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reform and sets out proposals from Dowd et al and
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UK Banking Reform | Bank structure

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Essay on Banking. Introduction A bank refers to a
financial institution that accepts deposits and
channels the money into lending activities (Lewis,

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2009). Ethics refers to the principles of right and wrong that are accepted by an individual or a social group ((Lewis, 2009).) Conceptually, ethics refers to well base standards of right and wrong that prescribe what humans ought to do, usually in terms of rights, obligations, benefits to society, fairness, or specific virtues (Safakli, 2005).

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Report (1992) that advocated a move to a more market oriented banking system, which could operate in an environment of prudential regulation and transparent accounting.

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the reforms of 1991, both in the industrial sector and
the financial sector, released a variety of forces that
propelled India into a new growth trajectory.² In this
paper, we are going to assess the role that the banks
played in making this growth happen and the impact
that these reforms had on banks.

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