



Risk, The Business Driver in Banks

R S Raghavan

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Banking is run on the premise that not all the Depositors would ask for their money back fully, at the same time and not all the borrowers can meet their committed financial obligations, at all times.. There exists cash flow mismatch arising out of primarily borrowing short (Deposits) and lending long (Loans), giving rise to the concept of Risk Management. Understanding Risk is akin to undertaking a boat journey in sea, as the subject is quite vast and depth is unknown. An attempt is made in the book to be comprehensive with an intention to initiate and encourage all to identify, manage and mitigate the risk running across the banking functions. cover almost every topic on Risk in Banking, the Business Driver, that an inquisitive & curious banker might want to know. enable the readers to acquire a firm grip on the fundamentals of and foundations on risk management, while treading on the same. encompass all the aspects on the subject of “Risks in Banks”, and serve as one-point accessible reference, embracing all the dimensions of Risks. sensitise the banking and finance professionals on the subject of “Risk” having immense potentials & huge impact in the financial market. Basel norms are proved to be a moving target, as the goal poles get shifted every now and then, even before covering the entire distance of Basel I, II, III, etc. The Book is a must for all Bankers, be it at an entry level Junior Employee as openings in the banking career are on the rise or an exit level top-ranked General Managers, who are all expected to know Risk to further climb up the ladder. The Book may prove to be a wonderful addition to the Libraries of Management Institutes and financial organisations in general & Banks, in particular and a worthy handbook for students and officials of these two entities. With reading and re-reading followed by internalization of the subject “Risk”, the reader should be able to comprehend risk well. In the words of Mark Twain, a great writer from Florida, Missouri, “The man who does not read a good book has no advantage over the person who cannot read”. The reader-friendly Book, extent of coverage, affordability of price, production and publishing values, etc., it brings along, make it an interesting read for the Banking fraternity.

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