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Nota di contenuto	Managing Risks in Commercial and Retail Banking; Contents; Preface; PART ONE Risk Management Approaches and Systems; CHAPTER 1 Business Risk in Banking; 1.1 Concept of Risk; 1.2 Broad Categories of Risks; 1.3 Credit Risk; 1.4 Market Risk; 1.5 Operational Risk; 1.6 Operating Environment Risk; 1.7 Reputation Risk; 1.8 Legal Risk; 1.9 Money Laundering Risk; 1.10 Offshore Banking Risk; 1.11 Impact of Risk; 1.12 Summary; Notes; CHAPTER 2 Control Risk in Banking; 2.1 How Control Risk Arises; 2.2 External Control and Internal Control Risks; 2.3 Internal Control Objectives 2.4 Internal Control Framework 2.5 Tasks in Establishing a Control Framework; 2.6 Business Risk and Control Risk Relationship; 2.7 Summary; CHAPTER 3 Technology Risk in Banking; 3.1 What Is Technology Risk?; 3.2 Risks in Electronic Banking; 3.3 Sources of Technology Risk; 3.4 Management of Technology Risk; 3.5 Summary; CHAPTER 4 Fundamentals of Risk Management; 4.1 Risk Management Concept; 4.2 Risk Management Approach; 4.3 Risk Identification Approach; 4.4 Risk Management Architecture; 4.5 Risk Management Organizational Structure; 4.6 Summary; CHAPTER 5 Risk Management

Systems and Processes

5.1 Risk Management Policy 5.2 Risk Appetite; 5.3 Risk Limits; 5.4 Risk Management Systems; 5.5 Management Information System; 5.6 Verification of Risk Assessment; 5.7 Human Resource Development; 5.8 Top Management Commitment; 5.9 Capital Adequacy Assessment and Disclosure Requirement; 5.10 Risk Prioritization; 5.11 Summary; Notes; PART TWO Credit Risk Management; CHAPTER 6 Credit Problems and Credit Risk; 6.1 Genesis of Credit Problems; 6.2 Causes of Credit Risk; 6.3 Summary; Notes; CHAPTER 7 Identification of Credit Risk; 7.1 Market Risk and Credit Risk Relationship 7.2 Credit Risk Identification Approach 7.3 Credit Risk Identification Process; 7.4 Summary; Notes; CHAPTER 8 Credit Risk Rating Concept and Uses; 8.1 Credit Risk Rating Concept; 8.2 Credit Risk Rating Uses; 8.3 Credit Risk Rating Principles; 8.4 Summary; Notes; CHAPTER 9 Credit Risk Rating Issues; 9.1 Rating Practices in Banks; 9.2 Design of the Rating Framework; 9.3 Conceptual Issues; 9.4 Developmental Issues; 9.5 Implementation Issues; 9.6 Rating Framework Overview; 9.7 Summary; Notes; CHAPTER 10 Credit Risk Rating Models; 10.1 Internal Rating Systems in Banks 10.2 Need for Different Rating Models 10.3 Need for New and Old Borrower Rating Models; 10.4 Types of Rating Models; 10.5 New Capital Accord Options; 10.6 Asset Categorization; 10.7 Identification of Model Inputs; 10.8 Assessment of Component Risk; 10.9 Summary; Notes; CHAPTER 11 Credit Risk Rating Methodology; 11.1 Rating Methodology Development Process; 11.2 Derivation of Component Rating; 11.3 Derivation of Counterparty Rating; 11.4 Summary; CHAPTER 12 Credit Risk Measurement Model; 12.1 Risk Rating and Risk Measurement Models; 12.2 Credit Loss Estimation-Conceptual Issues 12.3 Quantification of Risk Components

Sommario/riassunto

A practical guide to the practices and procedures of effectively managing banking risks Managing Risks in Commercial and Retail Banking takes an in-depth, logical look at dealing with all aspects of risk management within the banking sector. It presents complex processes in a simplified way by providing real-life situations and examples. The book examines all dimensions of the risks that banks face-both the financial risks-credit, market, and operational-and the non-financial risks-money laundering, information technology, business strategy, legal, and reputational. Focus
