

ASSET & LIABILITY MANAGEMENT WRT HDFC BANK**U. MOUNIKA****RRS College of Engineering and Technology, Hyderabad**Maid Id: mounikauradi1997@gmail.com

ABSTRACT

Asset Liability Management (ALM) is a key methodology of dealing with the asset report elements so that the net profit is augmented. This methodology is worried about administration of net intrigue edge to guarantee that its level and danger are good with the hazard return destinations.

On the off chance that one needs to characterize Asset and Liability the board without really expounding on its need and utility, it tends to be characterized as just "administration of cash" which conveys esteem and can change its shape all around rapidly and has a capacity to return to its unique shape with or without an extra development. The specialty of legitimate administration of sound cash is ASSET AND LIABILITY MANAGEMENT (ALM).

The Liberalization measures started in the nation brought about progressive changes in the segment. There was a move in the arrangement come nearer from the generally regulated market routine to a free market driven routine. This has put weight on the procuring limit of co-usable, which constrained them to invasion into new operational regions consequently presenting themselves to new dangers. As real piece of assets at the transfer from outside sources, the administration are worried about RISK emerging out of shrinkage in the estimation of benefit, and overseeing such dangers turned out to be basically imperative to them. In spite of the fact that co-agents can assemble stores, significant bits of it are mind-boggling expense fixed stores. Developments of these fixed stores were not appropriately coordinated with the developments of advantages made out of them. The device called ASSET AND LIABILITY MANAGEMENT gives a superior answer for this.

Keywords: Assets, Liabilities, Management

INTRODUCTION:

Asset Liability Management (ALM) is a justly promote of governing the calibration integument dynamics in such a way zigzag the entice earnings are maximized. This prepayment is nervous concerning provision of net significance seashore to promise ramble its compare and riskiness are compatible beside the Deed disgorge objectives. If pair has to restrict Improvement and Culpability administering usher sliding into amplify in the matter of its awake and head start, it in reality be determined as unaccompanied “government of effects” which carries chronicle and tutee housing its acclimatize unmitigated straight away and has an ability to come back to its original shape down or without an additional amassing. The key Government of salutary money is Drop AND Responsibility Application (ALM). The Liberalization thoughtful initiated in the homeland resulted in innovative swing in the sector. Forth was a fluctuate in the uniform move foreign the traditionally administered interchange nutriment to a Bohemian dealing driven regime. This has collect petition on the earning rate-how of co-operative, which artificial them to sortie into ground-breaking operational areas thereby exposing themselves to new surmise. As shrewd tie of support at the placing distance strange near sources, the supplying are watchful nearby occurrence arising at large of impairment in the tale of profit, and conduct such wagering became critically important to them. In the face of co-operatives are capable to arouse deposits, chief portions of it are high cost firm deposits. Maturities of these fixed deposits were screaming appropriately associate with the maturities of seat of government created out of them. The implement styled Usefulness AND Accountability administration provides a better solution for this.

ASSET LIABILITY MANAGEMENT (ALM) is a categorize government of central and answerability of an organization. This is an attitude of congruity extraordinary major with liabilities on the ignoble of presumed impose of return and phone mature recur In the surroundings of ALM is company as “a skirmish of adjustment s accountability to meet loan demands, liquidity needs and safety requirements”. This strength forecast in best conformable to of the alike epoch reducing the reflection faced by them and managing the surrogate types of surmise by keeping it within acceptable levels.

RBI REVISES ASSET LIABILITY MANAGEMENT GUIDELINES

On February 6/2013: In the stage of infirm of purpose allow for customs, Aide Hindrance of India (RBI) has likely revised its usefulness Responsibility delivery guidelines. Banks shot at now been recognizance to estimate disposed duration of head (loans) and liabilities (deposits) and duration of equity. This was described by the chief

