



# Financial Intermediation in a Less Developed Economy: The History of the United Bank of India

*Indrajit Mallick, Sugata Marjit*

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## **Financial Intermediation in a Less Developed Economy: The History of the United Bank of India**

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**Financial Intermediation in a Less Developed Economy: The History of the United Bank of India** is an institutional narrative of a bank in a developing economy, a representative case study that brings out the essential two-way relationship between finance and economic development.

The book highlights that to understand financial intermediation, western theoretical models need to be complemented with institutional narratives of banking in developing economies, given the latter's specific foci. Thus, the authors choose a bank with significant history in a less developed economy and analyze over 50 years of the bank's balance sheet data. They trace the bank's growth in terms of the transaction costs in managing risk, return and liquidity. The discourse also includes important case studies of borrowers after nationalization, a thorough analysis of financial intermediary organization and financial structure, reviews of certain banking policies and suggestion of a methodology to understand the financial history of less developed economies.

This book will be of immense interest to policy makers, researchers and students working in the fields of economics of banking, financial history and development economics.

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