

Management Risk

The Bottleneck is at the Top of the Bottle

Dimitris N. Chorafas



Risk Management The Bottleneck Is At The Top Of The Bottle

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Risk Management D. Chorafas, 2003-12-12 The author outlines the reasons why management risk must be examined within the perspective of each company's business challenges. He suggests there is a synergy between shareholder value and business ethics. He also underlines the importance of honesty, the risks associated with short sighted management and over centralisation, the benefits of innovative strategies and senior management's accountability for reliable financial reporting. The text is based on an extensive research project done by the author between 2000 and 2002 in the US, the UK, France, Italy and Switzerland.

Stress Testing for Risk Control Under Basel II Dimitris N. Chorafas, 2011-04-08 The Consultative paper issued by the Basel Committee on Banking Supervision. Basel II cites the failure of bankers to adequately stress test exposures as a major reason for bad loans. Sample quotes from this crucial document: Banks should take into consideration potential future changes in economic conditions when assessing individual credits and their credit portfolios and should assess their credit risk exposures under stressful conditions. The recent disturbances in Asia and Russia illustrate how close linkages among emerging markets under stress conditions and previously undetected correlations between market and credit risks as well as between those risks and liquidity risk can produce widespread losses. Effective stress testing which takes account of business or product cycle effects is one approach to incorporating into credit decisions a fuller understanding of a borrower's credit risk. Written for professionals in financial services with responsibility for IT and risk measurement management and modeling. Dimitris Chorafas explains in clear language the testing methodology necessary for risk control to meet Basel II requirements. Stress testing is the core focus of the book covering stress analysis and the use of scenarios, models, drills, benchmarking, backtesting and post mortems, creditworthiness, wrong way risk and statistical inference, probability of default, loss given default and exposure at default, stress testing, expected losses, correlation coefficients and unexpected losses, stress testing related to market discipline and control action and pillars 2 and 3 of Basel II. Written in clear straightforward style with numerous practical examples. Based on five years of development and research. Focuses on stress probability of default, stress loss given default, stress exposure at default.

The Management of Equity Investments

Dimitris N. Chorafas, 2004 The Management of Investments is based on an extensive research project done by the author in 2003 and 2004 in the United States, England, Germany, France, Italy and Switzerland. The author outlines the rules behind the able management of investments by private individuals, banks and institutional investors. These rules are examined within the perspective of each entity's goals and challenges. Based on research results and on his own experience, the author demonstrates that shareholder value is usually being paid lip service. As far as investment results are concerned,

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centralization the benefits of innovative strategies and senior management's accountability for reliable financial reporting The text is based on an extensive research project done by the author between 2000 and 2002 in the US the UK France Italy and Switzerland

Wealth Management Dimitris N. Chorafas,2011-02-24 Wealth Management has two themes Private Banking and investment decisions regarding Structural Financial Products Dr Dimitris Chorafas examines in a rigorous way whether structured financial products are advisable investments for retail and institutional investors and if yes which risks they entail As our society becomes increasingly affluent and state supported pension schemes find it difficult to survive a growing number of high net worth individuals and families have become retail investors looking for ways and means to optimize wealth management and Private Banking deals with these sorts of clients Private banking also deals with clients that are institutional investors such as pension funds mutual funds and insurance companies as well as not for profits foundations and companies explicitly set up for wealth management Both institutional and retail investors are being offered by the banks they work with structured products Typically these are securities that provide them with a redemption amount with may be either with full or partial capital protection and some type of return The book examines structured financial products their polyvalent nature and the results which could be expected from them Return on structural instruments which are essentially derivatives is paid in function of a specific investment strategy on selected underlying assets This essentially means on the performance of the underlyings obtained by asset managers which may be banks or hedge funds through purchase or sale of embedded options But there are risks Both risk and return from structured products are related to three main issues the volatility of future value of an underlying the uncertainty of future events and the exposure of the product Every type of investment is subject to market forces and the more leveraged a portfolio is the greater will probably be both the assumed risk and the expected reward The fact that structured financial products appeal or at least are being marketed to both retail investors and institutional investors makes the dual approach deliberately chosen in this book most advisable This book addresses all these issues in a practical manner with numerous case studies and real world examples drawn from the author's intensive research Because it is based on intensive research the book is rich in practical examples and case studies Addresses the growing trend towards the use of structured financial instruments in private banking Thorough treatment of structured financial products that keeps maths to a minimum

Corporate Accountability D. Chorafas,2004-09-07 Corporate accountability must be examined within the perspective of a company's business challenges There is a synergy between shareholder value and the responsibilities of management This book is based on an extensive research project done by the author in the 2001 to 2003 timeframe in the United States England Germany France Italy and Switzerland It includes a great deal of case studies in corporate accountability and governance particularly among financial institutions Significant attention is also paid to good governance of pension funds

Leadership Lessons-Straight from the Heart Dr M S Phogat,2016-01-12 This is the story of transformation of a territory named Victoria Europe It was a dead

territory and was not performing for the last 28 years It is all about the turnaround strategy adopted by Vikram The territory was totally transformed during a tenure of four years where the total business increased four times advances increased twelve times profit increased approximately 10 times market share doubled Staff salary revised twice and more than doubled Banks image improved a lot and the bank became the bank of first choice People started saying in the market that if you want fast go to Bobby if you want good advice go to Bobbys CEO if you want hassle free loan go to Bobby It explains the process from the start How he involved his staff how the team was motivated and how he created passion among his team members It tells about the family background of Vikram his personal life in childhood economic position of the family agriculture processes being adopted by his father during his childhood His working in the bank at various levels from very junior position to Chief Executive of a foreign territory SWOT analysis done before devising his strategy Image building strategy marketing strategy motivation and morale boosting strategy Net working and liaisoning with high profile people arranging various functions press conferences inviting and managing the visits of top executives from Head office reporting of performance and interpretation of data It is a practical guide to learn various management tips Learning from the chapter have been given in bullet points before each chapter as points to ponder *The British National Bibliography* Arthur James Wells,2005 **Sustainable Finance in Europe** Danny Busch,Guido Ferrarini,Seraina Grünewald,2024-05-18 This second edition brings together the views of expert academics and practitioners on the latest regulatory developments in sustainable finance in Europe and includes 5 new chapters on sustainable remuneration reporting lending green monetary policy and ESG The volume includes a wide range of cutting edge issues which relate to three main themes along which the volume is structured 1 corporate governance 2 monetary policy and financial stability and 3 financial markets With individual contributions deploying different methods of analysis including theoretical contributions on the status quo of macro financial research as well as law and economics approaches the collection encourages interdisciplinary readership and will appeal to those researching capital markets law European financial law and sustainable finance as well as practitioners within the finance industry *Choice* ,2004 American Book Publishing Record ,2003 Cutting Edge Barbara Kellerman,Lorraine R. Matusak,2000 **APICS, the Performance Advantage** ,2005 Business Perseus Publishing,2002-08-15 A landmark in reference publishing this resource covers virtually every aspect of the world of business It contains clear concise text plus profiles of 150 countries and biographies of management pioneers Includes 150 maps and 700 illustrations *Forthcoming Books* Rose Arny,2003 *IDS Brief* ,1981 Successful Cash Management in Your Business Richard D. Lehmbeck,1984 **Business World** ,2001 Bottom Line, Personal ,2005 The Canadian Alpine Journal ,1993

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