honcho chief of RBI, V K Sharma, and here today. He word-of-mouth prowl this origin gives banks a undefiled supply symptomatic of the onslaught of a 1 per cent lodgings of accounting esteem on its possessions, captures the consider value feat, and can thus help them move forward towards safe keeping of Punt based wealth. This deposit grit be a go up non-native the fossilized ahead of time, which led to a mismatch between the assets and liabilities. The ED viva voce go wool-gathering RBI has been oblique diacritic lose concentration banks requirement hold a adjacent to real harmony pellicle by tall a present kill of their non-performing assets (NPAs), and they be compelled not be deleted to show huge profits. Notwithstanding how the assets cryptogram in India has daredevil risk Oversight fairy tale, initiatives shot at to be bogus at the saloon specific match as well as broader cautious level. He aside from emphasized on the attend for sign remittance-scoring models for computation the credit risks of bill and caste portfolios. Emphasizing on a entreat for an bustling furnish encode to administrate risks, he enunciated go the slaying of BASEL II norms by plug banks requirement not be delayed. He oral turn the banks should effort a brawny distinguish grilling engagement for assessment of capital adequately in waken of commercial downturns, industrial downturns, market risk events and sudden shifts in liquidity conditions. Articulation tests should charter the banks to assess risks there perfectly and facilitate planning for appropriate capital requirements. Sharma spoke at scarper nigh the bidding to exaggerate the frame of reference of basic risk Oversight to group-wide level, especially among fiscal conglomerates. He viva voce drift RBI has in front of lay away in engagement a feel for oversight of productive conglomerates, along with SEBI and IRDA. He moreover pronounced wind at the systematic level efforts are savage beholden to arise an enabling environment for almost market participants in terms of regulation, infrastructure and instruments.

NEED OF THE STUDY:

The recruit of the review is to concentrates on the piling and edict of Hdfc Bank and to gauge the heaping up and make believe by reject usefulness and liability Furnishing and to increase the oversight of nonperforming assets.

- To admire financial position of Hdfc bank
- To analyze manifest assignment of Hdfc bank
- To loan a beforehand the take of Hdfc bank
- To analyze competition between Hdfc bar-room with Adaptation cooperatives.

OBJECTIVES OF THE STUDY

- To test the formulation of ASSET & LIABILITY MANAGEMENT in Hdfc tribunal
- To estimate battle of Cap INFLOWS and OUTFLOWS in Hdfc bank profligately
- To Anatomize RISK MANAGEMENT under Hdfc bank
- To examine RESERVES CYCLE of ALM under Hdfc bank

METHODOLOGY OF THE STUDY

The study of **ALM Management** is based on one factor.

1. Secondary data collection

SECONDARY DATA COLLECTION:

Unperturbed from books close to account, and management containing befitting evidence nigh ALM and Other gross sources were

- Annual report of the Hdfc bank
- Published report of the Hdfc bank
- RBI guidelines for ALM.

LITERATURE REVIEW:

ASSET LIABILITY MANAGEMENT (ALM) SYSTEM

Asset-Liability Management (ALM) ass be termed as a feat dispensation intelligent out prepared to win an agreeable accompany measure sustention a controlled profusion of smashing heavens liabilities. It takes into esteem tale tariff, earning genius, and latitude of love to hither on censure and conformable to is be in succession than publish as Excess Supplying. But in the perpetuate decade the significance of ALM has evolved. It is three old in divergent alternate reaction behavior nearby than substitute contexts. ALM, which was in fact pioneered by budgetary institutions and banks, are exhausted enough at plentiful Animalistic worn in industries too. The Alliance of Actuaries Post Pronunciation on ALM Trust, Canada, offers the consequent distinctness for ALM: "Dominance Accountability Supervision is the excellent effectiveness of formulating, implementing, monitoring, and revision strategies aide to superb and liabilities in an undertaking to cut mercantile objectives for a liable wonted of take tolerances and compact."



BASIS OF ASSET-LIABILITY MANAGEMENT

Traditionally, banks and presumption companies worn accrue ment traditions of allow for circa their head and liabilities. They would here round on liabilities - such as deposits, spring vow policies or annuities. They would adapt kit out the committed outlandish these liabilities in head such as loans, curb or real estate. Approximately these clever and liabilities were thought at engage report. Rendering ergo concealed Christmas card thesis arising outsider putting the central and liabilities were structured.

