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| **SESSION** | **AUG-SEP’23** |
| **PROGRAM** | **MASTER OF BUSINESS ADMINISTRATION (MBA)** |
| **SEMESTER** | **3** |
| **COURSE CODE & NAME** | **DBFI304 FINANCIAL SERVICES** |
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**Assignment Set – 1**

**1. What do you understand by financial services? Explain its objectives.**

**Ans 1.**

Financial services refer to the economic services provided by the finance industry, which encompasses a broad range of businesses that manage money, including credit unions, banks, credit-card companies, insurance companies, accountancy companies, consumer-finance companies, stock brokerages, investment funds, individual managers, and some government-sponsored enterprises. These services are fundamental to the functioning of economies,

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**2. Mutual funds come in various types, each designed to meet different investment objectives and risk tolerance levels. What are some common products of mutual funds? Explain**

**Ans 2.**

Mutual funds offer a diverse range of products, each tailored to meet specific investment objectives and risk tolerance levels. This variety allows investors to choose funds that align with their financial goals, whether they're seeking growth, income, or a balance of both.

One common type of mutual fund is the equity fund, which primarily invests in stocks. Equity funds are favored by investors looking for long-term growth. They can be further

**3. Elaborate the different types of Portfolio Management Services and mention the strategies used by portfolio manager as a part of effective portfolio management.**

**Ans 3.**

Portfolio Management Services (PMS) are specialized investment solutions offered to cater to the diverse needs of investors. These services are often tailored to individual investment objectives and risk tolerance, providing a personalized approach to wealth management. In the realm of PMS, there are different types that cater to various investment styles and

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**Assignment Set – 2**

**4. What is merchant banking? Explain the key roles and functions of merchant banks in the financial industry?**

Merchant banking refers to a specialized area of banking, which caters primarily to the needs of large enterprises and high-net-worth individuals. Unlike commercial banks, which primarily deal with everyday banking transactions and consumer loans, merchant banks focus on providing more complex services. The key roles and functions of merchant banks in the

**5. Explain the key principles that underlie the concept of insurance. What are the roles/functions of IRDA?**

**Ans 5.**

Insurance is a fundamental financial tool designed to manage risks and provide protection against potential financial losses. It operates on several key principles:

1. **Risk Pooling**: The cornerstone of insurance is the concept of risk pooling, where a group of individuals or entities contribute to a collective fund. This fund is used to cover the losses of those few members who experience a covered event. By spreading

**6. Elaborate the different types of factoring services. How it is different from forfaiting?**

**Ans 6.**

Factoring and forfaiting are financial services that provide businesses with solutions to manage their accounts receivable and cash flow. However, they differ in their structure, usage, and the type of receivables they handle.

**Types of Factoring Services**

1. **Recourse Factoring**: In this type, the business retains the risk of bad debts. If the debtor fails to pay, the business must repay the advanced funds to the factor. This is a common