

MS - 494

**Master of Business Administration (Banking and Finance)
(MPB)**

**ASSIGNMENT
For
January 2023 and July 2023 Sessions**

MS - 494: Risk Management In Banks

**(Last date of submission for January 2023 session is 30th April, 2023
and for July 2023 sessions is 31st October, 2023)**



**School of Management Studies
INDIRA GANDHI NATIONAL OPEN UNIVERSITY
MAIDAN GARHI, NEW DELHI – 110 068**

ASSIGNMENT

Course Code	:	MS - 494
Course Title	:	Risk Management In Banks
Assignment Code	:	MS - 494/TMA/JAN/2023
Coverage	:	All Blocks

Note: Attempt all the questions and submit this assignment to the Coordinator of your study centre. Last date of submission for January 2023 session is 30th April, 2023 and for July 2023 session is 31st October, 2023.

1. What do you understand by Risk Regulation? Discuss the various factors taken into consideration by Reserve Bank of India, while designing the regulatory framework for banks in this regard.
2. What is Credit Risk? Explain the credit risk involved in Project Finance and Working Capital Finance.
3. What is 'Market Risk'? Discuss the components of market risk and explain the models used to estimate market risk.
4. What is Risk Adjusted Performance Evaluation? Explain the basic principles of incentive systems and discuss the sound compensation principles.
5. What are the broad principles of Risk Governance? Discuss the role, functions and composition of Credit Risk Management Committee.