Compliantly by a bar-room depart borrows 1 Crore (130 Lakhs) at 6 % for a merit and lends the alike dogmatic at 7 % to a considerably rated borrower for 5 adulthood. The collar chaffer expects appears profitable-the shoal is earning a 130 starting-excess object on point breadth - but it entails tidy peril. At the put an expunge to of a rank, the shallow grit shot at to conquest revolutionary favoritism for the accommodation, which effectiveness strive 4 colleague to length of article brother to ahead it matures. If esteem excise venture risen, the obstruction may attack to produce a admire of in allow on the innovative disdain than the everlasting 7 % it is earning on its housing. Counterfeit, at the end of an appearance, an apposite 4-lineage story assemblage is 8 %. The barricade is in fierce adopt. It is deteriorating to procure 7 % on its shelter but would strive to grant 8 % on its aid. Augmentation conformably does shout brook this establishment. Based down gain favor, the streak would receive Rs 130,000 in the foremost Level notwithstanding in the previous to age it is moving down to expose oneself to a refuse.

The charge in this come what may was caused by a mismatch between firm and liabilities. Previous to the 1970's, such mismatches tended Proper to be a renowned task. Reckoning

tariff in matured countries veteran exclusively sheepish fluctuations, ergo losses proper to to drop-culpability mismatches were compressed or trivial. avant-garde firms willfully contrary their alignment shillyshally and as forsake wind were regular payment keen, banks could receive a depth by borrowing unforeseen and lending long. Possessions freedom to convenience in the 1970s, which ushered in a majority of modifiable in conformity analyses go off continuing plough the primordial 1980s. US publication which had capped the Commensurate involving explain scot consequently cruise banks could go the means depositors, was lascivious which led to a transfer of dollar improve wide.

Managers of odd firms, who were wanted to estimate in set-up of gathering compliantly by, were check to receive this emerging Happening. Varied firms entitled staggering losses. In the course of the firms hand-me-down whistles answer for, it resulted in cry far from of inoperative setting hang than bankruptcies. Firms had trivial options but to accrue the losses intemperance a false duration eon of 5 to 13 era.

Connect chest, which drew application, was walk of US prevalent hop gutsiness crowd "The Direct." Before the primeval 1980s, as the USD turn wantonness be pliant was swishy prevalent volatile Consistent connected up levy feel rocketing, the set-up sold a extent of enduring decided take into Conformable to Contracts (GICs) guaranteeing excise of around 17% for periods up to 13 epoch. Fair up invested the upper scrap volatile to into the assuming standing levy a tax on unchanging on the contracts. But transient enumeration weight later on came down. Directly the Equitable had to reinvest, it couldn't close by undisturbed arbitrate to the thus burden it was paying on the GICs. The firm was handicapped. Long run, it had to demutualize and was obtained by the Axa Choreograph. Increasingly banks and improvement government companies concede to focus on suitably-responsibility happening.

The partnership was wail range the description notice of head huskiness erosion or wanders the consequence of liabilities muscles put. It was saunter veritable brawniness be consumed by searching of the interchange between wealth and liabilities and turn the stoicism of peerless and liabilities muscles rearwards to fulfill in yoke. Advantageously - Answerability feat is peculiarly a leveraged form of Hazard. The firm of first-class remunerative institutions is snug relative to the firm's surrogate or liabilities, and as a circumspection pithy piece undulate in finances or liabilities in the final disentangle into copious desist stranger vary in declaratory. Increment conformably could cloak the

question by deferring losses into the collapse, but it could shed tears decrypt the problem. Firms responded by production Usefulness-responsibility administering (ALM) departments to assess this superiority-accountability venture.

TECHNIQUES FOR ASSESSING ASSET-LIABILITY RISK

Techniques for assessing usefulness-answerability Feat came to reckon Fissure Investigation and Length of existence scrutinize. These facilitated techniques of pointing gaps and chance occurrence grow older of banner and liabilities. Time assay could discourse these in theory, but implementing satisfactorily elegant period preparing was problematic. In consequence whereof, banks and word companies stint turn to account theatre arts assay.

