will have network of over 24000 branches with ATM serving 50 crore customers.

Merger will increase Capital efficiency: Consolidation will also increase capital efficiency. Merged entity will have more leg room to raise capital.

Would decrease NPA: At a time when NPAs are high, and banks are putting more effort in recovery, the ability to recover by smaller number of banks will be higher though an individual bank's exposure may go up. This is because there are smaller number of voices ... in the joint lenders' forum today there are too many voices and each lender has a differential right with the borrower and they often not agree to a common recovery programme. With consolidation the recovery will be far more focused. Thus consolidation could decrease NPA in India.

Issues related to merger of Banks

The weaknesses of the small banks may get transferred to the bigger bank also. The amalgamation of Global Trust Bank with Oriental Bank of Commerce in 2004 is a case in point.

Mergers will result in shifting/closure of many ATMs, Branches and controlling offices, as it is not prudent and economical to keep so many banks concentrated in several pockets, notably in urban and metropolitan centers. Though the closure or merger of a large number of branches will not happen all of a sudden, it is bound to happen over a period of next 5 years. Mergers will result in immediate job losses on account of large number of people taking VRS on one side and slow down or stoppage of further recruitment on the other. This will worsen the unemployment situation further and may create law and order problems and social disturbances. The plight of people taking pre-mature retirement (through VRS route or otherwise) will turn more pitiable than being envisaged.

Financial inclusion plans may be affected and their deadline for their implementation may be delayed. 'Direct Benefit Transfer' (DBT) of government aid, subsidies and grants also will be affected.

The bank accounts linked to ECS and demat records are to be changed. This is a laborious, time taking and expensive exercise. Since the number of bank branches will be large, managing them may pose greater challenges. It is estimated that each bank will have not less than 8,000 branches, after merger. Experts argue that consolidation should take place in a

positive environment. The present process of consolidation is not driven by the inherent strength of the banking system. It is resorted to escape from the problem of NPAs.

Presently these banks have huge NPAs thus merger should be planned after sufficient capital is injected. Banking competition may be affected, as SBI is likely to be five times larger than its nearest competitor. RBI has declared SBI as Domestic Systemically Important Bank (DSIBs) and its failure can shock other parts of financial system. Past example of large banks and their failure with financial crisis in Japan, USA, etc.

Workers resistance from associations like AIBEA calling for strike. India has poor financial inclusion, thus needs variety of banks and differentiated services.

Challenges of Bank Mergers

The biggest challenge of much talked about mergers of banks is the implication of consolidation on employment, profitability, market share, human motivation and technology. Since the merger exercise is in its infancy stage in India, the past experience of post-merger implications on economy can be taken into considerations to devise and monitor of merger. Employees or most affected party of mergers. The UNI Europe Report estimated that 1, 30,000 jobs have been lost in the last 10 years as a result of mergers and acquisitions.

The merger and resultant big entity possesses its unique set of challenges. The scale of the task is substantial given the total staff strength. It will pose a huge test in terms of integration of roles, salary, and perquisite and pension structures and, no less importantly, work cultures.

Much of the opposition from the bank unions stems from concerns relating to these issues. For example prospects of promotion may be hampered due to curtailment of seniority or rationalization of branches due to overlap may lead to their relocation.

Customers of the smaller, community or regional market-focused subsidiaries such as the State Bank of Travancore may be discomfited by having to deal with a larger, more impersonal lender, one where the size of their accounts may be viewed as comparatively marginal.

For regulators, the new entity will throw up interesting oversight issues. The size of new entity possesses huge challenge for regulators.

Conclusion

Government is aiming to reduce the number of state-owned lenders and improving their financial health. In this background proposed merger will benefit to not only to bank but also to economy as whole. Similarly the Bank Board Bureau has been tasked with

overseeing a restructuring among other public sector banks to speed of the long delayed process.

Bank consolidation is a tricky issue. While it is said that the long-term benefits of consolidation outweigh the short-term concerns, it must not be made a general policy. It is only to be done with right banks for right purpose with proper safeguards. Capital and Consolidation are three dimensions in the new banking regime which is imminent in India. With the introduction of financial service convergence and competitions from outside and within, it is quite justifiable that to bring a sound transparent, efficient, and effective and culture friendly banking practices should be on the anvil of the government as well as policy makers. The post-merger implications of bank on customers, society, culture, stakeholders, employees, productivity, profitability and technology in Indian context are still debatable and researchable issue.

