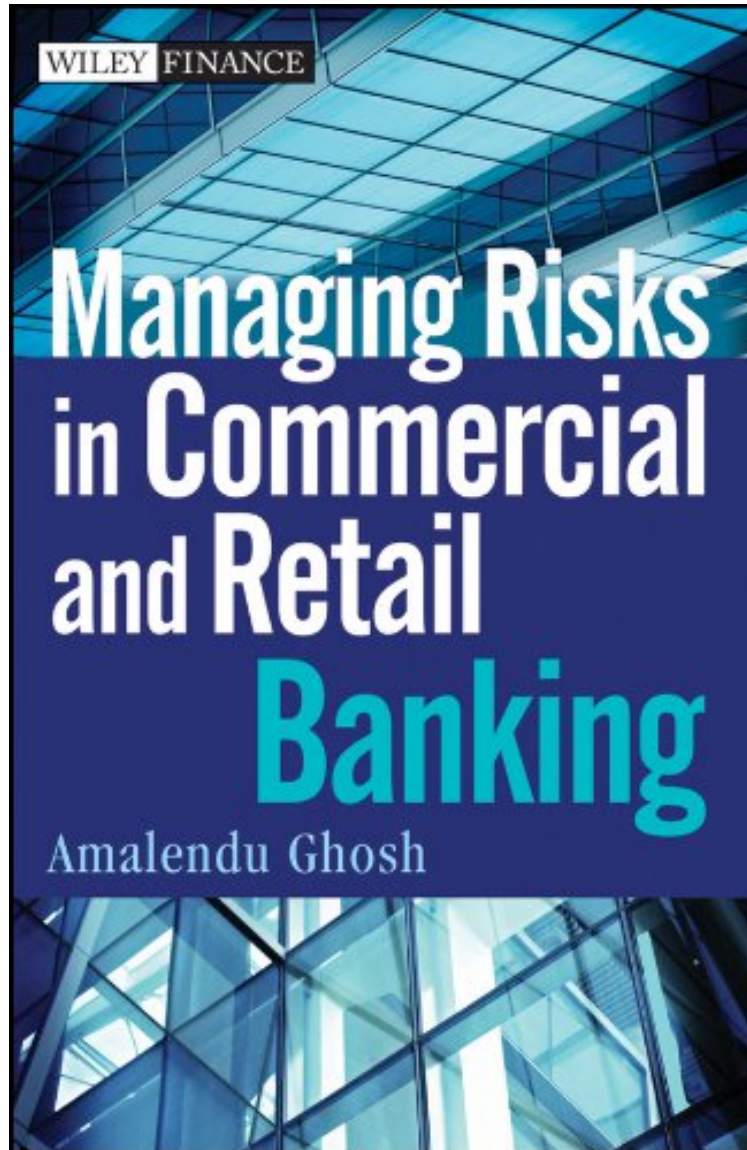


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## Managing Risks in Commercial and Retail Banking (Wiley Finance)

*Amalendu Ghosh*

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**Amalendu Ghosh : Managing Risks in Commercial and Retail Banking (Wiley Finance)** before purchasing it in order to gage whether or not it would be worth my time, and all praised Managing Risks in Commercial and Retail Banking (Wiley Finance):

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I have used it to develop syllabus and content for managing risk in banks  
Dr. Paramsothy Vijayan  
Program Development Management Institute of Banker's Malaysia

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. Focusing on methods and models for identifying, measuring, monitoring, and controlling risks, it provides practical advice backed up by solid theories, without resorting to the use of complicated mathematical and statistical formulas. Author Amalendu Ghosh exposes topics that are usually absent in books on managing banking risks—such as design of control framework, risk management architecture, credit risk rating, risk-based loan pricing, portfolio analysis, business continuity planning, and corporate governance. Author has extensive experience with a variety of major banks and institutions worldwide and brings a fresh perspective in the wake of the global finance crisis. Presents a novel approach using models of the credit risk rating of different types of borrowers, the methodology for assigning weights for deriving the rating, and the scoring process. Covers the essentials of corporate governance and options for credit risk assessment in line with the recommendations made in the New Basel Capital Accord. Explains the methodology of risk-based internal audit, including techniques to enable bank branches to switch over from the old transaction-based audit methods. With its logical sequence of the aspects of risk management, the book's layout is ideal for presentations, making it a handy tool for risk management training.

