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The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.

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VOLATILITY OF SENSEX AND THE ROLE OF FOREIGN INSTITUTIONAL INVESTORS

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ABSTRACT

The Indian stock market has undergone many important changes in the recent past. These changes include the establishment of the central regulatory agency, Securities and Exchange Board of India (SEBI), enactment of the regulatory measures, the arrival of Foreign Institutional Investors (FIIs) in a large scale, introduction of screen based trading systems replacing the conventional open outcry system of trading; the replacement of the fourteen-day account period settlement system giving way to rolling settlements on T+2 basis; dematerialization of securities; demutualization of exchanges; and derivatives trading. These changes have not only attracted many new investors from various sections of the people, but also increased the possibility of more volatility in the market. This requires an in-depth analysis about the nature and extent of volatility in the Indian stock market by taking the Sensitive Index (Sensex) of the Bombay Stock Exchange (BSE) as the representative index. Thus, the objectives of this paper are:

1. *To trace the degree of volatility in the Indian stock market with the help of different volatility measures; and*

2. *To study the role played by the FIIs in the Indian stock market.*

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E-BANKING SCENARIO AND ITS IMPACT ON CUSTOMERS' SATISFACTION IN INDIA – AN EVIDENTIAL INQUEST

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ABSTRACT

Most of the banks today have electronic system to handle their daily voluminous tasks of retrieval, storage and processing of information. Banks by their nature are continually involved in all forms of information management on a continuous basis irrespective of whether they are automated or not. Computer is an established tool for achieving the competitive edge and optimal allocation of resources these days. Competition and the constant changes in technology and life styles of the customers have changed the face of banking. Nowadays, banks are seeking alternative ways to provide and differentiate amongst their varied services. Customers, both corporate as well as retail, are no longer willing to queue in banks, or wait on the phone for the most basic of services. They demand and expect to be able to transact their financial dealings where and when they wish to. With the increasing number of computers every year, electronic delivery of banking services is becoming the ideal way for the banks to meet their clients' expectations. E-banking refers to the effective deployment of IT by the banks. PSBs, which are the foundation of the Indian banking system, account for more than 78 per cent of the assets of total banking industry. Unfortunately, they are burdened with excessive NPAs, massive manpower and lack of modern technology. On the other hand, the PSIBs and PSFBs in India are witnessing immense progress. They have an edge over the PSBs in the implementation of technological solutions. They are leaders in internet banking, mobile banking, credit cards and ATMs. In India too, i-banking has taken roots. A number of banks have set up banking portals allowing their customers to access facilities like obtaining information, querying on their accounts, etc. Soon, still higher level of online services will be made available. The present study aims to examine the progress of e-banking in India, through some empirical studies.

KEYWORDS: *internet banking, mobile banking, credit cards, ATMs.*

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RISK MANAGEMENT PRINCIPLES FOR E-BANKING: AN OVER VIEW

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ABSTRACT

Electronic banking is the wave of the future. It provides enamors benefit to consumers in terms of the ease and cost of transactions. But it also poses new challenges for country authorities in regulating and supervising the financial system and in designing and implementation macro-economic policy. E-bank is the electronic bank that provides the financial service for the individual client by means of Internet. Notwithstanding the significant benefits of technological innovation, the rapid developments of e-banking capabilities carries risks as well as benefits and it is important that these risks are recognized and managed by banking institutions in a prudent manner. This development led the Allahabad banking supervision to conduct a preliminary study of the risk management implication of e-banking and e-money. The study main objectives are to know the securities and safety for e-banking to the customers. And know the effective management oversight of e-banking activities. Know the password securities for e-banking. Methodology use for the study was primary and secondary methods. The findings are based on the basis of research.

KEYWORDS: *E-Banking, Risk Analysis. Risk management, internet. Security principles.*

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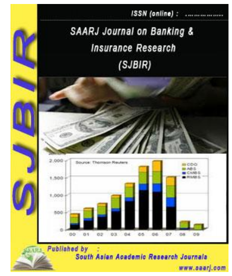

CREDIT RISK MANAGEMENT PRACTISES IN BANKS

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ABSTRACT

Risk is the potentiality that both the expected and unexpected events may have an adverse impact on the bank's capital or earnings. Banks in the process of financial intermediation are confronted with various kind of financial and non financial risk i.e. credit risk, interest rate risk, liquidity risk, commodity price risk, legal risk, operational risk etc.

One of the major challenge in front of bank is to measure and manage credit risk or default risk. Credit risk is the possibility of loss associated with the diminution in the credit quality of borrower or counter party.

This paper aims at explaining credit risk, components of credit risk, various principles followed by bank for credit risk management and various approaches used by banks for measuring and managing its credit risk and reasons for adopting new models for credit risk management.

KEYWORDS: *Credit risk, Credit Modeling, Credit scoring, Neural Network, Credit metrics etc.*

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3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
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