

MS - 494

Master of Business Administration (Banking & Finance) (MPB)

ASSIGNMENT
For
January 2024 and July 2024 Sessions

MS - 494: Risk Management in Banks

**(Last date of submission for January 2024 session is 30th April, 2024
and for July 2024 sessions is 31st October, 2024)**



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/2024
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 2024 session is 30th April, 2024 and for July 2024 session is 31st October, 2024.

1. What are the different risks in Banks? Explain in detail how the Bank Treasury plays a significant role in managing these different risks in a Bank.
2. Visit a Branch Manager of a Bank of your choice and discuss with her/him the different key financial parameters that must be evaluated by the bank while managing the credit risk exposure? Write a note on your discussions.
3. What do you understand by Currency Risk? Discuss about the important products that are generally used by banks in managing the currency risk.
4. What is 'Stress Testing' in the context of risk management in Banks? Discuss the various approaches of stress testing.
5. What do you understand by Capital to Risk-weighted Assets Ratio? Discuss the Elements of Tier I and Tier II capital as prescribed for Indian Banks and their limits.