

Title	Asset liability management in Regional Rural Banks – A Case study of Karnataka Vikas Grameena Bank, Dharwad of Karnataka State.
Publication Type	Journal
Year of Publication	2014
Authors	Kapparashetty, PBasappa Ve [1], T, MC [2]
Abstract	<p>Asset liability management in Regional Rural Banks – A Case study of Karnataka Vikas Grameena Bank, Dharwad of Karnataka State. Asset Liability Management represents the core of sound bank planning of financial management. It is the process of adjusting bank liabilities to meet loan demands, liquidity needs and safety requirements. ALM has been defines as “The Management of a Bank’s entire balance sheet to achieve desired risk return objectives and to maximize the market value of stock holders”. ALM is the process of adjusting bank liabilities to meet loan demands, liquidity needs and safety requirements. ALM is philosophy under which banks can target asset growth by adjusting liabilities to suit their needs. The focus of ALM should be the bank profitability and long term operating viability the practice of ALM over time permits creation of large volume of interest sensitive short term assets and liabilities. A significant shift has ensured in recent years from core-deposit banking into banking based on purchased funds. Disintermediation deregulation and depositor preferences have led banks to devise appropriate strategies for managing bank funds. “ALM is the ongoing process of formulating implementing, monitoring, revising strategies related to assets and liabilities in an attempt to achieve financial objectives for a given set of risk tolerance and constraints.” The key objective of ALM is that of sustaining profitability in such a manner as to argument capital resources. It calls for an integrated approach towards simultaneous decision making with regard to type and size of financial assets and liability.</p>

Full Paper:

 seminar Report.pdf [3]

Source URL (modified on 21/02/2015 - 6:36pm):

<https://www.mypadnow.com/asset-liability-management-regional-rural-banks-%E2%80%93-case-study-karnataka-vikas-grameena-bank-dharwad-1>

Links

[1] [https://www.mypadnow.com/biblio?f\[author\]=4](https://www.mypadnow.com/biblio?f[author]=4)

[2] [https://www.mypadnow.com/biblio?f\[author\]=5](https://www.mypadnow.com/biblio?f[author]=5)

[3] https://www.mypadnow.com/sites/default/files/Conference/2823/final_submissions/track-id-2196/term-id-2212/seminar%20Report.pdf