

## Speech

### **Public Sector Banks in the New Millennium : Survival Issues**

- P S Shenoy

## Articles

### **Customer Service in Banks : An Empirical Study**

- M Eapen Varghese & C Ganesh

A good customer service in banks should have three basic tenets - courtesy, accuracy and speed. Based on the responses of 776 customers of 10 public sector and 13 old private sector bank branches operating in Kerala, it may be inferred that there is no difference between the public sector banks and old private sector banks with regard to the time customers have to spend to transact a business.

### **Supervisory Concerns and IS Audit**

- A K Hirve & P R Kulkarni

The paper examines the role and responsibility of bank supervisors in deployment of IT in banks, impact of IT on banks service delivery and the issues arising out of the usage of technology in the light of traditional regulatory responsibilities of the bank supervisors. The paper further examines the guidelines prepared by the Bank for International Settlement (BIS), the model proposed by the Information Systems Audit and Control Association (ISACA) for meeting Control Objectives for Information and related Technology (COBIT) as well as rating standards followed by the financial supervisory authorities in the US. Towards this end the paper offers suggestions regarding its applicability in India.

### **Managing Men**

- A C Bej

A manager has to work within given constraints. When it is difficult for him to change others, it is better if he changes himself. Acquiring knowledge, changing attitude, increasing tolerance and having humility are necessary for this.

### **Know Yourself through Graphology**

- A K Trivedi

There may be cases where the entire document is forged. In other cases documents may have suspicious signatures. Whereas the former may be dealt by a few experts, the latter are to be examined regularly by a large number of bank officials. Therefore, they must know the characteristics of handwriting and signatures.

### **Universal Banking : Focus and Specialization Issues**

- A J Mehta

Universal banking is not a universal panacea. It throws up more questions than answers and requires great orchestration to achieve symphonies.

The key to success lie in creating group identity/strengths and leveraging these to create diverse business niches creating synergies and tapping alternative business opportunities. Subsidiaries / associate companies with a group identity would assist in specialization, segmented market servicing, transparent transfer pricing, flexibility in compensation packages and building new reporting-relationships.

### **Stress Management for Bankers**

- N Jayarama Shetty

Stress is one of the scourges of modern times and life styles. Only two types of people do not suffer from any stress – those who are not yet born and those who are dead! Even a new born baby experiences stress.

Ten commandments for stress management are good physical health, practice relaxation, breathing, ego void activities, psychological support system, management of time, positive mental attitude, accepting facts of life, controlling the habit of hurry and liking what you got.

### **Regular Feature**

#### **Agricultural Technology . . . Tips for Growing Sapota**

- N B Shete

### **Booknotes**

- Bibha Ganguly