



THE BANK OF INDIA

Abhik Ray

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Established in 1906, The Bank of India is probably the first Indian bank that was truly of the people, for the people and by the people of India. Never before had so many mercantile communities—Parsees, Bhatias, Gujarati banias, Bohra Muslims and Jews—come together with a common aim to set up a bank that would serve India's indigenous trade and industry on modern lines.

The Bank of India: 100 Years of Prudential Banking takes a detailed look at the proud history of a remarkable bank. Even during a financial crisis that caused a sector-wide collapse in banking in pre-Independence India, the Bank of India held the ship steady with great caution, commitment and prudence, and emerged as one of the Big Five of Indian banking. Post the nationalization of banks in 1969, the bank aligned its activities with the economic plans of the Government of India and expanded the scope of banking to the farthest corners of the country to reach people from every economic stratum—be it an agriculturist, an industrialist, a small businessman, an exporter or a self-employed individual.

Methodical and vivid, this book explores how the Bank of India became a trendsetter in the banking industry in many respects and helped in building customer relationships that went well beyond just banking. Apart from bearing testimony to the faith and trust customers have shown towards the organization, the book also provides a comprehensive account of the evolution of banking as an industry.

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