

Speeches

Credit Policy, Systems and Culture

- Y V Reddy

Articles

Data Warehousing and Customer Relationship Management in Banking

- S M Padwal

There is a clear relationship between IT/IS architecture and Customer Relationship Management (CRM) based on the concept of Data Warehousing (DWH). It is not possible to meet the future challenges by old methods and branch level marketing efforts. What is needed is integration of business development planning with clear IT/IS road map. This requires new interpretation of old terminologies.

Asset-Liability Management Model for Managing Liquidity and Interest Rate Risk in Cooperative Banks

- S Dharmarajan

Banking industry in India has undergone many changes. These changes led to a major transformation in both administrative and operational side of the banking. At this juncture, the status of cooperative banks is more crucial and challenging. They need to professionalize their functions and operations especially in the field of funds management by adopting some standard tools and techniques like ALM. Focusing mainly on this issue, this article is broadly divided into two areas. Firstly, it gives the basic input on importance of funds management in banks and the concept, significance and objectives of ALM. It also covers the framework of ALM system in general and the need for implementing the system in Cooperative Banks. Secondly, the article emphasize on evolving a suitable ALM mechanism exclusively for the Urban Cooperative Banks and District Central Cooperative Banks with the consideration of their scope of business. This article mainly includes, Implementation Procedures, ALM Information System, ALM Process – Management of Interest Spread/Liquidity Gap Management/Management of Interest Rate Risk, ALM Committee and Duties and Responsibilities of ALM Committee.

Dexterous Excellencies of managers in Urban Cooperative Banks : An Empirical Study

- Akula Rajagopalarao

In the new liberalized and competitive economic environment, the cooperatives have lost many privileges that they enjoyed in the past; the survival and future of the cooperatives depend upon their performance, which in turn depends upon knowledge, skill and attitude of the employees.

The paper (a) studies the belief of the employees in cooperative ideology, (b) examines the outlook of the employees for joining the urban cooperative banks, and (c) analyze the opinions, feelings and attitudes of the employees

e-governance at the Prime Cooperative Bank Ltd.

➤ Vijaybhai Parikh, Niren Mehta, Pranav Pande & Jigisha Chorawala

Electronic Payment Systems are emerging and getting accepted in the marketplace. They need to gain both consumer and business acceptance. But the major point that emerges from the above discussion is that banking stands open to radical changes. It remains to be seen whether banks use e-commerce and other IT systems to reinvent themselves; gain access to new markets or become extinct as dinosaurs; whether advances in technology create new opportunities for banks, or they become extinct. There is no doubt that this is a defining moment in history for the banking industry.

Booknote

➤ Bibha Ganguly