

Articles

* **Banks' Need to Leverage Risk Management into Competitive Advantage**

✍ R K Sinha

The compliance driven risk management can hardly play a strategic role or lead to competitive advantage. This article discusses major drivers for banks in today's business world with ever increasing uncertainties and risks. These drivers have to be looked upon not only as leading to increased uncertainties, but also to provide better risk management opportunities. The benefits of these opportunities, however, materialize only when a bank or financial institution takes the pain to deliberately and consciously pursue them. The crux of the issue is how risk management could possibly be used as a source of competitive advantage.

* **Reliability and Validity of 'eBankQual' Scale in ATM Service Settings: A Study**

✍ Kumbhar V M

While the importance of assessing service quality and customer satisfaction in e-banking environment needs no emphasis, the existing models and approaches seems to be rather less appropriate in the context of fast changing e-banking environment. This paper attempts to discuss as also develop a framework for measurement of service quality and customer satisfaction in respect of ATM, an important part of e-banking.

* **A Note on Appraisal of Term Loan Proposals**

✍ V S Kaveri

In tune with the growing economy, bank credit has also shown considerable growth during the last six months. Banks are increasingly supplying term loans, in particular to SMEs. It is, therefore, imperative that banks improve the quality of appraisal of term loan proposals. This note discusses the conceptual and operational aspects of appraisal of term loan proposals from lenders' perspective.

- * **Compliance to Section 11(1) of Banking Regulation Act:
Case Study of Gulbarga District Central Cooperative Bank**
✍ J S Hanamashetti

Though financial sector and within it the banking sector have shown tremendous progress during the last fifteen years, the cooperative credit institutions being part of the financial sector have performed very badly. District Central Cooperative Banks being critical link between PACs and Apex Cooperative Banks are no exception to this. Many DCCBs could not comply with Section 11(1) of Banking Regulation Act, meaning the networth was less than Rs. 1 lakh. This paper examines relevance of Section 11(1) of Banking Regulation Act in the case of Gulbarga District Central Cooperative Bank.

Notes & Comments

- * **IFRS in Indian Banks: Significant Challenges Infront**
✍ D Muthamizh Vendan Murugavel
- * **Awareness About Real Time Gross Settlement (RTGS):
A Study in Gobichettipalayam Town**
✍ K Kannusamy & S Sathish
- * **Use of ADR in Recovering Bank Dues**
✍ Pramod Jogdeo