

MS - 494

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

ASSIGNMENT

for

January 2026 and July 2026 Sessions

**(Last date of submission for January 2026 session is 30th April, 2026
and for July 2026 sessions is 31st October, 2026)**

MS - 494: Risk Management in Banks



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/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 January 2026 session is 30th April, 2026 and for July 2026 session is 31st October, 2026.

1. Discuss the concept of ‘Risk Management’? Discuss the different types of risks faced by organizations.
2. What do you mean by ‘Credit Risk’? Why is credit risk management important for banks? Explain the main sources of credit risk faced by banks.
3. What is ‘Liquidity Risk’ in banks? Explain the main causes of liquidity risk. How do banks measure and manage liquidity risk?
4. Explain ‘Operational Risk Management’? Explain the main steps involved in the operational risk management process.
5. What is meant by ‘Risk Reporting’ in banks? Explain why regular reporting of banking risks is important.