

# Analytical Study on Mergers and Acquisition in Banking Industry

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**Abstract:** *This study analyses the mergers and acquisitions (M&A) in the Indian financial sector to gain insights into the lasting impacts of the mergers and the collaborative benefits that ensued. The paper examines the underlying patterns in the Indian financial system that arise from mergers and acquisitions. Consequently, it provides recommendations for future actions that institutions must consider. The study investigates the impact of mergers and acquisitions by analysing the patterns and changes occurring in the Indian banking industry. The essay aimed to analyse and evaluate the performance of mergers and acquisitions (M&As) in the Indian financial sector by attempting to find previous studies. The results indicated that while mergers and acquisitions (M&A) in the Indian financial industry have been executed with expertise, the economy has only achieved modest benefits up to this point. When consolidating robust financial institutions with less stable ones, it is crucial for the government and policymakers to proceed with prudence. This is because such mergers have the potential to negatively impact the assets of the stronger banks, rather than solely protecting the interests of the struggling banks. The piece also emphasizes freshly established organizations and recently merged institutions. The study provides suggestions derived from readily available secondary evidence.*

**Keywords:** Mergers, Acquisition, Financial System, Consolidation, Indian Banking System