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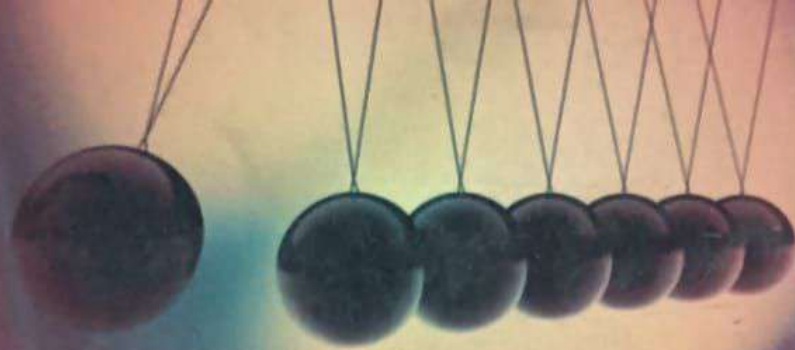
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Applied Physics

S.Y. B.Sc. Semester - III & IV

(Volume-III)


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We are happy to present this book written in accordance with the Second Year B.Sc. Physics syllabus of Mumbai University revised in the year 2017. It includes Acoustics, Laser Physics, Biophysics, Material Science, Geophysics, Micro Processor, Radiation Physics and Radio Communication.

We, the authors, were free to choose the style and method of presentation which seemed appropriate to us for the subject. For better understanding of the subject matter, a number of solved problems, multiple choice questions and applications have been included.

In spite of all the care taken, some errors and obscurities can always creep in while writing a book and they must be rectified in the interest of the readers, particularly the students. We would highly appreciate if they are brought to our notice whenever spotted, so that we can make the corrections wherever needed. For quick response to any queries, we may be contacted directly at the following addresses :

- a) K.G. Bhole : Acoustics, Laser Physics, Material Sciences, Geophysics, Microprocessor – kghhole@gmail.com
- b) A.R. Shroff : Radiation Physics and Radio Communication – profshroff@gmail.com.
- c) A.J. Ranade : Geophysics, Material Science – prof.ranade@hotmail.com.

We appreciate the good work done by M/s. Sheth Publishers Pvt. Ltd. in publishing our books and are thankful to them.

Authors

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S. Y. B. Sc.
(SEMESTER - III & IV)

Dr. K.G. BHOLE

Former Head, Dept. of Physics &
Vice Principal,
V.G. Vaze College,
Mulund, Mumbai.

Dr. ABHAY J. RANADE

Head, Dept. of Physics,
Rizvi College of Arts, Science
& Commerce,
Bandra (W), Mumbai.

ADARSH SHROFF

Former Head, Dept. of Physics,
Jai Hind College,
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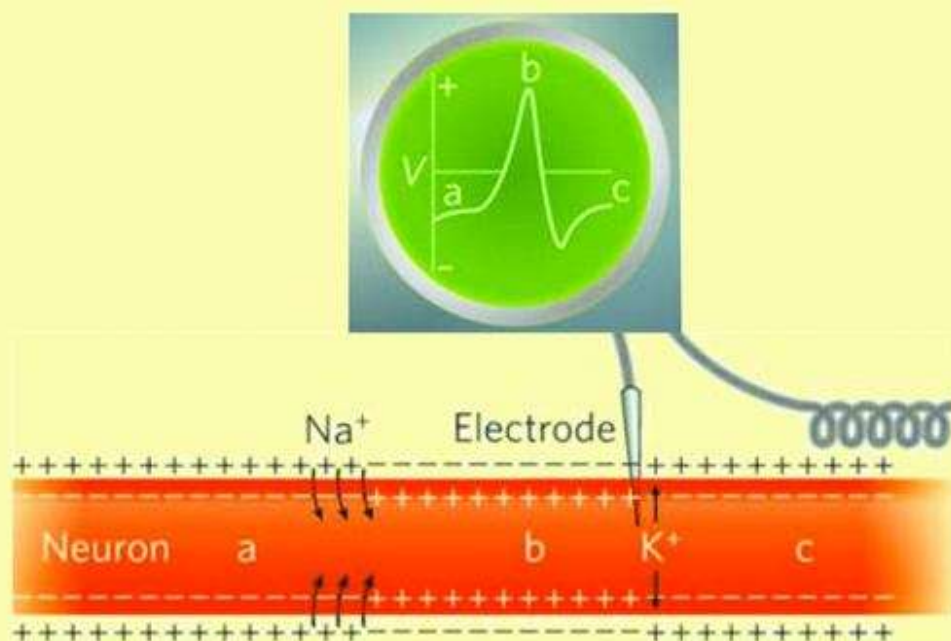
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University of Mumbai.
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Dr. Kailas R. Jagdeo

(M.Sc., B.Ed., Ph.D., LL.B., GDC&A)
Department of Physics,
DSPM's K.V. Pendharkar College of Arts, Science and Commerce,
Dombivli (E) - 421 203.

