

**A STUDY OF THE ASSET LIABILITY MANAGEMENT IN
COMMERCIAL BANKS**



THESIS SUBMITTED TO
THE M.S. UNIVERSITY OF BARODA
FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY
IN BANKING AND BUSINESS FINANCE

By

ABHISHEK VARMA
M. Com – Banking & Business Finance
(Gold Medalist)

UNDER THE SUPERVISION OF
Dr. DILIP K. CHELLANI
READER IN BANKING & BUSINESS FINANCE

DEPARTMENT OF BANKING & BUSINESS FINANCE
FACULTY OF COMMERCE
THE M.S. UNIVERSITY OF BARODA
VADODARA . GUJARAT - INDIA
SEPTEMBER 2004