



Practice and Governance of Information Technology
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**Analytics in Banking: A Focus on the Strategies of
State Bank of India**
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National Institute of Bank Management

Articles

- **Practice and Governance of Information Technology**

– *Sunil Bakshi*

The governance of information technology (IT) is a set of practices deployed by organisations to ensure that investments in IT are in line with business goals and objectives. Governance practices requires that effective enterprise risk management (ERM) is implemented, encompassing all key IT risks and adapting a holistic approach. Business delivers value to their stakeholders. Delivering value is achieved by operating within the value parameters. These value parameters have different priorities: for example, profitability is one of the parameters and customer satisfaction is another. Resource optimisation is one more value parameter, where all resources of an organisation including people and technology perform at an optimum level and there is very low wastage or degraded performance. In order to determine the priorities, the management needs to implement a risk management process that helps in addressing situations that might adversely impact an organisation's performance. It also provides insights for optimising the resources and their performance.

- **Analytics in Banking: A Focus on the Strategies of State Bank of India**

– *Kajal Ghose and Sarita Bhatnagar*

The paper begins with the understanding of analytics in the context of banking. Ways in which analytics is utilised for strengthening banking decisions are discussed. The present scenario with respect to analytics is analysed, and some key factors related to analytics are determined. The paper then documents the initiatives undertaken by State Bank of India (SBI) in the context of analytics. The experience at SBI indicates vast potential analytics' applications hold for streamlining strategic decisions taken by banks. The future outlook is shared, which promises opportunities for banks to capitalise on data mining to extract diamond-edged decisions, leading to profitability.

- **Bank Customers: Gender Gap Bridging Fast, But Miles to Go!**

– *M R Das*

Gender disparity has emerged as a persistent global issue, even in the democratically ruled as well as economically advanced nations. The gravity of the problem can be fathomed from the fact that between 2014 and 2016 many global institutions comprising IMF, World Bank, Credit Suisse, World Economic Forum (WEF) and McKinsey Global Institute (MGI) have brought out several outstanding analytical documents on the issue and how to address it. In this context, 'Doing Business 2017' by World Bank "gives prominence to these (gender inequality) issues, expanding three indicators – starting a business, registering property and enforcing contracts – to account for gender discriminatory practices." Further, specifically, Goal 5 (out of the 17 goals) of the UN's 'Sustainable Development Goals' or SDGs aims to "achieve gender equality and empower all women and girls". Gender equality also figures prominently in the other SDGs. At present, 14 indicators are being considered for Goal 5 and 38 gender-related indicators for the other SDG goals.

A glimpse of the magnitude of the problem can be seen from the WEF's latest 'The Global Gender Gap Report 2016', according to which the UK is placed 20/144 countries with a score of 0.752 (0.00 = inequality, 1.00 = equality). The position of the US is still worse, being placed at 45th with a score of 0.722. The condition in many developing and emerging market economies is further discouraging. Over time, India's position has been pathetic; till 2015, it did not register any distinct improvement, in general (Chart 1). However, 2016 witnessed a significant change with it moving

up to the 87th position with a score of 0.683 – up 21 ranks over 2015 and 27 ranks over 2014. In the BRICS group, India, though compared unfavourably with South Africa (63rd), Russia (75th) and Brazil (79th), was better off compared to China (99th).

- **Grooming New Entrants of Gen-Y through Mentoring : An Innovative Approach for Capacity Building in Banks**
– *Naipal Singh*

Some of the key functions in an HR department that lead to organisational success are manpower assessment and procurement, training and development, engagement and retention, resource optimization, performance management, and new HR initiatives with proactive approaches towards its people and business. However, here we will discuss a case of XYZ public sector bank where we will mainly look at the practical aspects of new approaches to guide, counsel and conduct handholding of newly recruited officers to assimilate and collaborate within the bank's culture through a mentoring approach. The method will create a learning culture in the bank and will help in skilling and re-skilling the new and existing staff for capacity building in various critical areas of banking. The case will focus on implementation of the mentoring approach and its monitoring through an in-house On-Boarding Diary which is provided to each protege for their entering of day-to-day learning. This process of grooming through mentoring develops second line and learning culture in a bank.