

No. of Printed Pages : 2

**MMPB-004**

**MASTER OF BUSINESS  
ADMINISTRATION (BANKING AND  
FINANCE) (MBF)**

**Term-End Examination**

**December, 2025**

**MMPB-004 : RISK MANAGEMENT IN BANKS**

*Time : 3 Hours*

*Maximum Marks : 100*

*Weightage : 70%*

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**Note :** Attempt any **five** questions. All questions carry equal marks.

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1. What are the key risk drivers in Banking Operations ? Describe the various categories of risks faced by the banks.
2. Discuss the rationale and goals of banking regulations. Explain BASEL ACCORD III in detail.

3. Explain the Income Recognition and Asset classification norms of RBI and describe provisioning norms for different asset categories.
4. What are Credit Derivatives ? Describe the various types of credit derivatives.
5. Explain the need and importance of Asset Liability Management (ALM). Discuss the role and responsibilities of various sub-committees of ALCO.
6. Describe a Quanto Option and an Interest Rate Swap. Discuss the risks associated with derivatives.
7. Discuss the relevance and significance of operational risks for banks. Describe briefly the various principles associated with operational risk management.
8. What is Internal Capital Adequacy Assessment Process (ICAAP) ? Describe the structural aspects of ICAAP.

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