References


Aküz Yılmaz (1993) "Financial liberalization; The key issues", Discussion paper No.56, UNCTAD.


Banerjee Abhijit, Shawn Cole and Duflo E (2003) Bank financing in India, Mimeo,MIT


254
Bhaumik Sumon K and Jenifer Piesse (2006) "Does the lending behaviour of banks in emerging economies vary by ownership? Evidence from the Indian banking sector", CEDI.

Bhaumik Sumon K and Hiranya Mukhopadyay (1997) "Has credit crunch led to Industrial stagnation: A Disequilibrium approach", EPW, May 3 pp 961-967.


Chakrabarti, Rajesh (2004) "The Indian microfinance experience: accomplishments and challenges" in Bibek Debroy and Amir Ullah Khan eds Integrating the rural poor into markets Academic Foundation New Delhi p137-152


Ding Wei, Iker Domaç and Giovanni Ferri (1998) "Is There a Credit Crunch in East Asia?", The World Bank.
Economic Times (2000) 'RBI crackdown on dubious NBFCs begins' ET 21/2/2000:
Ghosh, Swati and Abish R Ghosh (1999) "East Asia in the Aftermath: Was there a Credit Crunch?" IMF Working paper 99/38
Glen, Jack & Brian Pinto (1994) "Debt or Equity, How Firms in developing countries choose", IFC discussion paper 22.
Goldsmith Raymond, W (1969) Financial Structure and Development, Yale University Press,
Goldsmith Raymond (1958) Financial Intermediaries in the American Economy since 1900, NBER Princeton.
Goswami Omkar (1996) "Corporate Bankruptcy in India", Development Centre Studies, OECD.

257


Lensink Robert (1996), The allocative efficiency of the formal versus the informal financial sector, Applied economic letters, 3, pp 163-165
Maddala, G.S ((1986) Disequilibrium, self selection and switching models, Handbook of Econometrics, Volume III.
Marathe Sharad S (1989) "Regulation and development: India's policy experience of controls over industry.
Maxwell J. Fry (1997) "Emancipating the Banking System and Developing Markets for Government Debt".


Myers, S, Majluf, N (1984) "Corporate financing and investment decisions when firms have information that investors do not have", Journal of Financial Economics 13, 187–221.


Nayar C.P.S (1984), A Study of Non-Banking financial intermediaries in India, IFMR, Madras.

NCAER (2008), Impact and sustainability of SHG bank linkage programme NCAER, New Delhi July.

Neelavalli (2009), Micro credit based SHGs and women's empowerment, A study report on micro credit intervention in three southern states of India, Initiatives; Women in development, Chennai.


Pursvani Radha (2008) Serving the poor through commercial micro finance

Radcliff Committee (1959), Report of the committee on the working of the monetary System.


SEWA Bank www.sewabank.com
Sharma, K.C & others (2001) "Recovery management in rural credit", NABARD.
Shea, Jia-Dong (1990) "Financial development in Taiwan, A Macro Analysis, Taipei.
Shirai Sayuri (2002 ) "Have India’s financial market reforms changed firms corporate financing patterns? ADB Institute Research Paper 38
Sarvane Mohandas (1972), Deposits of non-banking companies and Monetary Policy, Thacker and Co. Ltd, Bombay.
Simam M (eds) “Banking for Rural Development in India, Progress, Problems and Prospects”, Corporation Bank, Mangalore University, Mangalagangothri, pp 31-36.
The Stock Exchange(1968) Story of the Indian Stock Exchange, Bombay,

262

Thorat Usha (2007) "Banking in the Hinterland", Key note address by Deputy Governor RBI, Conference, Indian Banks Association and Rural Marketing Agencies Association of India, Mumbai, February 14, RBI.

Thomas Susan (2005) How the financial sector in India was reformed, IGIDR, Mumbai.


Vaidyanathan R. (2005) "NBFCs, Creditable but unrecognised role", Business line, Thursday March 10, 2005


Government of India, Reserve Bank of India, Statutes and other Statistical Sources


Government of India (1990), Directory of MRTP companies, Company News & Notes, August.
Government of India (1985) Report of the Committee to Examine Principles of Possible Shift from Physical to Financial Controls (Chairman M. Narsimham)
Government of India (1979), Report on Government Controls and Subsidies (Dagli Committee)
Government of India (1966),Report of the Committee on Industrial Development Procedures
Government of India: Planning Commission, First Five Year Plan
Government of India: Planning Commission, Second Five Year Plan
Government of India: Planning Commission, Third Five Year Plan
Government of India: Planning Commission, Fourth Five Year Plan
Government of India: Planning Commission, Fifth Five Year Plan
Government of India: Planning Commission, Sixth Five Year Plan
RBI: (2002-03) Report on Currency and Finance
RBI (1999) Report of the Committee on Technology Up-gradation in the Banking Sector (Chairman Dr. C. Rangarajan)
RBI (1999) Report of Working Group on Restructuring of Weak Public Sector Banks (Chairman: Shri M.S.Verma, October
RBI (1999) Report of the Working Group constituted by the Reserve Bank in April 1999 to review the role of Deposit Insurance in India
RBI (1991), Report of the Committee on the Financial System (Chairman M. Narasimham) (CFS)
RBI (1985), Report of the Committee to Review the Working of the Monetary System (Chairman Prof. S. Chakravarty)
RBI (1981) Report of the Committee to Review the Arrangements for Institutional credit for Agriculture (CRAFICARD)
RBI (1979) Report of the Working Group to review the System of Cash Credit (Under the Chairmanship of K.B. Chore)
RBI (1975) Report of the Study Group on Non-Banking Companies (Chairman James Raj)
RBI (1960) Report of the All India rural credit review committee, Reserve Bank of India, Mumbai.
RBI (AIRCS) All India Rural Credit Survey, 1951-52.
Indian Companies Act (1956)