

AN EDITED BOOK ON

**Changing Scenario
in Economics,
Commerce, Banking
and Marketing**

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The Impact of Covid-19 on Banking sector in India

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Abstract:

Decreased productivity and lockdowns have already started to take a toll on the financials of the corporate sector. Supply chain disruptions, manufacturing hindrances and crippled health systems need a hefty public fund/stimulus to continue operations smoothly. With economic growth poised to slow down - the International Monetary Fund has cut India's GDP growth estimate to 1.9 per cent for 2020-21 - the banking and financial sector, whose prospects are tied closely to the economy's, is bound to bear the brunt. There could be a spike in bad loans. "The slowdown could lead to potential job losses, which could cause stress in banks' retail loan books. Income from tourism, entertainment sectors among many others has already crippled the economic situation. Factors like these are all adding up to strain the global economy which might also have its repercussions in the year ahead. Central banks, and supervisory authorities have rolled out diverse measures to address COVID-19. These include liquidity positions, targeted loans to affected industries and regions, and policy rate cuts. It also includes support for banks to provide forbearance to otherwise economically viable households and businesses sides wiped by COVID-19. (keywords: Banking services, Security, Digital payments, Financial services)

Introduction

Changes triggered or accelerated by the COVID-19 crisis are forcing banks globally to reassess traditional products, strategies and business models.

COVID-19 has led to significant structural and behavioral changes in the form of social distancing, drive for economic rejuvenation, and increasing regulatory and government interventions.

These changes, such as disruptions to physical operations, impact on asset quality and liquidity, and demand pressure on digital channels, have posed challenges to financial institutions across key functions. This report elaborates on the fact that protecting existing business and driving profitable growth in a post-COVID-19 world requires initiatives across multiple dimensions:

- Goals and aspirations
- Where to play
- How to win
- Assets and capabilities

The report also suggests the three priority areas, among other interventions, which have the potential to help kick-start the recovery and setup for the future growth. COVID-19 is in the first place, a pandemic with potential serious implications for people's health. It is an unprecedented challenge for our modern societies and health systems. The consequences of the pandemic for our global economy and financial sector are unpredictable. Economists are convinced that we are heading for a significant economic downturn; however, responses from Governments and Supervisors have been prompt and different measures have already been taken to sustain the economy, the banking sector and, ultimately, the people. we have analyzed the current situation and pointed out some specific topics that the banking sector should be considering and addressing while taking the necessary measures to cope with this "new normal". This