Dr. Sopan A. Bhamare

(M.Sc., Ph.D., MBA (HR))
Head, Department of Physics,
B.N.N. College of Arts, Science and Commerce,
Bhiwandi, Thane - 421 302.

Dr. Suresh N. Kadam

(M.Sc., B.Ed., M.Phil, Ph.D.)
Department of Physics,
KET's V.G. Vaze College of Arts, Science and
Commerce, Mulund (E), Mumbai - 400 081.

Moharram Ali Khan

(M.Sc., M.Phil.)
Department of Physics,
Rizvi College of Arts, Science and Commerce,
Bandra (W), Mumbai - 400 050.

Vishwas V. Deshmukh

(M.Sc., M.Phil., MBA (Edu. Mgt.))
Department of Physics,
Rizvi College of Arts, Science and Commerce,
Bandra (W), Mumbai - 400 050.



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Chennai	: New No. 48/2, Old No. 28/2, Ground Floor, Sarangapani Street, T. Nagar, Chennai - 600 012. Mobile: 09380460419
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Lucknow	: House No. 731, Shekhupura Colony, Near B.D. Convent School, Aliganj, Lucknow - 226 022. Phone: 0522-4012353; Mobile: 09307501549
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SYLLABUS

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This paper consists of three modules (units) designed in a way so as to offer interdisciplinary and application oriented learning.

Learning Outcomes: On completion of this, it is expected that:

- (i) Students will be exposed to contextual real life situations.
- (ii) Students will appreciate the role of Physics in interdisciplinary areas related to materials, Bio Physics, Acoustics etc.
- (iii) The learner will understand the scope of the subject in Industry and Research.
- (iv) Experimental learning opportunities will foster creative thinking and a spirit of inquiry.

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Introduction, definition, History and scope of biophysics, biological fluids, physico-chemical properties, viscosity, surface tension, pH, osmosis, osmotic pressure. Diffusion, Ficks' laws of diffusion, dialysis, Cell is unit of life, fundamental understanding prokaryotic and eukaryotic cell structure and function, eukaryotic cell membrane, Fundamentals of transport process through biological membrane, membrane channels. electrical properties of cell, Action potential, propagation of action potential, methods of measurement of action potential, Nernst equation, Goldman equation, The Hodgkin-Huxely model of action potential, voltage clamp technique, Patch clamp technique, cell impedance and capacitance.

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Classification of Materials based on structures (Crystalline and Amorphous, single crystal, polycrystalline and nanomaterials) and Functionality (Conducting, insulating, superconducting, reflecting, transmitting etc.)

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S.Y. B.Sc.

Semester IV

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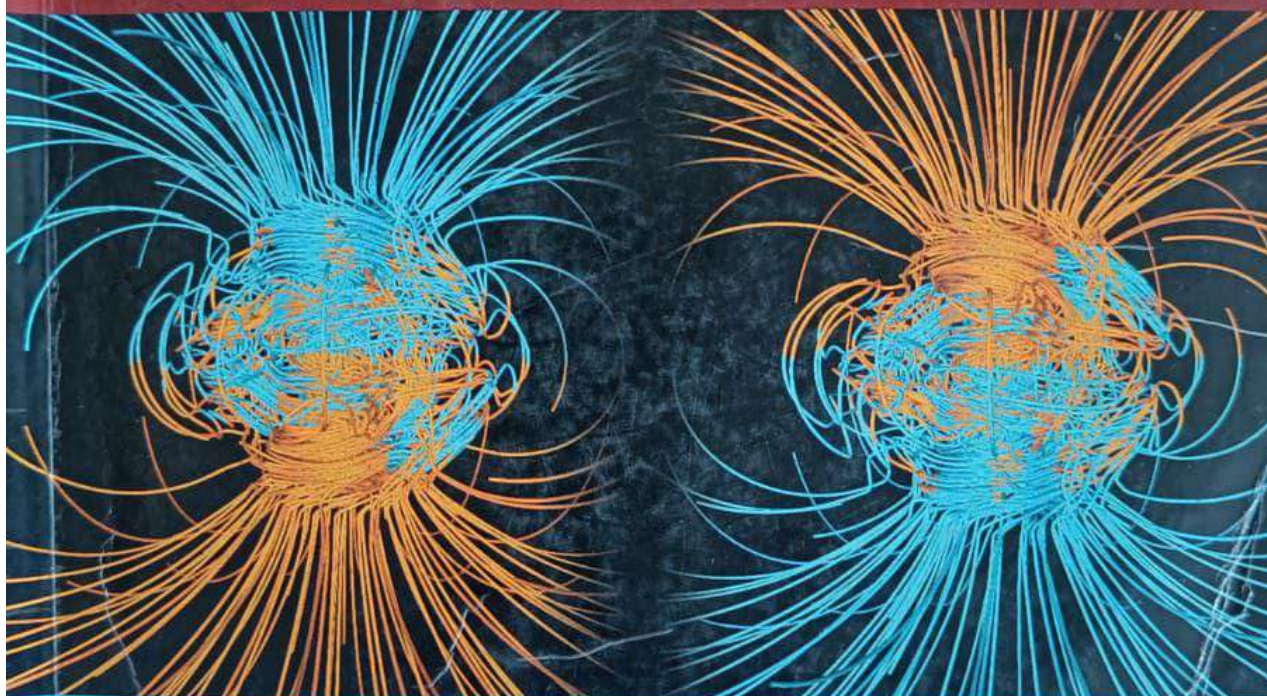
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Dr. Kailas R. Jagdeo

