

Analysis of Banking Risk and Mitigation Strategies for Improvement of Profitability

Gizla Anand¹ and Prakash Divakaran²

¹Research Scholar and ²Research Supervisor,

Himalayan University, Faculty of Management, Itanagar, Arunachal Pradesh, India.

CITATION: Anand, Gizla and Divakaran, Prakash (2020), "Analysis of Banking Risk and Mitigation Strategies for Improvement of Profitability", *MERC Global's International Journal of Social Science & Management*, Vol. 7, Issue 3, pp. 06-08.

ARTICLE HISTORY: Submitted: April 16, 2020, Revision received: May 18, 2020, Accepted: May 26, 2020

ARTICLE TYPE: Review paper

ABSTRACT

Banking in emerging market economies has seen important transformations during the last two decades. Indeed, it is difficult to overstate the risks and risks mitigation actions that have taken place. Supported by domestic clients market and easy funding in global markets particularly after the great financial crisis needs more study to review the various risk elements. This paper focused on various types of risks which can affect the overall profitability.

KEYWORDS: Profitability, Public sector banking, Global banking.

BIBLIOGRAPHY

1. Ali, Liaqat and Dhiman, Sonia (2019), "The impact of credit risk management on profitability of public sector commercial banks in India", *Journal of Commerce and Accounting Research*, Vol. 8, Issue 2, pp. 86.
2. Banu, Meraj and Vepa, Sudha (2018), "Impact of Non-Performing Asset on Profitability and Efficiency of Banking Sector in India", *MERC Global's International Journal of Management*, Vol. 6, Issue 3, pp. 68-76.
3. Bhatt, Viral and Mehta, Bhoomi (2020), "Factors Influencing Overall Service Quality of Online Banking: A Comparative Study of Indian Public and Private Sector Banks", *Journal of Applied Business & Economics*, Vol. 22, Issue 4.
4. Chilukuri, Sri Sai (2020), "Management of non-performing assets its trends and impact on the profitability of select public sector banks with special reference to Punjab National Bank, Oriental Bank of Commerce and United Bank of India".
5. Haris, Muhammad (2019), "An evaluation of the performance of public sector financial institutions: evidence from Pakistan." *International Journal of Business Performance Management*, Vol. 20, Issue 2, pp. 145-163.
6. Jaglan, Sushila (2020), "An Analysis of the Progress of Financial Inclusion in India", *MERC Global's International Journal of Management*, Vol. 8, Issue 3, pp. 103-115.
7. Mehta, Ashishbhai Chitranjan (2020), "Indian banking and role of Reserve Bank of India", *SAARJ Journal on Banking & Insurance Research*, Vol. 9, Issue 4, pp. 5-13.
8. Mergu, Ganesh and Rao, Chandra Sekhara (2020), "Operational Risk Management In Banking Sector (Comparative Study Of Commercial Banks In India And Ethiopia)", *International Journal of Research in Commerce & Management*, Vol. 11, Issue 1.
9. Mitra, Dipa (2020), "An analytical study on public leadership styles influencing organizational effectiveness of Indian public sector banks: today and tomorrow", *Journal of Leadership Studies*, Vol. 14, Issue 1, pp. 80-88.
10. Rana, Tarek; Wickramasinghe, Danture and Bracci, Enrico (2019), "New development: Integrating risk management in management control systems—lessons for public sector managers", *Public Money & Management*, Vol. 39, Issue 2, pp. 148-151.
11. Roy, Sanjit Kumar (2017), "Predicting Internet banking adoption in India: A perceived risk perspective", *Journal of Strategic Marketing*, Vol. 25, Issue 5-6, pp. 418-438.

12. Samanta, Swapna and Chakraborty, Tanupa (2016), "Perceptions of Bankers and Researchers towards Effectiveness of Basel Norms in Banking Risk Management: A Survey", *IUP Journal of Financial Risk Management*, Vol. 13, Issue 2.
13. Sankar, Prudhvi and Bhattacharya, Mousumi (2020), "Study of Shadow Banking in India with a Specific Reference to P2P-NBFCs", *International Journal of Economics and Financial Issues*, Vol. 10, Issue 5, pp. 23-36.
14. Sarkar, Sanjukta; Sensarma, Rudra and Sharma, Dipasha (2019), "The relationship between risk, capital and efficiency in Indian banking: Does ownership matter?", *Journal of Financial Economic Policy*.
15. Singh, Sindhu and Srivastava, R. K. (2018), "Predicting the intention to use mobile banking in India", *International Journal of Bank Marketing*.

ABOUT THE AUTHOR (S)

Prof. Gizla Anand is a Research Scholar, Himalayan University, Faculty of Management, Itanagar, Arunachal Pradesh, India. She is a corresponding author and can be reached at gizlamakhija@yahoo.com.

Dr. Prakash Divakaran is a Research Supervisor, Himalayan University, Faculty of Management, Itanagar, Arunachal Pradesh, India.