



A study on Risk Analysis and management in SBI and ICICI Banks.

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Abstract

Banks plays an important role in the economic growth and development of a country. Banks are the development drivers. In view of growing difficulty of banks business and the vibrant operating environment, risk management has become very significant, especially with SBI and ICICI banks. Risk management techniques assumes importance considering the deregulation of Indian economy, technological innovations and risk exposure of banks. The State Bank of India (SBI) is one of the leading banks of public sector in India. ICICI Bank is second largest and leading bank of private sector in India. The purpose of the study is to examine the risk management of SBI and ICICI Bank, public sector and private sector respectively. The future of banking will certainly rest on risk management dynamics. Only those banks that have efficient risk management system will survive in the market in the long run. The effective risk management is a critical component of for long-term success of a banking institution.



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Introduction

The Bank is exposed to various risks that are an integral part of any banking business. The major risks includes are credit risk, market risk, liquidity risk and operational risk. The Bank controls these risks by their policies and procedures, which measures the risk, assesses the risk, monitors the risk and manages these risks systematically through all its portfolios. Risk Management is a tool that is used for firstly to identify, then to analyze and last to respond to a particular risk. Risk management in banking includes both common practices which should be a normal part of a bank's daily operations, and special practices which are implemented at the senior management level.

Literature Review

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