

Principles of banking

1) Principle of Intermediation

Concept of peer to peer lending like in case of lendbox the assumption of risk is by the lender. In case of bank it acts like an intermediatory where the risk of default is of the bank. It also helps in mobilisation of funds and creation of credit.

2) Principles of Liquidity

The principle of liquidity is very important for the commercial bank. Liquidity refers to the ability of an asset to convert into cash without loss within a short time.

Paying the deposited money on demand of customers is called liquidity in the sense of banking.

A commercial bank offers two types of Deposits Demand deposits which the bank has to repay on demand like a Savings Account and Time deposits which the bank has to repay after the expiry of a certain period. Further, on a daily basis, customers withdraw as well as deposit cash. therefore, all commercial banks have to keep a certain amount of cash in their custody to meet the cash demands of customers.

The asset liability management department in banks, ensure that banks remain liquid at all points of time. Asset liability management (ALM) can be defined as the comprehensive and dynamic framework for measuring, monitoring and managing the financial risks associated with changing interest rates, foreign exchange rates and other factors that can affect the organisation's liquidity. ALM relates to management of structure of balance sheet (liabilities and assets) in such a way that the net earning from interest is maximised within the overall risk-preference (present and future) of the institutions. We should also look at NPA ratio of bank.

3) Principles of Profitability

Any commercial enterprise primarily tries to generate profit. A commercial bank is a commercial enterprise as well. Hence, it tries to generate profits. The two ratios net interest margin and return on Capital employed can determine profitability of banks.

Net Interest Margin (NIM) is a measure of the difference between the interest income earned by a bank or other financial institution and the interest it pays out to its lenders (for example, depositors), relative to the amount of their assets that earn interest. It is similar to the gross margin or gross profit margin of non-banking finance

Principles Of Banking

**G. Jay Francis, Norman F. Hecht, Susan
M. Siegel**



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The Principles of Banking, Its Utility and Economy Thomson Hankey, 1887 *Principles of Banking Regulation* Kern Alexander, 2019-06-06 An accessible comprehensive analysis of the main principles and rules of banking regulation in the post crisis regulatory reform era this textbook looks at banking regulation from an inter disciplinary perspective across law economics finance management and policy studies It provides detailed coverage of the most recent international European and UK bank regulatory and policy developments including Basel IV structural regulation bank resolution and Brexit and considers the impact on bank governance compliance risk management and strategy The Principles of Banking Moorad Choudhry, 2022-09-27 A timely and robust discussion of responsible bank stewardship and practice The Second Edition of The Principles of Banking offers banking professionals regulators and students from a variety of backgrounds an authoritative and practical discussion of the foundations of modern banking and good banking practice In the book you ll find a comprehensive roadmap to a more sustainable business model for your banking organization The author draws on his many years experience as a commercial and investment banker as he explains the original principles of banking including sound lending policy capital management and liquidity risk management as well as new material covering the impact of COVID 19 on banks risk management and balance sheet management The Principles of Banking also provides recommendations for bank asset liability management best practices that enable banks to deliver optimized balance sheets for the benefit of all stakeholders It also includes new chapters in market risk management foreign exchange risk management interest rate risk and credit risk policy and management An essential update to a widely read and taught banking text The Principles of Banking Second Edition is an indispensable resource for banking professionals and students everywhere **The Principles of Banking, Revised Edition** Choudhry, 2016-05-30 *Principles of Banking Law* Ross Cranston, Emiliós Avgouleas, Kristin van Zwieten, Christopher Hare, Theodor Van Sante, 2018 This third edition of the Principles of Banking Law provides an authoritative treatment of both domestic and international banking law This edition contains expanded coverage of developments in other comparable jurisdictions internet banking services and money laundering **The Principles and Practice of Banking ... New Edition, ... Revised and Adapted to the Practice of the Present Day** James William GILBART, 1871 *Principles of Banking* American Bankers Association, 2007-01-01 Recognized as the most comprehensive introduction to the banking industry for over 40 years Principles of Banking presents an overview of the fundamentals of banking along with contemporary issues and developments in the industry today The textbook covers the structure and operation of banks as profit making enterprises evolution of the U S banking system money and banking and the roles of the Federal Reserve and banks in the economy managing bank assets and liabilities bank products and services for consumers and businesses sales and marketing importance of customer service personal financial planning safeguarding financial information and bank assets and the laws regulations and regulators *Principles of Banking* G. Jay Francis, Norman F.

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The principles of banking, its utility and economy Thomson Hankey, 1873

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