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NBFC's Tomorrow

From Niche to Mainstream

New Frontiers In Banking Services

Eugenia Macchiavello



New Frontiers In Banking Services :

New Frontiers in Banking Services Luisa Anderloni, Maria Debora Braga, Emanuele Maria Carluccio, 2007-03-21 This book is devoted to an issue that is the subject of growing interest amongst policy makers financial providers and academics That issue is the problem of unbanking or underbanking in developed countries The issue has arisen because faced with an ever more sophisticated and efficient financial system an increasing number of people have found themselves in danger of being excluded from it The goal of the papers that follow is to draw attention both through a theoretical framework and through field study to the need for banks financial institutions public authorities and non profit associations to increase their efforts to understand the process of financial exclusion so that they can develop approaches to help people on low to moderate incomes to gain access to the whole range of financial services from payment to savings and from loans to investment Some farsighted banks and financial institutions have already developed strategies and introduced new products and services to promote financial inclusion in these untapped markets The research group is international and multi disciplinary The authors are grateful to the Italian Ministry for University Research MIUR for financial assistance provided under the PRIN 2003 programme The volume has been produced thanks to support from the University of Valle d Aosta Universit de la Vall e d Aoste Italy which has an leading reputation for encouraging research on financial innovation aimed at marginalised groups

New Frontiers in Banking Services Luisa Anderloni, Maria Debora Braga, Emanuele Maria Carluccio, 2007 The book is devoted to a subject which deserves growing attention from policy makers financial operators and academics It is the issue of unbanking or underbanking With respect to this the goal of the authors has been that of highlighting both in a theoretic framework and through the study of the main experiences investigated on field the need the opportunity for banks financial institutions public authorities and non for profit associations to devote more efforts in understanding the problem of financial exclusion in order to offer to low moderate income people LMI people new opportunities of accessing financial services banking credit and investment services

Frontiers of Banks in a Global Economy Philip Molyneux, Eleuterio Vallelado, 2007-12-17 In today s globalized economy banking is of international importance This book interrogates important issues including reform in China electronic money and loan pricing Highlighting key policy and research it provides insight into contemporary global banking trends and assesses the impact of new technology for future industry development

Exploding Turkeys and Spare Trousers Ken Pasternak, 2021-07-05 TALES FROM THE INDIANA JONES OF CULTURAL ADVENTURES From New York to Beijing Paris to Juba Moscow to Mexico City Ken Pasternak s distinguished career as a banker management consultant executive educator author and keynote speaker has provided a wealth of experience with people and organizations internationally In this book he shares some of the most memorable stories from his wide ranging travels and his many encounters with different cultures and draws out truths that still apply today in both life and business Inspiring Stories that pack profound insights A great read for the fundamentals of business MARSHALL

GOLDSMITH New York Times 1 bestselling author of Triggers Mojo and What Got You Here Won't Get You There A former Director at the European Bank for Reconstruction and Development and Vice President at Citibank Ken's unique background combines experience in executive development management consulting institution building and corporate banking He is the co author of Managing Your Strengths and Performance at the Limit Business Lessons from Formula 1 Motor Racing

Regulating Peer-to-Peer Lending in Vietnam Yen Hai Nguyen, **Microfinance and Financial Inclusion** Eugenia Macchiavello, 2017-07-20 Following the recent global financial crisis there is a growing interest in alternative finance and microfinance in particular as new instruments for providing financial services in a socially responsible way or as an alternative to traditional banking Nonetheless correspondingly there is also a lack of clarity about how to regulate alternative financial methods particularly in light of the financial crisis lessons on regulatory failure and shadow banking's risks This book considers microfinance from a legal and regulatory perspective Microfinance is the provision of a wide range of financial services particularly credit but also remittances savings to low income people or financially excluded people It combines a business structure with social inspiration often resorts to technological innovations to lower costs Fintech e.g. crowdfunding and mobile banking and merges with traditional local experiences e.g. financial cooperatives and Islamic finance this further complicating the regulatory picture The book describes some of the unique dimensions of microfinance and the difficulties that this can cause for regulators through a comparative analysis of selected European Union EU countries regimes The focus is in fact on the EU legal framework with some references to certain developing world experiences where relevant The book assesses the impact and validity of current financial regulation principles and rules in light of the most recent developments and trends in financial regulation in the wake of the financial crisis and compares microfinance with traditional banking The book puts forward policy recommendations for regulators and policy makers to help address the challenges and opportunities offered by microfinance **WTO Domestic Regulation and Services Trade** Aik Hoe Lim, Bart De Meester, 2014-03-13 Innovative interdisciplinary practitioner oriented insights into the key challenges faced in addressing the services trade liberalization and domestic regulation interface Hard Choices Jerry Buckland, 2012-03-30 When low income city dwellers lack access to mainstream banking services many end up turning to fringe banks such as cheque cashers and pawnshops for some or all of their financial transactions This predicament of financial exclusion faced by those underserved by conventional financial institutions is comprehensively examined in Jerry Buckland's powerful study *Hard Choices* The first account of the nature and causes of financial exclusion in Canada *Hard Choices* thoroughly integrates economic and social data on consumer choice bank behaviour and government policy Buckland demonstrates why the current two tier system of banking is becoming increasingly dysfunctional especially in the context of new credit products that aggravate income inequality and stifle local economic growth Featuring a foreword by esteemed economics scholar John P. Caskey *Hard Choices* presents pragmatic policy improvements on both the public and private levels