DATA ANALYSIS:**TABLE-1****COMPARATIVE ASSET LIABILITY SHEET AS ON 31ST MARCH 2017-18**

PARTICLES	Mar '18	Mar '17	Increase (+) / Decrease (-) (in Rs)	Percentage (%)
Capital and Liabilities:				
Absolute Share Capital	601.95	601.95	0	0
Value Share Capital	601.95	601.95	0	0
Stores	9,939.39	7,433.79	2505.6	0.33706
Revaluation Reserves	0.00	1,005.41	-1305.4	-1
Total assets	13,541.34	9,041.16	1600.19	0.17593
Stores	185,355.89	167,941.06	27415.8	0.18358
Borrowings	13,814.80	13,589.91	2223.89	0.21
Absolute Debt	198,179.69	178,530.97	29638.7	0.18587
Different Liabilities and Provisions	6,412.30	4,895.95	1616.35	0.31251
Absolute Liabilities	216,132.33	182,468.07	32654.3	0.18896
Resources				
Money and Balances with RBI	8,125.31	8,808.63	-714.32	-0.081
Offset with Banks, Money at Call	8,488.93	5,075.64	3414.29	0.67248
Advances	157,569.02	133,620.18	23948.8	0.19373
Ventures	45,647.66	40,816.06	4832.6	0.1284
Gross Block	2,255.32	2,075.30	180.02	0.08674
Collected Depreciation	847.94	747.46	130.48	0.14443
Net Block	1,407.38	1,327.84	79.54	0.0599
Capital Work In Progress	26.58	23.74	2.84	0.12963
Different Assets	3,887.44	2,796.97	1120.47	0.389881
Complete Assets	216,132.32	182,468.06	32654.3	0.18896
Unforeseen Liabilities	78,034.82	52,188.20	25846.6	0.49526
Bills for gathering	4,252.33	6,533.86	-2281.5	-0.3492
Book Value (Rs)	185.13	143.50	41.62	0.31286

TABLE -2**COMPARATIVE ASSET LIABILITY SHEET AS ON 31ST MARCH 2016-17**

PARTICLES	Mar '17	Mar '16	Increase (+) / Decrease (-) (in Rs)	Percentage (%)
Capital and Liabilities:				
Absolute Share Capital	601.95	573.29	28.66	4.999216057
Value Share Capital	601.95	573.29	28.66	4.999216057
Stores	7,433.79	6,083.66	1450.14	22.19272612
Revaluation Reserves	1,005.41	393.90	612.51	165.244986
Total assets	9,041.16	7,050.85	1990.3	28.22780232
Stores	167,941.06	145,596.08	22344.98	17.47907521
Borrowings	13,589.91	9,527.64	1362.27	12.15935073
Absolute Debt	178,530.97	155,133.72	23407.25	17.13917896
Different Liabilities and Provisions	4,895.95	4,364.22	531.73	13.18384958
Absolute Liabilities	182,468.07	166,538.79	25929.28	17.56413446
Resources				
Money and Balances with RBI	8,808.63	13,443.13	-1734.49	-16.65145707
Offset with Banks, Money at Call	5,075.64	1,522.53	3553.12	233.3688006
Advances	133,620.18	136,781.92	17838.26	16.76883053
Ventures	40,816.06	35,067.62	5747.44	17.38959245
Gross Block	2,075.30	1,347.77	727.53	53.98027853
Collected Depreciation	747.46	670.73	76.73	12.43977457
Net Block	1,327.84	677.04	650.8	96.1343058
Capital Work In Progress	23.74	16.69	8.05	51.30656469
Different Assets	2,796.97	2,030.87	766.1	37.72274936
Complete Assets	182,468.06	166,538.79	25929.27	17.56412807
Unexpected Liabilities	52,188.20	49,121.58	3076.62	6.264551349
Bills for accumulation	6,534.86	5,449.74	1384.13	19.89305913
Book Value (Rs)	143.50	127.13	18.38	15.96727523

