PREFACE

Industrialisation is an essential and integral aspect of today's developed society. A number of countries which got independence from the colonial rule needed their economies to be rehabilitated. Besides managerial and technical know how, there was a need for special institutions which can provide required financial assistance to help large, medium and small sectors in playing vital role in the industrialisation of developing and under developed countries.

For that purpose several financial Institutions have been developed by Government. In this context Industrial Development Bank of India was established by an Act of Parliament as a wholly-owned subsidiary of Reserve Bank of India in the year 1964. In year 1976 100% ownership was transferred from RBI to the Government of India. During 2004 IDBI was converted into a banking company as (IDBI Ltd.). IDBI is now a universal bank.

In the present study an attempt has been made to evaluate the reorganisation of bank's businesses around six major business verticals, each focussing on distinct customer segments.

The objectives of the study are to assess the role of IDBI bank in industrial finance of the country and also to study the weaknesses and suggesting the ways to increase the counter part in conformity of the standards in order to judge the main weaknesses and highlight the performance while suggesting the ways to increase the contribution in conformity of standards.

The primary data have been collected from the officials of IDBI bank Kanpur and other related officials and employees while providing them a Questionnaire. Next, several industrialist have been enquired about the assistance pattern of IDBI Bank.
The thesis is divided into seven chapters. The approach to the study is as per the table of contents. The introductory chapter deals with objective, methodology of the study, need of industrial development, the historical review of Indian industries and Specialised Financial Institution and its performance then International Financial Institutions in context with Indian economy is also studied. The Chapter II deals with managerial set up, personnel management and working of Head, Zonal and Branch offices of IDBI and its subsidiaries. Like IDBI Capital Market Services Limited established in December 1993, IDBI Home finance Limited established in September 2003, IDBI Intech limited established in March 2000 and IDBI Gilts limited established in December 2006. Chapter III furnishes the Capital Structure of IDBI, Chapter IV explores the function of the bank comprising of financial, Operational and Apex role of IDBI. The Chapter V is devoted to the Role of IDBI and Industrial Finance. Chapter VI Analyses the Strength and Weakness in terms of SWOT analysis (Strength Weakness Opportunity and Threat). In Chapter VII Conclusion and Suggestions for future government policies towards financial institutions in the country have been given.

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