that can promote and build financial inclusion for all *Financial Inclusion and Livelihood Transformation* Srimoyee Datta,Tarak Nath Sahu,2023-07-27 This book explores the role and effect of Microfinance Institutions MFIs with different dimensions It is being supported with strong empirical evidence into various parameters of MFIs directed towards inclusive finance and the transformation journey of livelihoods of its beneficiaries It also incorporates empirical evidence with the perception of both beneficiaries and non beneficiaries Starting its journey toward the path of comprehending how MFIs make their footprint among the excluded population in the selected areas it incorporates the different outcomes of MFI lending like credit utilisation patterns income generation and employability As financial stability helps to break out the vicious cycle of poverty this book emphasises the self dependent element for the beneficiaries and their households It addresses the important issue of the female counterparts in society It shows how the MFIs work actively to generate female empowerment from multiple dimensions among the selected communities It addresses key issues to consider for inclusive policy formulation especially for backward communities in the backward areas and gives a realistic scenario of the MFI activities their interactions with the respondents the various outcomes and areas for further developments etc This book is beneficial for academicians researchers and policymakers Handbook of Research on Applying Emerging Technologies Across Multiple Disciplines Marchisio, Emiliano,2022-04-08 In recent decades there has been a groundbreaking evolution in technology Every year technology not only advances but it also spreads throughout industries Many fields such as law education business engineering and more have adopted these advanced technologies into their toolset These technologies have a vastly different effect ranging from these different industries The Handbook of Research on Applying Emerging Technologies Across Multiple Disciplines examines how technologies impact many different areas of knowledge This book combines a solid theoretical approach with many practical applications of new technologies within many disciplines Covering topics such as computer supported collaborative learning machine learning algorithms and blockchain this text is essential for technologists IT specialists programmers computer scientists engineers managers administrators academicians students policymakers and researchers **Finance for a Better World** F. Lépineux,2009-04-14 What has prompted the shift toward sustainability in numerous financial areas Can investors mindsets be changed to embrace a long term view Can shareholders and activists play a greater role in encouraging financial actors to behave more responsibly These are some of the relevant topics that are explored in this forward looking set of essays Risk Tolerance in Financial Decision Making C. Lucarelli,G. Brighetti,2010-12-03 This book sheds light on the emotional side of risk taking behaviour using an innovative cross disciplinary approach mixing financial competences with psychology and affective neuroscience In doing so it shows the implications for market participants and regulators in terms of transparency and communication between intermediaries and customers **Financial Digital Assets and the Financial Risk Modeling of Portfolio Investments** Popescu, Andrei Dragos,Spulbar, Cristi Marcel,2025-03-26 The study of financial digital assets and alternative investments is crucial as these

emerging asset classes reshape the global financial landscape As technological innovations such as blockchain and decentralized finance DeFi continue to expand understanding the risks valuation and portfolio implications of digital assets becomes essential for investors and institutions Analyzing assets like non fungible tokens NFTs stablecoins and central bank digital currencies CBDCs provides insights into their economic and behavioral impacts aiding in informed decision making This research supports the development of robust financial strategies fostering innovation while addressing the complexities and risks of integrating digital assets into traditional investment frameworks Financial Digital Assets and the Financial Risk Modeling of Portfolio Investments is an in depth investigation of the dynamics and risks of financial digital assets with a focus on their behavior in an investment portfolio It is significant in the context of technological innovations in finance as financial digital assets become increasingly prevalent and critical in the global economy Covering topics such as financial inclusion financial risk modeling and non fungible tokens NFTs this book is an excellent resource for financial analysts portfolio managers investment professionals researchers academicians policy makers and more

