



Role of Leaders in Fostering Excellence in Banking

Vinod Kathuria

**IT Governance in Global Banks:
Emerging Models**

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**Innovative Approach of a Regional Rural Bank in
Adopting Technology Banking and
Improving Service Quality Leading to
Better Digital Banking**

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Analysis of Risk Elements**

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National Institute of Bank Management

Articles

- **Role of Leaders in Fostering Excellence in Banking**

– *Vinod Kathuria*

Banking in present times has become more challenging and the role of leaders has become very crucial for fostering excellence. This article focuses on the various tasks that leaders need to perform for ensuring that the performance of banks can be enhanced. Several examples have been cited to illustrate how leaders can play their role in fostering excellence in banking.

- **IT Governance in Global Banks: Emerging Models**

– *Manoj Kulkarni*

IT Governance has assumed great importance in a world where IT security has become a challenge for global banks. The operating models of MNC banks, the role of the Chief Information Security Officer and the Chief Data Officer need further clarity for IT governance. The Chief Process Officer and the Chief Architect Officer also play a crucial role in ensuring that global banks have a good control over technology issues.

- **Innovative Approach of a Regional Rural Bank in Adopting Technology Banking and Improving Service Quality Leading to Better Digital Banking**

– *P Selvaraj & T V Ragesh*

Banking sector in our country is at cross roads today, with recent developments like new players; technology explosion; highly qualified new recruits; increased customer's expectations; high competition in payment & settlement solutions and Digital India movement. While commercial banks could easily adopt digital banking, it is a difficult task for rural banks, who have issues starting from electrical lining & earthing for computers to attitudes of that too, limited staff. But change is inevitable for survival and sustainability. The present paper explains with initiatives of Kerala Gramin Bank (KGB), a Regional Rural Bank sponsored by Canara Bank, which has done it with commitment. The bank not only reap benefits of retaining customers and attracting youth, but also serving the community in a better way, leading to less-cash society. The innovative approaches of bank has resulted in improved quality of services, better customer relations and satisfaction and also encourages towards digital rural India. The article highlights the possibilities, need for cashless banking, which were considered impossible and reinforce the urgent need for attitudinal changes towards digital banking among the staff of rural banking industry.

- **Appraisal of Project Finance: Analysis of Risk Elements**

– *M S Ali & V S Kaveri*

The risk in appraisal of project finance has been well-acknowledged by bankers. The appropriate measures need to be adopted during pre-sanction credit appraisal and the project viability appraisal while selecting suitable borrowers. The right approach is required for assessment of working capital and the borrower's debt tolerance to ensure that the risk in project finance is well-managed by banks.