



**ATMIYA
UNIVERSITY**

**IMPACT OF DEMONETIZATION ON NON FUND BASE
INCOME OF PUBLIC SECTOR BANK IN INDIA**

A Thesis

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by

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Summary

Introduction

Demonetization in 2016 led to the withdrawal of ₹500 and ₹1,000 notes to curb black money and boost digital payments. This change boosted digital services' banking activity. The research investigates the effects of this on Indian public sector banks' non-fund-based income

Chapter 1 - Introduction Of Banks & It's Income

This chapter discusses bank activities and the rising significance of non-interest revenue, especially for public sector banks.

Chapter 2 - Review Of Literature & Profile Of Public Sector Banks

Past studies on bank income are examined in this chapter, with particular attention given to the effect demonetization has on non-fund-based revenue and bank results.

Chapter 3 Research Methodology

The study's goals and analytical instruments are defined in the methodology. It evaluates variations in non-fund-based income before and after demonetization using secondary data from public sector bank reports.

Chapter 4 Analytical Study Of Non Interest Income Of Public Banks Before Demonetization And After Demonetization Impact

This chapter covers analytical impact on non interest income of PSBs using two way ANOVA and T-Paired test.

Chapter 5 Summary, Findings & Suggestions, Conclusion

This chapter conclude the whole research and giving suggestions and recommendations for future research.

Conclusion

The NII of PSBs, with clear changes in service-related revenues, was found in this study to be affected by demonetization. Some banks sschanged little while others embraced digital services.