MMPB-004

Master of Business Administration (Banking and Finance) (MBF)

ASSIGNMENT
For
July 2026 and January 2027 Semesters

MMPB-004: RISK MANAGEMENT IN BANKS

(Last date of submission for July 2026 Semester is 31st October 2026 and for January 2027 Semester is 30th April 2027)

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

ASSIGNMENT

Course Code	**:**	**MMPB-004**
Course Title	**:**	**Risk Management in Banks**
Assignment Code	**:**	**MMPB-004/TMA/JULY/2026**
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 2026 Semester is 31st October 2026 and for January 2027 Semester is 30th April 2027.

1. Explain the major types of risks faced by banks and discuss the importance of Risk Management in banking operations.

2. Credit Risk cannot be eliminated completely, but can be managed effectively. Critically examine the tools and strategies available to banks for managing credit risk.

3. Asset-Liability Management is often regarded as a balancing act between profitability and risk. Discuss this statement with suitable arguments.

4. What is 'Operational Risk'? Explain its major sources and implications for Banks.

5. Critically examine the role of ICAAP in strengthening the resilience and long-term sustainability of banks operating in a high-risk environment.