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| **SESSION** | **AUG/SEP 2023** |
| **PROGRAM** | **MASTER OF BUSINESS ADMINISTRATION (MBA)** |
| **SEMESTER** | **III** |
| **COURSE CODE & NAME** | **DBFI301 – BANK MANAGEMENT & FINANCIAL RISK MANAGEMENT** |
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**Assignment Set – 1**

**1. Explain the types of banks in detail? 10**

**Ans 1.**

Banks play a crucial role in the global economy by providing a wide range of financial services to individuals, businesses, and governments. They are typically categorized based on the nature of their operations, the services they offer, and their clientele. Here are the main types of banks:

1. **Retail Banks**: These are the most common type of banks that the general public interacts with. Retail banks offer services to individual consumers. They provide basic banking services like checking and savings accounts, personal loans, mortgages, credit and debit

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**2. What are the functions of RBI? Elaborate 10**

**Ans 2.**

The Reserve Bank of India (RBI) is the central bank of India and plays a critical role in the Indian economy and financial system. Here are the key functions of the RBI:

1. **Monetary Authority**: The RBI formulates and implements India's monetary policy with the primary objective of maintaining price stability while keeping in mind the objective of growth. This involves controlling the supply of money and regulating interest rates to manage inflation and ensure economic stability.
2. **Regulator and Supervisor of the Financial System**: The RBI oversees India's financial sector, which includes commercial banks, financial institutions, and non-

**3. Explain in detail the role of banks in economic development? 10**

**Ans 3.**

Banks play a crucial role in the economic development of a country. They function as a pivotal mechanism in the overall financial system, providing the means for financial transactions, savings, investments, and transfers of money. Let's delve into the various ways through which banks contribute to economic development.

**Mobilization of Savings and Channeling Them into Productive Investments**: Banks encourage individuals and businesses to save by offering various savings instruments and

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**Assignment Set – 2**

**4. Describe the importance of Foreign Exchange Management Act 1999? 10**

**Ans 4.**

The Foreign Exchange Management Act (FEMA) 1999, enacted in India, represents a crucial piece of economic legislation that was implemented to facilitate external trade and payments, and to promote the orderly development and maintenance of the foreign exchange market in India. Its significance can be understood through various aspects:

**Liberalization of Foreign Exchange Regulations**: Prior to FEMA, the foreign exchange market in India was regulated by the Foreign Exchange Regulation Act (FERA) 1973, which

**5. Explain the role played by commercial banks in our country? 10**

**Ans 5.**

Commercial banks play a crucial role in the economic development and financial stability of a country. Their impact is multifaceted, influencing various aspects of the economy and society. In this discussion, we will explore these roles in detail, focusing on key areas such as financial intermediation, economic growth, monetary policy, credit provision, and

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**6. Explain about the different types of risks in banking? 10**

**Ans 6.**

In banking, managing various types of risks is crucial for maintaining stability and ensuring the sector's overall health. Here's an overview of the different types of risks in banking:

**Credit Risk**: This is the risk of loss due to a borrower's failure to repay a loan or meet contractual obligations. It is the primary risk in banking and can occur in various forms, such as individual loans, business loans, or credit extended to other banks. Credit risk management involves assessing the creditworthiness of borrowers, setting credit limits, and monitoring the