From the Inside Flap  
Managing Risks in Commercial and Retail Banking provides a highly accessible guide to the practices and procedures of managing banking risks and includes illustrative examples of real-life situations. Throughout the book, Amalendu Ghosh—a noted expert on banking regulations and risk management—focuses on a wide range of risk management issues such as credit, market, and operational risks. He also reviews modalities for the establishment of internal models for risk-rating banks' counterparties and rating branch offices for audit prioritization. Managing Risks in Commercial and Retail Banking contains a balanced mix of concepts, methodologies, and tools pertaining to risk management. Banks that are in the process of implementing New Basel Capital Accord recommendations—as well as internal and external auditors who are tasked with independently evaluating the soundness of risk management systems and capital adequacy calculation processes in banks—will find this book contains current information on the topic. Ghosh examines various credit risk management issues that highlight the complications involved in identifying and measuring credit risk, and recommends possible solutions to effectively deal with them. This reliable resource skillfully describes the market risk management framework and explains the process of identifying, measuring, and controlling all forms of market risk. It also explores the causes that accentuate market risks and discusses possible solutions. Operational risk management and its sources and causes are examined as well. Step by step, Ghosh outlines a procedure for making a scientific assessment of operational risk. Along the way, he delves into the operational risk events that occur in banking institutions and explains the procedure to evaluate the loss-inflicting capacity of those events and assess operational risk in terms of event frequency and impact severity. Engaging and informative, Managing Risks in Commercial and Retail Banking contains information on issues that are usually not found in other books on managing financial risk in banking. Topics touched upon include design of control framework, risk management architecture, credit risk rating, risk-based loan pricing, portfolio analysis, business continuity planning, and corporate governance. This book concludes with a discussion of the causes, and impact, of the financial crises in Asia and the United States; the lessons we've learned from them; and the possible steps banks can take to contain future risks that emerge from these types of crises.  
From the Back Cover  
Praise for Managing Risks in Commercial and Retail Banking "This book presents a comprehensive picture of risk management practices and procedures in a compact form, and displays how risk management tools can be developed within the organization to suit a bank's own requirements. The author clearly articulates his views on typical risk management problems and issues with practical examples from the field. The book is unique; it provides input to set up bank-specific risk management architecture, and includes topics that are not usually found in risk management books."—Satya Pal Talwar, former Deputy Governor, Reserve Bank of India "Risk management professionals are revisiting tools and techniques after the collapse of Lehman Brothers and the unprecedented credit crisis the globe witnessed in its aftermath. Ghosh's book has gone beyond the concepts and principles to the shop floor of risk management. Being a former central banker, he has used his knowledge as an insider to deal with the practical aspects of risk management, which commercial bankers, auditors, and students will find quite useful."—Tamal Bandyopadhyay, Deputy Managing Editor, Mint "This book synthesizes concepts, methodologies, and procedures, and makes available in one place the most practical aspects of risk management. The author, a former central banker and a commercial bank risk management consultant, combines his both-side experience to present in a simplified way the entire risk management process. The uniqueness lies in providing

practical tips to identify, measure, monitor, and control risks, and in covering somewhat new but very relevant topics that are scarcely discussed." —Dr. B. Samal, former Chairman and Managing Director, Allahabad Bank, India, and former member, Securities Appellate Tribunal, Government of India

About the Author

**AMALENDU GHOSH** worked for the Reserve Bank of India (RBI) for thirty-six years and has extensive exposure to bank regulation, risk management, risk-based bank supervision, and the New Basel Capital Accord. He was the chief of RBI's banking regulation department. After retirement, he worked with RBI on a contractual basis as the head of a risk-based bank supervision project implementation group, and was involved in drawing the road map, developing a supervision model, and writing a bank examination manual for actual conduct of bank inspection for the switch to the risk-based bank supervision system. Ghosh was also the risk management consultant to two nationalized commercial banks in India. He has hands-on experience in the formulation and implementation of risk management practices and procedures including development of models for counterparty rating.