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Articles

* **An Analysis of Capital Structure of Indian Banks**

✉ *Kapil Sharma*

Though studies on capital structure and its impact on profitability are abundant, it may be safely said that such studies are scant in regard to banks. Insofar as composition of capital is concerned, there has always been a struggle between equity and debt, and the ideal mix has always been a question mark. This study is an attempt to examine the factors influencing capital structure in Indian banks in the post-reforms period.

* **Banking@Speed of Information Technology: The Business Intelligence Imperative**

✉ *Azimuddin Khan & Karunesh Saxena*

Banking sector has witnessed both evolutionary and revolutionary changes in the past decade. Concurrent developments in the field of information technology have had significant impact on the banking sector. The present paper is focused on the applicability of Business Intelligence in the banking sector. Through the rigorous review of literature, an attempt has been made in this paper to delineate numerous applications of business intelligence in the banking operations.

After scanning the industry profile, a comprehensive list of business intelligence vendors along with their product details has been developed, which provides business intelligence solutions for the banking sector. The last section of the paper is devoted to applications of business intelligence in Indian banks.

* **Financial Inclusion Structure and Status of Cooperative Credit and Banking Sector in India**

✉ *P V Prabhu*

It is an accepted fact that the growth in the financial sector has not benefited the poorer sections of the society. People deprived of access to basic banking services are the same who have also been deprived of the benefits of economic growth. Therefore, financial inclusion must be seen as a pre-requisite for inclusive growth. This paper is an attempt to examine the performance and the role of credit cooperatives in furthering financial inclusion.

* **Service Failure in Indian Banking Industry: A Customer's Perspective**

✉ *Dharmendra Singh*

Service failure and the subsequent service recovery efforts of an organization can have profound effects on customers' satisfaction with an organization as well as helpful for maintaining the long term relationship with the organization. The main objective of the study is to examine the dimensions of service failures in the banking industry. It is also the intention of the study to see if there is a specific pattern of complaint behaviours in Indian context. The study was conducted in four cities of Delhi, Kolkata, Bangalore and Mumbai. Factor analysis and regression analysis were employed to the dataset. The finding indicates that service failures can be categorized into six underlying dimensions: commitment errors, complaint handling errors, costly services, task complexity, technological errors and organizational factors. Service failure dimensions can be used by the banks to improve their service process and delivery.

* **A Note on the Soundness of Iraqi Commercial Banking System**

✉ *Ammar Hamad Khalaf*

Since 2003, Iraq has been seeking to get integrated with the global economy. This paper examines the soundness of Iraqi commercial banking system during the period of pre- and post-international financial crisis by using several soundness indicators such as capital adequacy, asset quality, earning and profitability, and liquidity.