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A STUDY ON IMPACT OF DEMONETIZATION OVER THE BANKING SECTOR IN COIMBATORE CITY

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ABSTRACT

Basically this study is to investigate about the impact of the demonetization over the banking sector. The Study focuses the banking sectors of especially in Coimbatore city. For the study 15 banks were selected which include private and public sector. Further for the study aspect structured questioner is prepared and used, which was filled up by bank employees. To grab the knowledge, related questions were collected, which are related the black money, online banking, accounts of banks, digitalisation, and mobile banking, which highly affected, Government's preparation for post demonetization situation as well as customer preference to keep money either at home or bank.

KEYWORDS

Coimbatore City, corruption, banks, black money, post demonetization effect, online banking.

JEL CODES

G18, G28, G38, E42.

INTRODUCTION**CONCEPT OF DEMONETIZATION**

Demonetization is the act of removing the current currency from the economy and replacing it with the new one. The government has to be took the step for removing corruption from the people. Moreover, it is the act of depriving of value of currency for official payment. It does not only include the currency but also include the precious metals. The reasons for the Demonetization are;

1. To fight with inflation, to remove the corruption, to remove counterfeit currency and to discourage the cash system.
2. Developing country like India has to find the solution of problems like this for betterment of country.
3. In 1982, Ghana took the decision to demonetize their 50 cedi currency. Which created chaos and the decision was not well thought. Afterwards Nigeria (in 1984), Myanmar (in 1987), Soviet Union (1991), North Korea and Zimbabwe had also taken this type of decision in past.

HISTORY OF DEMONETIZATION IN INDIA

It is not the first time in history, that government has taken this kind of step. It has been happened twice in the past. The first currency ban was announced as on 12th January, 1946 (Saturday) by RBI headquarter. At that time currency notes of 1000 and 10,000 were totally removed from economy. Both the notes were re-introduced in year 1954. At that time people had given 10 days' time period to exchange the notes. Further that was extended to 15 days more where by people has to give reasons why they had not exchanged it in previous 10 days. It had not created much effect at that time. By the end of 1947 out of Rs. 143.97 crores, notes of only Rs.134.9 crores were exchanged. Thus notes worth Rs.9.07 were perhaps "Demonetised".

The second currency ban was made on 16th January, 1978(Monday), announced by R. Janaki Raman a senior official of RBI, and at the time of Morarji Desai led Janata party. At that time currency ban was taken 1000, 5000 and 10,000 out of circulation. That time the people had given only 3 days to exchange the notes. This time around 73.1 crore was demonetised.

Finally, the 3rd, the most recent demonetization had been announced as on 8th November, 2016 by Prime Minister Narendra Modi. This time the currency of 500 and 1000 notes are demonetized from economy. The Government has instructed the hospitals, petrol pumps, airports etc. to accept the old denomination notes till 11th November,2016.

REVIEW OF LITERATURE

Mr Brijesh Singh and Dr. N. Babitha Thimmaiah (January 2017) in their research paper studied the effect of demonetization in terms of "Won or lost". Through using the secondary data i.e. articles, journal and other related documents they had conducted their study. In the study report they had tried to explain the concept of cashless economy by taking the reference of Woodford (2003). It is not all about how much money you are having in your wallet; you can pay by any of the bank card or banking transfer. In the research paper they had shown the effect of demonetization in the areas like, cash rush, stock market, transportation, agriculture, banking, business, income tax, railways etc. There are no exact proofs of exact black money holding in cash but studies show that around 8% of black money is held in cash.

According to the Centre for Monitoring the Indian Economy (CMIE), the transaction cost of demonetization until 30th December, 2016 is estimated around Rs. 1.28 lakh crore. As per R. Gandhi, Deputy Governor of RBI, talking on 7th December 2016, Rs. 11.5 lakh crore has been already deposited at bank out of total 14.5 lakh crore which means still 3 lakh crore are not identified.

Geeta Rani (November 2016) had presented the research paper to show the effect of demonetization over the retail outlets. She had done her research work by taking the primary data. She had used the Questionnaire method. This was filled by the 50 shopkeepers of the area. As a result, she had been ready with some out comes likewise 80% shopkeeper presented their view that from 9th November, 2016 to 10th December, 2016 there was 20% increase in sales due to accepting the old notes. But after that sales had declined. Shopkeeper started paytm and cheque system. Shopkeepers had extended credit period. Top brands like HUL, P&G had affected with only decrease of 20% sales due to brand name. Moreover, on the basis of the study she had identified the effect of demonetization category wise. Likewise, salty snacks sale decreased by 10%, chocolates sales had decreased by 50%, biscuits sales had decreased by 20%, juice/fruit drinks sales decreased by 20%, cigarettes sales decreased by 10%, mobile phones sales decreased by 70%, gold sales increased by 70% and durable goods sales decreased by 70%. She concluded her paper by giving the views that though demonetization is painful for short term, but it will surely beneficial for the long run moreover most customers are now adopting cashless means like pay tm, debit card, cheques etc.

Sherline T.I (December 2016) has undertaken the research on "Demonetization as a prelude to complete financial inclusion ". The main objective of the study was to understand the importance of demonetization as a measure of financial inclusion. Financial inclusion mainly stands for, the delivery of the financial services at the affordable cost to the low income segments of society. As per the report financial inclusion can boost the savings as well as credit availability. The study shows that this move of the Government has likely to create long term benefits. Moreover, medium to long term Current account and Saving account (CASA) ratio could improve. Moreover, demonetization would reduce cash transaction the real estates, which may decrease the price of that avenues which make it affordable to general public. Moreover, the near future inflation will decrease due to less cash transaction.

