

Articles

Self-Leadership: Leading Self for Achieving Sustainable Excellence

- *Kamlesh Patel*

Leadership starts from leading self. Inner leadership precedes outer leadership. If we ever hope to be effective leaders of others, we must first be effective leaders of ourselves. Concept of leading self is more powerful and more fundamental. Every one of us is a hero in some way or other. Every one of us has the potential for extraordinary achievement, happiness and lasting fulfillment. All it requires is taking small steps in the direction of our dreams. This paper discusses the important aspects of self-leadership.

Complaint Management in Banks for Improving Customer Satisfaction

- *S Jeyakumar*

In today's competitive market, retaining customer trust and satisfaction proves instrumental in keeping competitive advantage. The careful, timely and efficient management of complaints contributes to raising our customer satisfaction index, because a customer who complains is generally a customer who wants to maintain his or her relationship with the bank. Many organizations, it seems, has not realized the fact that an efficient and effective complaint process has a direct impact on the loyalty of the customers. Banking industry should proactively encourage complaints in order to identify the dissatisfied customers and resolve their complaints in a satisfactory manner. his paper analyses the framework for Complaint Management System in banks.

Liquidity Risk Monitoring: The New Regime

- *Ragesh M*

On December 17, 2009, Basel Committee on Banking Supervision (BCBS) published a Consultative Document on International Framework for Liquidity Risk Measurement, Standards and Monitoring. This article attempts to capture the main postulates of the proposed liquidity monitoring regime. The new regime envisages two Regulatory Standards and four Monitoring Tools to ensure that stronger liquidity buffers are built in financial institutions. Liquidity Coverage Ratio of atleast 100 per cent and Net Stable Funding Ratio of less than 100 per cent are the two regulatory standards. Contractual Maturity Mismatch, Concentration of Funding, Available Unencumbered Assets and Market Related Monitoring are the four liquidity risk monitoring tools proposed in the framework. The impact of the proposed standards on banks in India will depend crucially on whether RBI will allow reckoning of CRR and SLR balances as liquid funds in computing Liquidity Coverage Ratio, i.e. whether RBI will insist on maintaining liquidity buffers over and above CRR and SLR prescriptions.

Marketing a Banking Service Brand: Challenges and Solutions

- *T Sarathy & Shilpa Gopal*

Services marketing which is a significant branch of marketing have been gaining momentum in the past few years. The service sector is rapidly changing, be it insurance, financial services, telecom, banking, healthcare, hospitality, education, entertainment or transport services. The changes are mainly due to the changes in the economy, changes in the lifestyle of the consumers and innovative technology and other factors. There has been a shift in the consumer demands and these Kings are demanding more and more services to satisfy their ever growing needs and wants. The competition from the companies whether Indian or foreign are also in the rising trend. The consumers are now having huge alternatives in the services sector. Thus, marketing a service has become a herculean task for the marketers.

The marketing and branding of banking services has become all the more difficult due to the various features of the services, which makes it entirely different from marketing of a product. The main characteristics of the services are intangibility, inseparability, heterogeneity, and perishability. These factors create big challenges for the service marketers who must take care of these factors while positioning their brands.

This paper concentrates on the various challenges faced by the banking service providers and the ways in which these challenges can be answered so that the banking as a brand can be positioned in proper way to make it a success.

Financing the Harder Way: A Case Study

- *Biraj Kumar Mohanty & Kishan Merwin D'Souza*

Unlike traditional system of stringent loan appraisal, bankers today, face the emerging challenge of pursuing potential borrowers for optimum utilization of funds while maintaining low NPA rate. The case in study is about Super Services, a utility service company, having assured business, good profitability but very poor management of debtors with unhealthy balance sheet. Vinesh, the bank manager, strives to redefine his financing acumen to work out a financing route for this potential borrower.

Corporate Governance in Banks

- *Atul Mehrrotra*

It needs no emphasis that promotion of corporate governance in banks has assumed greater importance and urgency today than ever before. The recently announced consultative document of Basel Committee on Banking Supervision (BCBS) provides a framework for furthering corporate governance in banks. This paper discusses corporate governance related aspects in banks as also touches upon the principles for enhancing corporate governance in banks as suggested by BCBS.

Notes & Comments

Financial Inclusion and the Concept of Frugal Innovation

- *N Seetha Lekshmy*