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A big jerk for Banks of Britain in 10 years by [Ryan Gains](#)

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Established by the Treasury, Independent Commission on Banking has proposed quite a radical reform for the British Bank that could take place ever. They have made a recommendation that the biggest banks of Britain should announce a break-up with the banks that are likes of Barclays and Royal Bank of Scotland as far as investment banking operations and their retail is concerned.

This proposed reform is as big as that level of the reform that was brought in the year 1986. During that time, they were important for the city of London in the form of Big Bang when the banks had been given an approval to make purchase of the stock brokers. This reform of 1986 and the reform that has been proposed now can be called the most important announcements as far as banks are concerned.

After this proposal, all the top most banks of Britain would be asked to keep their retail banking operations under some kind of restrictions. After this the entire sort of important services provided by the bank such as services for the individual, for small business, taking care of the bank deposits, providing loans to the customers as well as making other transactions as well. All this would under subjection through subsidiaries. Get funds instantly through instant cash loans @ <http://www.instantcashloansuk.co.uk/> with ease by online mode.

After such fenced-out operations it is also quite possible that if this operation wants, they can also look after the deposit savings of the people who are big businessmen apart from providing loans to them. Thus after this, their area would get widened. Apart from this, Calls such as investment banking as well as global wholesale as far as trading in derivatives and securities are concerned would out of this operation.

The main reforms that would be brought in would be the ring-fencing of retails from investment banking; new systems to help out the customers so that they can switch their current account, the costs of banks would fall in the range of 4 billion to 7 billion pounds. 17-20 percent of some of the assets would be kept for absorbing the loss. All these reforms would come into action at least by the year 2019.

Both Royal Bank of Scotland and Barclays would be facing the largest changes in their structure. But their services of investments and wholesaling in banking which are quite important that come under the ring-fence. The retails banks would be allowed to have their own boards that would have a large group of non-executive directors.

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