The Household Finance Issues in China Sibo Zhao,Dawei Zhao,2024-03-12 This book systematically studies and discusses pertinent issues related to household finance in China This book not only elucidates the concept and connotation of household finance but also extensively examines the significance and necessity of enhancing household finance and upholding household financial well being Drawing upon theories from economics psychology sociology and behavioral finance it conducts a quantitative analysis of family finance and its influencing factors by constructing models such as Probit model Tobit model and APC model to empirically test the underlying mediation mechanism In addition from the perspective of inclusive finance development and safeguarding the rights and interests of financial consumers this book expounds on its profound impact on household finance This book is a valuable reference for researchers in related fields and it also provides some insights into residents and families awareness of financial health Furthermore it aids in formulating and improving consumption policies adjusting economic structures and preventing household financial risks This research provides valuable guidance for enhancing family welfare and increasing property income for Chinese residents

A Fragile Balance J. Collins,2015-03-11 A Fragile Balance examines strategies to promote emergency savings especially among underserved households Each chapter is by an expert contributor and proposes an innovative financial product or service designed to bolster emergency savings among low asset families This collection also offers readers insights into the role of emergency savings and mechanisms to facilitate savings behaviors and raises critical questions of the scale institutional capacity sustainability accessibility and effectiveness of existing programs

Class and Inequality in the Time of Finance Niamh Mulcahy,2021-09-09 This book explores the effects of the gradual liberalisation of capital markets and the expansion of consumer credit on poorer households in the United Kingdom with particular attention to the precariousness caused by a lack of savings and a reliance on debt Asking what it means for poorer working individuals and households to be subject to the demands of finance the author draws on

Michel Foucault's theory of subjectivation as well as Louis Althusser's interest in class actively theorising the constraints of low income or precarious work on financial planning alongside the reorganisation or rollback of government benefits. A contribution to our understanding of the ways in which financial concerns deepen and expand economic inequality. Class and Inequality in the Time of Finance shows how finance stratifies individual subjects rather than simply individualising and separating them. As such it will appeal to scholars of sociology with interests in neoliberalism, economic austerity and consumer credit and debt.

The Handbook Of Microfinance Beatriz Armendariz, Marc Labie, 2011-04-28. The Handbook of Microfinance showcases an expansive collection of works from leading academics and field practitioners. In an attempt to understand the enormous gap between the limited number of clients that are currently benefiting from microfinance services and the huge number of potential clients that are not, the selected contributions in this comprehensive handbook have one common thread: the prevailing mismatch between demand by clients of microfinance institutions and potential clients selecting themselves out for their demand for a wider array of financial products which is not being met. The scope of the book is wide and explores successes and failures, main challenges and debates, methodologies for impact evaluation via random trials, leading trends in Asia versus Latin America, main efforts in Africa, the importance of value chains in Central America, ethical and gender issues, savings, microinsurance, governance, commercialization trends and the potential advantages and disadvantages of it. This exhaustive Handbook also features main lessons from informal finance and 19th century credit cooperatives addressing the above mentioned mismatch.

Islamic Finance in Europe Valentino Cattelan, 2013-01-01. Highlighting the impact of current globalization on financial markets, this topical book challenges the universality of Western property rights and interprets Islamic finance in Europe as part of a plural financial system where different conceptions of economic justice co-exist and influence each other. The contributing authors analyse key economic development and social integration issues from an Islamic perspective and outline the European approach to accommodating Islamic finance with particular regard to the peculiarities of individual nation states. Set in this context, the book presents financial pluralism as a device to enhance a level playing field in the global marketplace as well as to foster a plural open society. Providing a comprehensive and methodological guide to Islamic finance in Europe, this book will prove an illuminating and informative read for academics, students and policymakers with an interest in the impact on financial regulation of an increasingly globalized world.

Public Banks in the Age of Financialization Christoph Scherrer, 2017-11-24. This book asks the important question of whether public banks are a better alternative to profit-seeking private banks. Do public banks provide finance for development? Do they serve as stability anchors in financial markets? What kind of governance keeps public banks accountable to the public? Theoretically, the book draws on the works of Minsky for the question on stability and on interpretative policy analysis for the issue of governance. It compares empirically three countries with significant public banks: Brazil, Germany and India.

Indebtedness in Early Adulthood Jeanette Carlsson Hauff, Tommy Gärling, Ted

Lindblom, 2019-03-16 This book reviews problems with credit use and causes of indebtedness among young adults while uncovering possibilities to encourage a healthier attitude towards loans in this segment of the population. Both consumption loans and mortgages are covered in order to adequately represent real world credit use by young people about to enter adulthood. It focuses on three distinctive actors: the legislative authorities, the financial institution (most commonly a bank), and finally the individual borrower. More specifically, the book discusses the functioning of these three entities in the context of young adults' borrowing behaviour and would appeal to academics, researchers, and students of financial institutions and banking.

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