

ANALYTICAL STUDY ON ASSET LIABILITY MANAGEMENT IN SBI

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ABSTRACT

Asset Liability Management (ALM) is a critical aspect of financial management that plays a pivotal role in ensuring the stability and profitability of financial institutions. This research paper presents an in-depth analytical study focused on the Asset Liability Management practices within the State Bank of India (SBI). The research investigates various components of Asset Liability Management, including interest rate risk, liquidity risk, and market risk. It explores how SBI identifies, measures, monitors, and controls these risks to maintain a balanced and sustainable financial position. The findings of this research aim to provide insights into the strengths and weaknesses of SBI's current Asset Liability Management framework, offering practical recommendations for improvement.

KEYWORDS: *Stability and Profitability of Financial Institutions, Asset Liability Management*

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