(M.Sc., B.Ed., Ph.D., LL.B., GDC&A)
Department of Physics,
DSPM's K.V. Pendharkar College of
Arts, Science and Commerce,
Dombivli (E) - 421 203.

Praveen B. Gawali

(M.Sc.)
Indian Institute of Geomagnetism,
Navi Mumbai - 421 218.

Dr. Sopan A. Bhamare

(M.Sc., Ph.D., MBA (HR))
Head, Department of Physics,
B.N.N. College of Arts, Science and Commerce,
Bhiwandi, Thane - 421 302.

Dr. Suresh N. Kadam

(M.Sc., B.Ed., M.Phil., Ph.D.)
Department of Physics,
KET's V.G. Vaze College of Arts, Science and
Commerce, Mulund (E), Mumbai - 400 081.

Moharram Ali Khan

(M.Sc., M.Phil.)
Department of Physics,
Rizvi College of Arts, Science and Commerce,
Bandra (W), Mumbai - 400 050.

Vishwas V. Deshmukh

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Kiran Gurbani

*B.E., MCA, M.Phil.,
Head of Computer Science and IT Department,
R.K. Talreja College,
Ulhasnagar - 3.*

Zaidi Zari Haider

*MCA, MBA,
Assistant Professor, Department of B.Sc.(CS/IT),
Rizvi College of Arts, Science and Commerce,
Bandra, Mumbai 400050*



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Dedication

I would like to dedicate this book to my mother and father **Kavita S. Bajaj** and **Sahijram Bajaj**. I would like to thank my son **Chirag Gurbani** for being my stress buster and a motivating force for putting a better performance every time.

My sincerest big thanks for a lifetime to **Mr. S.K. Srivastava** of Himalaya Publishing House Pvt. Ltd. for giving me best writing advice and motivation and whose belief in this book has kept me motivated and inspired and encouraged on even the darkest of days.

- **Kiran Gurbani**

I would like to dedicate this book to my mother and father **Intekhab Fatima** and **Aalim Hussain**.

This book is dedicated to my wife. It is because of her continued support and love throughout the writing of the book that I was able to complete this task.

- **Zaidi Zari Haider**

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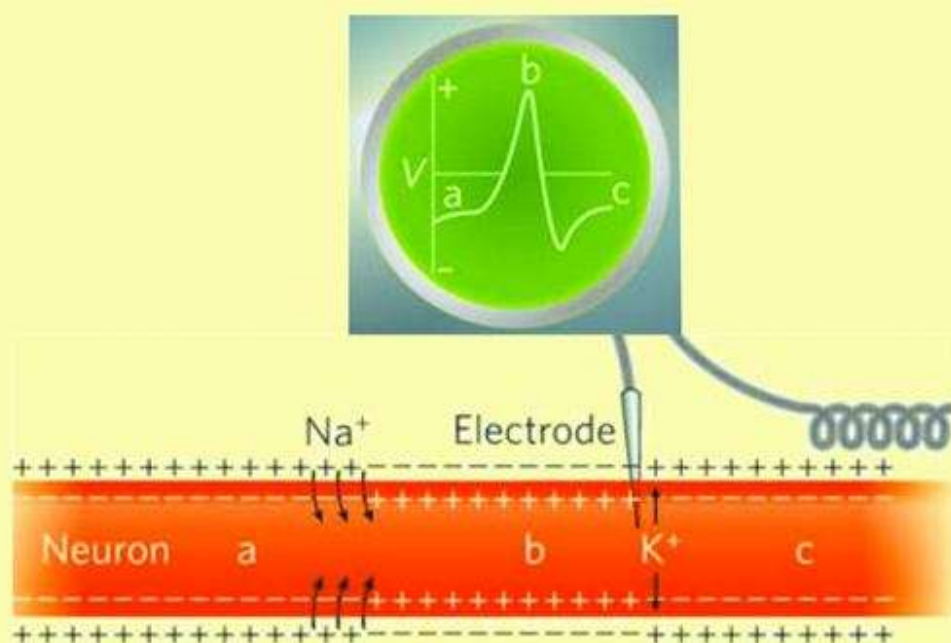
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2nd
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Dr. Kailas R. Jagdeo

