

MODULE 2

STRUCTURE OF INDIAN BANKING ECONOMY

Banking is considered to be the “Backbone of a Nation’s Economy”. The Indian Banking, today, is divided into commercial banks which are Private, Public scheduled and non-scheduled banks, Regional and Rural, and Cooperative Banks.

Banking Companies Act of 1949 defined banking as accepting for the purpose of lending or investment of depositing money from the public, repayable on demand or otherwise and withdrawable by cheque draft or otherwise. Let us learn more about the History of Banking System in India.

History of Banking System in India

During ancient time there was Barter System which prevailed in society. As there was no concept of money or due to the lack of a common unit of currency goods and services were exchanged against the goods and services. The barter system has the concept of ‘exchange of goods with the goods’. People exchange their goods or services with others for the wants of their goods. Barter system one of the biggest drawbacks is saving the wealth for the future generation.

Later, many coins were introduced by the Kings and Rajas as per being ruled with their varieties of inscriptions in Sanskrit or Urdu. The advent of British East India Company in 1600 then introduced the new currency named ‘rupaiya’ which grew in popularity to other British colonies too.

During the 18th century for the first time ‘Paper Money’ was introduced in the British India. After 1857 revolt, Rupee made official currency of colonies of India, with the head of King George VI. Later in 1987, the Indian currency was introduced with the portrait of Mahatma Gandhi and Ashok Pillar watermark.

The Banking sector in India has seen a lot of transitions and changes over the centuries. It can be broadly categorized into 3 sub-parts that are:

1. Pre-Independence (Before 1947)
2. II Phase (1947 to 1991)
3. III Phase (1991 and beyond).

Banking during Pre-Independence (1770 to 1947)

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