

		1976	1977	1978	1979	1980	1981
I.	<u>Deregulation of the Financial Sector</u>						
	a. CD rates freed						
	b. All interest rate ceilings abolished						
	c. Lending autonomy to financial institutions						
	d. Elimination of 100 percent reserve requirements						
	e. Elimination of approval requirements for new banks						
	f. Branching restrictions eased						
II.	<u>Strengthening of Regulatory, Supervisory and Legal Systems</u>						
	a. Minimum capital requirements						
	b. Maximum financial liabilities to capital ratios set						
	c. Limits on individual borrowing						
	d. Elimination of 100 percent deposit insurance						
	e. Reform of supervisory system						
III.	<u>Reform of Monetary Control Instruments</u>						
	a. Lowering of reserve requirements						
	b. Auctions of treasury bills for monetary control						
	c. Reform of rediscount facilities						
	d. Payment of interest on reserve requirements through Interest Equalization Fund						
IV.	<u>Restructuring of Financial Institutions (liquidations, Mergers, Reorganization, etc.)</u>						
V.	<u>Other Reforms and Adjustment</u>						
	a. Capital account restrictions eased						
	b. Initiation of adjustment program						

Sequencing Financial Sector Reforms Country Experiences And Issues

J Dewey



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