

MS-422

**Management Programme (MP) / Master of Business Administration (Banking
& Finance) (MPB)**

ASSIGNMENT
For
July 2023 and January 2024 Sessions

MS-422: Bank Financial Management

**(Last date of submission for July 2023 session is 31st October 2023
and for January 2024 session is 30th April, 2024)**



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

ASSIGNMENT

Course Code	:	MS-422
Course Title	:	Bank Financial Management
Assignment Code	:	MS-422 /TMA/ JULY/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 July 2023 session is 31st October, 2023 and for January 2024 session is 30th April 2024.

1. Describe the different techniques of Financial Analysis used for analyzing Financial Statements. Discuss the DuPont model of Financial Analysis in detail.
2. What is Capital Adequacy Ratio (CAR)? Describe different elements that comprise Tier-I and Tier-II Capital of Indian Banks.
3. Assume that you are the Head of Project Appraisal Division of a Bank, how would you appraise the Project Proposal of a highly growing Technology Firm?
4. Try to find out the Policy and Strategy that is in place for managing Credit Risk in a Bank of your choice. Give a brief report on your findings.
5. Why do the Banks go for Mergers? Discuss the Procedure for Amalgamation of Banks as prescribed under Section 44 A of the Banking Regulation Act, 1949.