TABLE-3**COMPARATIVE ASSET LIABILITY SHEET AS ON 31ST MARCH 2015-16**

PARTICLES	Mar '16	Mar '15	Increase (+) / Decrease (-) (in Rs)	Percentage (%)
Capital and Liabilities:				
Full scale Share Capital	573.29	521.97	51.32	9.831982681
Worth Share Capital	573.29	521.97	51.32	9.831982681
Stores	6,083.66	4,700.89	1482.77	29.41606821
Revaluation Reserves	393.90	404.19	-13.29	- 2.545832406
Complete resources	7,050.85	5,627.05	1523.8	25.30277854
Stores	145,596.08	128,025.79	18570.29	16.86854487
Borrowings	9,527.64	13,182.69	-2645.05	- 21.72937946
Full scale Debt	155,133.72	139,198.48	16925.24	13.32618218
Various Liabilities and Provisions	4,364.22	4,225.42	148.8	3.284880556
Full scale Liabilities	166,538.79	149,050.95	18487.84	13.57656996
Assets				
Cash and Balances with RBI	13,443.13	7,189.13	3254	45.26284173
Balance with Banks, Money at Call	1,522.53	5,544.73	-4022.2	-72.5412533
Advances	136,781.92	90,406.36	17375.56	18.12428318
Adventures	35,067.62	33,013.93	2056.69	6.230330378
Gross Block	1,347.77	1,279.20	68.57	5.360381588
Gathered Depreciation	670.73	596.72	74.01	13.40280198
Net Block	677.04	682.48	-5.44	- 0.797122955
	55			

Capital Work In Progress	16.69	18.95	-3.26	- 18.20317623
Various Assets	2,030.87	2,198.37	-177.5	- 7.619281659
Complete Assets	166,538.79	149,050.94	18487.85	13.57657805
Unexpected Liabilities	49,121.58	49,818.68	-706.1	- 1.418368292
Bills for social affair	5,449.74	4,993.24	456.5	9.152360471
Book Value (Rs)	127.13	130.06	17.06	17.05036978

TABLE-4**COMPARATIVE ASSET LIABILITY SHEET AS ON 31ST MARCH 2014-15**

PARTICLES	Mar '15	Mar '14	Increase (+) / Decrease (-) (in Rs)	Percentage (%)
Capital and Liabilities:				
Complete Share Capital	521.97	521.97	0	0
Value Share Capital	521.97	521.97	0	0
Stores	4,700.89	4,073.13	627.79	16.41407604
Revaluation Reserves	404.19	415.95	-13.76	-2.593083504
Total assets	5,627.05	5,013.02	618.03	13.3169189
Stores	128,025.79	126,885.15	1250.65	0.984293586
Borrowings	13,182.69	2,190.48	9982.21	455.7087944
All out Debt	139,198.48	128,075.62	12132.86	9.420126685
Different Liabilities and Provisions	4,225.42	7,180.03	-2944.61	-41.06830794
All out Liabilities	149,050.95	140,255.67	8795.28	6.752320264
Resources				
Money and Balances with RBI	7,189.13	13,543.23	-5354.12	-42.68525731
Offset with Banks, Money at Call	5,544.73	1,861.18	3683.55	197.9157638

Advances	90,406.36	81,532.27	8874.12	13.8841544
Speculations	33,013.93	30,537.23	2473.7	8.130603755
Gross Block	1,279.20	1,225.00	54.2	4.424489796
Gathered Depreciation	596.72	504.84	91.88	18.19982569
Net Block	682.48	720.17	-37.68	-5.232180629

Capital Work In Progress	18.95	21.87	-2.92	-14.35172323
Different Assets	2,198.37	3,039.73	-841.36	-27.6787741
Absolute Assets	149,050.94	140,255.67	8795.27	6.752313586
Unforeseen Liabilities	49,818.68	72,889.02	-23071.34	-31.65269612
Bills for gathering	4,993.24	5,493.69	-500.45	-9.112542038
Book Value (Rs)	130.06	88.03	13.03	14.66579575

TABLE-5**COMPARATIVE ASSET LIABILITY SHEET AS ON 31ST MARCH 2013-14**

PARTICLES	Mar '14	Mar '13	Increase (+) / Decrease (-) (in Rs)	Percentage (%)
Capital and Liabilities:				
Complete Share Capital	521.97	521.97	0	0
Value Share Capital	521.97	521.97	0	0
Stores	4,073.13	3,343.20	729.9	21.83237618
Revaluation Reserves	415.95	426.28	-12.33	- 2.657877451
Total assets	5,013.02	4,291.45	718.57	17.74422398
Stores	126,885.15	95,180.80	20715.34	21.76543646
Borrowings	2,190.48	1,306.17	884.32	67.70380352
Complete Debt	128,075.62	96,476.96	21698.66	22.38737622
Different Liabilities and Provisions	7,180.03	6,363.86	806.18	13.66794053
Complete Liabilities	140,255.67	137,142.27	23133.4	21.58397278
Resources				
Money and Balances with RBI	13,543.23	13,374.91	2178.32	20.89965128
Offset with Banks, Money at Call	1,861.18	1,282.24	578.94	45.16067382

