NOTES & REFERENCES
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10 Walker, HRIS Development, op.cit., p.5.


20 Ibid., p. 113. See Table 7.3 for break up of demands for computers during VIII plan.
24 Ibid.,
26 “Lean Mean and Profit Hungry”, Cover Story, Indian Banking. The Week, June 19, 1994, pp. 28-29.(Hereafter Indian Banking, The Week)
28 Banking Trends, Reserve Bank of India Bulletin, May 1994, pp. 48-52. Also see Appendix, Table V.6. For progress of Commercial bank till 1992 see Table No.5 in Appendix.

Lessons may be learnt from the Citibank which operates only in the Metropolitan cities, earns more than a third of what the SBI with its 8700 branches does.

Committee on Mechanisation/Computerisation, Reserve Bank of India, Bombay, 1984./Rangarajan Committee Report, p.14.(Hereafter Rangarajan Committee (1984)).

For a detailed criticism of the 1989 report see M.N. Mookerjee, “Staff Opposition takes Banks Miles Away from Consumer Friendly Services”, The Economic Times, New Delhi, Sunday 31, January 1993.(Hereafter Mookerjee, Staff Opposition). This report is considered too optimistic as the targets fixed are found to be far from the achievement so far. For a criticism of the First Rangarajan Committee Report see, P. Jayant, “Is the Rangarajan Committee’s Perspective already Outdated”, Focus, Business India, May 20-June 2, 1985, pp. 113-121.

For a detailed treatment of inventory system see section on inventory system in Chapter II.


For detail performance etc of the eight banks during 1992-93 see, Table-8-112, and for the public sector banks till 1989 see table-12.


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Yavitz, Automation in Commercial Banking.


Joseph, Between Dependency and Autonomy, op. cit., p.20


Electronics in India, p.5

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This figure is much below the figures to be achieved on the recommendations of Bhabha Committee even after a decade.

Review of Performance of the Electronics Industry, op. cit., p.70-75. Also see Table-5.


Ibid., pp.131-135.

The Observer of Business and Politics, Monday August 22, 1994, New Delhi, p.2.


103 Ibid., p.37.

104 Rangarajan Committee(1984), op.cit., pp.7-10.

105 First Bi-partite Settlement, 19.10.1966, Chapter-VI.


109 Mainframe with RAM=1MB, Memory=200-400 MB, Disc/Tape drives and line printers, and a few on-line enquiry terminals.

110 Microprocessor system with RAM=1mb, Disc storage, floppy discs and tape drives=80MB and line printers and a few off line data entry terminals.

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113 E.S. Mohan, Technology Upgradation and Globalisation in Banking- How Should Indian Bank Respond to These Changes? RBI, Bombay, 1990.


115 Memorandum of settlement 1993, p.7

116 Ibid., pp. 8-11.

117 Cover Story, Indian Banking. op. cit., pp.28-30

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130 *Report of the Work Study Team on Automation*, (Office Automation), in *maharashtra state*.
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