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OPERATIONAL RISK MANAGEMENT IN BANKS: A THEORETICAL PERSPECTIVE



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ARTICLE REVIEW REPORT

Operational Risk Management In Banks: A Theoretical Perspective

Harshmeeta Kaur Soni

ABSTRACT:

The problem statement was clear and well articulated. The rising financial scandals, increased reliance on technology, growing competition, rising severity of operational risk losses and introduction of an exclusive capital charge has brought the focus of the global banking industry towards Operational Risk Management. Moreover, a number of previous studies on the subject have indicated an adverse impact of operational risk loss events on the market valuation of affected banking institutions.

INTRODUCTION:

The introduction provides a good, generalized background of the topic that quickly gives the reader an appreciation. Banks face a number of risks in the course of its operations. These risks can adversely impact the business as well as the reputation of the bank. The major risks in banks may be classified as Credit risk; Market risk; Operational Risk; Liquidity risk; Interest rate risk and Other risks (including strategic and reputational risk). Thus, banks need to employ effective risk management systems in order to successfully identify; assess; monitor and control/mitigate the various risks and, further, allocate capital to cover the losses from these risks.

METHODOLOGY:

Author has not mentioned any specific methodology. This study was descriptive in nature. Must add methodology in your article. Methodology used to per research topic.

PRESENTATION OF RESULTS:

The amount of data presented was sufficient and appropriate. Tables, graphs, or figures were used judiciously and agree with the text. The paper provides an overview of operational risk management in the banking institutions. It focuses on different aspects related to Operational Risk Management. Based on the review of regulatory architecture on operational risk, the sound ORM practices are identified. These include ORM Culture; ORM Framework and the associated policies and practices; Operational Risk Tolerance statement; ORM Governance Structure; Operational Risk Identification and Assessment; New Product Approval Process; Operational Risk Monitoring and Reporting

REFERENCES:

Prior publication by the author(s) of substantial portions of the data or study was appropriately acknowledged.

RELEVANCE:

The study was relevant to the mission of the journal or its audience. The study addresses important problems or issues; the study was worth doing.

FUTURE RESEARCH SCOPE:

1. Career For Faculty (<http://academicprofile.org/Professor/CareerForFaculty.aspx>)
2. Academic Plan (<http://academicprofile.org/Professor/AcademicPlan.aspx>)
3. Regarding Professor Promotion
(<http://academicprofile.org/Professor/regardingPromotion.aspx>)
4. Fellowship for Post Doctoral
(<http://academicprofile.org/Professor/FellowshipForPD.aspx>)
5. Online Course on Research (<http://onlineresearch.in/Default.aspx>)

SUMMARY OF ARTICLE

		Very High	High	Average	Low	Very Low
1.	Interest of the topic to the readers			✓		
2.	Originally & Novelty of the ideas		✓			
3.	Importance of the proposed ideas	✓				
4.	Timelines		✓			
5.	Sufficient information to support the assertions made & conclusion drawn	✓				
6.	Quality of writing(Organization, Clarity, Accuracy Grammer)			✓		
7.	References & Citation(Up-to-date, Appropriate Sufficient)		✓			

Future Research Suggestions

This Article can expand further research for MINOR/MAJOR Research Project at UGC