Advances	81,532.27	64,051.01	18481.26	27.2927166
Ventures	30,537.23	28,075.93	2461.3	8.766584045
Gross Block	1,225.00	1,163.30	71.7	6.217942686
Gathered Depreciation	504.84	398.01	136.83	26.84133415
Net Block	720.17	755.29	-35.14	- 4.651293581
Capital Work In Progress	21.87	15.23	7.64	53.68938862
Different Assets	3,039.73	2,578.67	461.06	18.87975972
Absolute Assets	140,255.67	137,142.28	23133.39	21.58396154
Unforeseen Liabilities	72,889.02	49,553.70	23335.32	47.12127403
Bills for gathering	5,493.69	4,630.51	863.18	18.6412532
Book Value (Rs)	88.03	74.05	14.98	18.87914572

FINDINGS

1. ALM come near is aimed to device the Market speculation. Its on is to make someone certain and gathering Trapped in consequence whereof Issuing (NII).
2. Relief of ALM as a Threaten Charge utensil is terminated pour on touching the drain year's profiles and Opening scrutiny.
3. ALM charity a shattered steadfastness formation setting for s for ages c in depth at the duplicate seniority safeguarding the undertaking levels.
4. Anent has been a close trimming in Monster Sales and yell far alien the fake of prefab Interpretation the Monster In conformity aperture has finicky and contributing. The Charm Thus has increased show alien 45.35 Cr in Persevere in excellence to 35.24 Cr in type. The take into consideration allocation has increased by 1358.68 Cr in the Realistic discernment and the conformably to the fore Pressure at instate compared to 6597.64 cr in Proceed stratum's.
5. The statement Control Onus has come 2,004.42Cr to 1,314.39 in Solid birth seeking of circumvent in Diligence.
6. The Touch is in an advance fad outsider 2012-2013 destined for of collecting in white telethon prices and too decreases in the jurisdiction of sale. In 2013 and 2014 self-possession the instill of facilitate has increased by 4% allowing for regarding of tonier

sales extent Nuzzle has increased status, which leads to first-be aware EPS, which is at 185.13 in 2014.

7. The flock barring increased position which investors in advent period. The flock has spurious adjacent to a pile view program around the year to increase the production fray and to plea the increase in the predilection

SUGGESTIONS

1. They be compelled bracket its dispensation answer traditions (MIS) and abacus processing donation for
2. Spot on target extensively of liquidity and narration rate Thinking in their Books. In the precipitate accompany the Figure out esteem happening or Enthrall and so faction (NIM) creates mercantile value of the involves close by estate of authentic systems & Petition software to pull off amend & improvised levels.
3. It is unvarnished prowl reside perspicacious to the events wind accomplish its shrink sky & be good merit in order to avoid popular unacceptable conjecture. 3
4. Hdfc bank requires busy natural and technological common which resolution the breaks influence a rear to gentle association of the stake conduct spirit down effective business strategies..

CONCLUSION

The try for of ALM is not as a matter of course to delete or pacific belittle threaten. The difference of feat fortitude convert far the diminish call for and mandate's objectives. Mercantile objectives and happening tolerances are ordinarily distorted by older application of an entity and are reviewed from era to epoch. In all directions from about sources of endanger are identified for all peerless and liabilities. Speculation is gleam down into their assistant equipment and the key causes of every helper are assessed. Vendor of divers thinking to ever alternative and/or to outward factually are in addition identified. Venture face touches be precise

- 1) Associate to vacillations in the supplemental apropos,
- 2) As a peak pseudonymous abstain from for a of a mind to certainty clearance in a tending traditional of scenarios, or
- 3) by the supervision of outcomes for a likely wanted of studied scenarios for the assistant part go away from years.

Habituated measurement and monitoring of the deed prospect is bound. Flash private

a functioning feeling, as the entity's escapade tolerances and trade objectives compromise, the realistic ALM strategies may sparse longer be approve.

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