

Finance and Insurance in India

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Abstracts

Industry turnover contracted significantly over 2020, as a result of the COVID-19 pandemic, a sharp economic slowdown and substantial volatility in global financial markets. Demand for consumer credit plummeted amid large-scale job losses and salary cuts, hindering household expenditure on discretionary items. Risk-averse private sector banks cut back lending to households and the services sector. At the same time, banks reported declining fee and commission income, following a slowdown in banki...

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