(M.Sc., B.Ed., Ph.D., LL.B., GDC&A)
Department of Physics,
DSPM's K.V. Pendharkar College of Arts, Science and Commerce,
Dombivli (E) - 421 203.

Dr. Sopan A. Bhamare

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SYLLABUS

USPH303 : Applied Physics - I

This paper consists of three modules (units) designed in a way so as to offer interdisciplinary and application oriented learning.

Learning Outcomes: On completion of this, it is expected that:

- (i) Students will be exposed to contextual real life situations.
- (ii) Students will appreciate the role of Physics in interdisciplinary areas related to materials, Bio Physics, Acoustics etc.
- (iii) The learner will understand the scope of the subject in Industry and Research.
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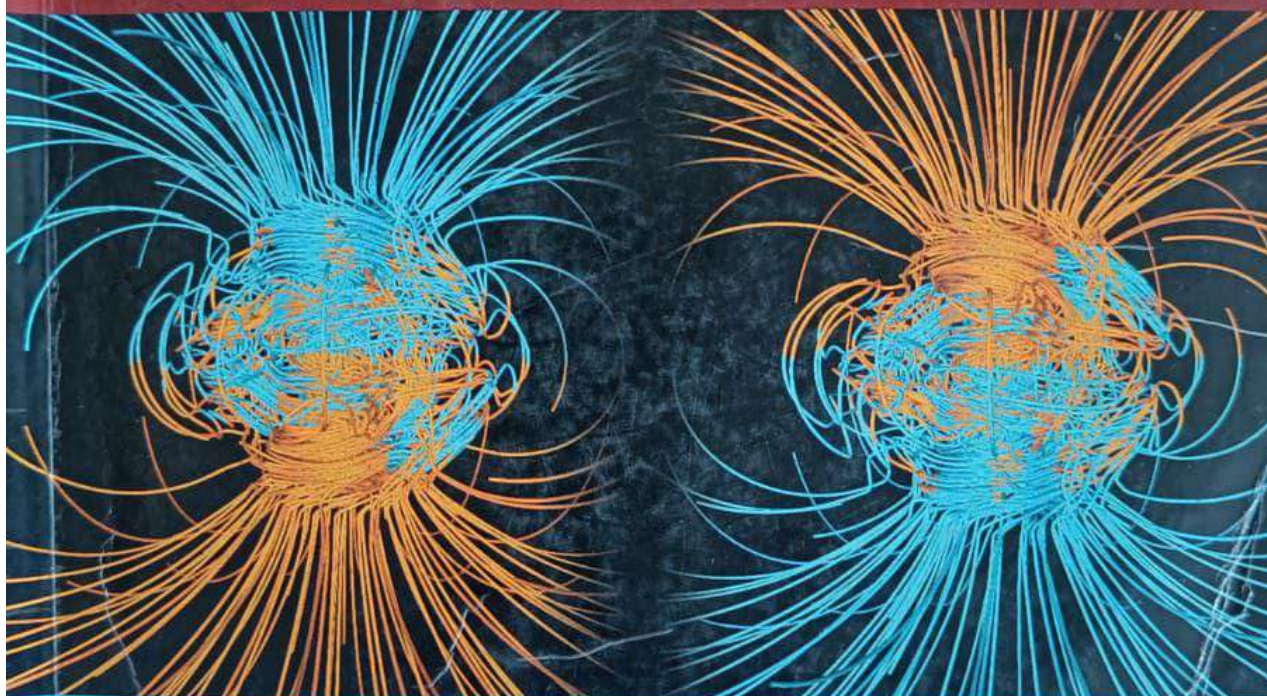
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(M.Sc., B.Ed., Ph.D., LL.B., GDC&A)
Department of Physics,
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(M.Sc., M.Phil., MBA (Edu. Mgt.))
Department of Physics,
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