

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

**ASSIGNMENT
For
July 2026 and January 2027 Semesters**

MS - 422: BANK FINANCIAL MANAGEMENT

**(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	:	MS - 422
Course Title	:	Bank Financial Management
Assignment Code	:	MS - 422/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 fundamental objectives and scope of Financial Management in Banks. Discuss in detail how banks manage their assets and liabilities.
- 2)** Discuss the importance of ‘Borrowed Funds’ in the overall capital structure and daily operations of a Bank. Elaborate the various domestic and international sources from which Commercial Banks raise borrowed funds.
- 3)** What do you understand by ‘Money Market’? Discuss in detail about the various types of money market instruments.
- 4)** Define ‘Asset Liability Management’ (ALM) in the context of the Banking Industry. Explain the significance of the ALM framework in effectively measuring and mitigating liquidity risk and interest rate risk.
- 5)** Describe the broad categories of ‘Mergers’? Discuss the potential motives and the operational challenges faced during the integration of two Banks.