M. Angel Jasmine Shirley (February, 2017) has studied about the "Impact of Demonetization in India" in her research paper. In the first part of the paper, the impact over Indian economy had been explained. As per the research, the BSE SENSEX and NIFTY 50 stock had been fall near about 6% on the very next day. Moreover, on the later on days, the country felt severe shortage of the cash. Moreover, due to lack of cash overall production had decreased. Banks had not

enough new currency for the exchange of the old notes, which breakdown the overall economic system. Moreover, in the paper impact of the demonetization over world economy also shown. The first thing that happened after demonetization was decrement in to overall consumption of commodities which results in to decrease in the export-import. Moreover, there was a major impact over the domestic sectors, reduction in the Government liability, farming and fishing industry, business, drop in industrial output, black money, impact over counterfeit currency, hawala, bank deposits, jewellery and real estate, IT sector etc. Findings in this sectors says that, though demonetization is a good concept to grab the black money holders, most of black money is kept in form of land, gold, real estate etc. "Not all black money is in cash, not all cash is black money". People face too much inconveniency due to improper planning about post demonetization. Moreover, for number of days they had spent their time by standing in queues. To decline over all negative impact of it, ways are to focusing over tax aspect, cash availability, and elimination of loopholes.

Chabi Gupta (December 2016) had studied about the payment banks and demonetization. To explain her research point, she had firstly explained about the Indian banking sector. Payment banks are generally niche banking set up by RBI, payment banks provide small saving accounts and payment services mainly for low income household, small businesses etc. Then she had explained the overall impact of demonetization move.

According to the Reserve Bank of India (RBI) figures, as of March 2016 currencies in circulation amounted to Rs. 16,415 billion of this 500 notes were of around 47.8% in value and 1000 were of 38.6% in value. Jointly they had 86% value in the economy. Many banks like HDFC, ICICI and AXIS are exploring to launch the contact less debit and credit card. It will allow the customers to use card without swipe.

OBJECTIVES OF THE STUDY

1. To understand the effect of demonetization in terms of merits and demerits.
2. To identify those accounts which are highly affected due to demonetization.
3. To analyse the awareness of online banking among consumers.
4. To understand about people attitude for keeping the money either at home or at bank in Coimbatore city.

RESEARCH METHODOLOGY

Research method has to be used based on data collection, analysis and interpretation related to demonetization of banking sector in Coimbatore city.

SAMPLE DESIGN

The researcher has to take convenient sampling for data collection and the researcher has collect the 120 sample from the total population in banking sector.

DATA COLLECTION

The researcher has collected primary data through structured questionnaire and also collects secondary data through the documents.

DATA INTERPRETATION

TABLE 1: DEMONETIZATION IS HAVING A POSITIVE IMPACT OVER BANKING SECTOR

Sl. No	Option	No. of Respondent	Percentage analysis
1	Highly agree	12	10
2	Agree	53	44
3	Neutral	34	28
4	Disagree	10	08
5	Highly disagree	11	10
	Total	120	100

(Sources: Primary data)

From the above table reveals that more than 53(44%) respondent agree the positive impact of demonetisation. Here the low level respondent is 10 (8%) showing at disagree level.

TABLE 2: AN IMPACT ON ONLINE BANKING DUE TO DEMONETIZATION

Sl. No	Option	No. of Respondent	Percentage analysis
1	Highly agree	24	20
2	Agree	40	33
3	Neutral	35	29
4	Disagree	11	10
5	Highly disagree	10	08
	Total	120	100

(Sources: Primary data)

In the above table explained that an impact of online banking due to demonetization, from this 35(29%) respondents were highest position at neutral level, and 10 (8%) are at low level position at highly disagree level.

TABLE 3: GOVERNMENT HAS NOT PREPARED ENOUGH FOR THE POST DEMONETIZATION

Sl. No	Option	No. of Respondent	Percentage analysis
1	Highly agree	28	23
2	Agree	17	14
3	Neutral	30	25
4	Disagree	20	17
5	Highly disagree	25	21
	Total	120	100

(Sources: Primary data)

In this table explicit that 30(25%) respondents were in highest level in neutral option, and 17(14%) respondents were at lowest position in agreed option followed by disagree level.

FINDINGS

1. More than 53(44%) respondent agree the positive impact of demonetisation. Here the low level respondent is 10 (8%) showing at disagree level.
2. An impact of online banking due to demonetization, from this 35(29%) respondents were highest position at neutral level, and 10(8%) are at low level position at highly disagree level.
3. It explicit that 30(25%) respondents were in highest level in neutral option, and 17(14%) respondents were at lowest position in agreed option followed by disagree level.
4. It avoids cash transaction instead of online money transfer.
5. It has remove corruption, black money, particular person money holding.

CONCLUSION

By seeing the data collected over here, the researcher can have said that, this time demonetization has proven somehow more successful as compare to previous two. Wind has been change. People have move more conscious about online banking. Bank employees had work continuously without taking day off. Their co-operation matters a lot. Though total black money had not been grabbed by this tool, this tool proves fruitful for at least creating fear in the minds of black money holders. It was compulsory for the Government to take some steps like demonetization to decrease corruption, terrorism, black money and also improve digitalization among the people.

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