

## Speech

### Role of Technology in Enhancing Quality of Customer Service in Banks

- *M D Mallya*

## Articles

### Reserve Position Management in Selected Commercial Banks

- *Harpreet Kaur & A S Chawla*

The foremost concern of a bank is to ensure its liquidity by maintaining adequate primary and secondary reserves. In the event of cash drains resulting from unexpected heavy withdrawals, especially in the midst of the global financial turmoil, banks can fall back on the reserves, which provide liquidity and save the banks from embarrassment. Proper Reserve Position Management thus, becomes highly imperative for banks to save themselves from liquidity crisis as liquidity shortfall in a single institution can have significant repercussions for the entire banking sector. An attempt is thus made to study the emerging trends in maintenance of primary and secondary reserves of selected commercial banks.

### Indian BPO Industry : Growth at a Steady Space

- *P R Kulkarni & Mukund Sarawogi*

The Indian BPO industry is at an interesting juncture of its history. After recording mind-boggling growth of nearly 37 per cent YoY for the last six years, the sector is faced with a dynamic and volatile global scenario, which is throwing up significant challenges. Recent economic crisis across the globe have impacted the growth of IT-BPO industry. However, it is expected that this is just a short term impact and the IT-BPO sector will bounce back in the coming years. This paper throws light on the growth strategy adopted by the sector in the recent past and also deals with risks and suggestions for mitigation of risks.

### Relevance of Internal Marketing in the Present Banking Scenario

- *Lakshmi P Padhy*

Internal marketing revolves around the concept of marketing and selling of products and services to the internal customers. The importance of internal marketing needs no emphasis in today's highly competitive banking market. What is needed today in a bank is to attract, develop, motivate and retain qualified staff which are essential components of internal marketing, in order to be competitive as also satisfy external customers. This paper is an attempt to explore the concept of internal marketing in banking context.

## Notes & Comments

### Due Diligence with Respect to Bank Guarantees : A Risk Management Measure

- *Pramod Jogdeo*

### A Note on Forex Market in India

- *Bhushan Bhatia*

### Performance of Non-Performing Assets

- *V Sreedevi*