

The entire study is divided into Ten chapters:

The first chapter **“Introduction”** provides overall view of the concept and available framework, relevance of the study, objectives and the research methodology. The second chapter **“Literature Survey”** takes a comprehensive review of Basle Committee Recommendations & RBI guidelines & analyses various research publications. The third chapter **“Risk Management in commercial Banks”** provides an insight into the concept of overall risk management and the various approaches available for the same. Focus is provided on the purposes of ALM and different tools & techniques of ALM in overall risk management in commercial banks. The fourth chapter on the **“Liquidity Risk Management”** enshrines details of the fundamental & technical approaches of liquidity management and also includes monitoring & planning of liquidity. The fifth chapter **“Interest Rate Risk Management”** discusses the various components of Interest Rate Risk & appropriate tools & techniques available for management of Interest Rate risks. The sixth chapter **“Credit Risk Management”** demarcates the micro-level & macro-level management of the credit risk and focuses on certain key parameters for its quantification. The seventh chapter **“Foreign Exchange Risk Management”** explains the foreign exchange risk in detail and also provides various methods adopted for hedging the same. The eighth chapter on **“Decision Making & Implementation of ALM ”** basically deals with the implementation part of the ALM system within the current set up of commercial banks in India and the issues involved. The ninth chapter on the **“Analysis of ALM in commercial banks”** examines case studies of selected nationalized banks to test the hypothesis of this study. Finally, the tenth Chapter **“Conclusion and Prognosis”** draws down the inference of the present study and explores the possibility of further researches in the area and discusses about the Risk Based Supervision (RBS) in detail. Selected references of research studies carried out by other academicians & bankers have been incorporated in these chapters .

The concept of ALM is relatively new in India. This study will therefore serve as a guide for commercial bankers, academicians & researchers in the field of banking & finance, who want a detailed insight into the conceptual integrities of this System. Banks can

make use of our suggested reporting formats at the branch level for generating necessary database for its scientific analysis & decision making for effective implementation of ALM techniques & total balance sheet management.

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Abhishek Varma