

# A Study on Risk Management in Banking Sector in India

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**Abstract:** *This research focuses on risk management in the dynamic and evolving landscape of the banking sector in India. The Indian banking sector has a rich history, characterized by phases of nationalization, liberalization, and technological advancement. The sector is integral to the country's economic development, making effective risk management essential for financial stability.*

*The objectives of this study encompass an evaluation of the existing risk management practices in Indian banks. This will include an assessment of regulatory compliance with Reserve Bank of India (RBI) guidelines and Basel III standards. The study also aims to understand the impact of risk management practices on the financial performance of banks, with a particular focus on credit risk management, market risk management, operational risk, liquidity risk, and compliance risk. The impact of economic factors on risk management strategies will be considered, including interest rate fluctuations, inflation, and economic growth.*

*The methodology involves a mixed-methods approach, combining qualitative and quantitative data. Secondary data from literature, regulatory documents, financial statements, and historical data will be collected, complemented by primary data obtained through surveys, questionnaires, and interviews with key stakeholders in the banking sector. The data analysis will employ statistical techniques and thematic analysis to gain insights.*

**Keywords:** Risk, Management, Banking, Sector, Regulatory, Compliance, Financial, Performance