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| **SESSION** | **MARCH 2024** |
| **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. What are the different kinds of banks? Explain in detail.**

**Ans 1.**

Banks are essential financial institutions, offering many different services to individuals, businesses as well as governments. They play a vital part in the economy through facilitating financial transactions, offering credit, and managing savings. There are a variety of banks that each perform particular purposes and catering to different market segments. This article will examine the different kinds of banks in greater detail.

**Commercial Banking:** They are among the commonly used type of banks that are primarily focused on providing many financial services for the general public as well as companies. Commercial banks take deposits, provide savings and checking accounts and provide loans,

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**2. “RBI is the mother of all banks” Substantiate?**

**Ans 2.**

The Reserve Bank of India (RBI) is frequently described as"the "mother of banks" because of its role as the central bank in India's banking and financial system. In 1935, the RBI is India's main banking institution. India and plays a significant function in supervising and regulating the country's monetary and financial stability. The designation as the "mother" underscores its supreme authority and multifaceted functions that affect every aspect within the Indian economy.

The primary responsibility for the RBI is to develop and implement the country's fiscal policy. By controlling key rate of interest and controlling the supply by regulating supply and demand,

**3. “Banks play a big role in developing a nation” Discuss.**

**Ans 3.**

The banks are an integral part of the development of every nation, serving as the foundation of growth and stability of the financial system. Their diverse roles include a myriad of dimensions that all contribute to development of the nation. The primary impact of banks is the mobilization of savings and channeling their savings into profitable investments. Through providing a safe and secure environment for both individuals and companies to deposit their funds and save it, banks amass huge amounts of capital. This capital is then used to fund loans and credit facilities,

**Assignment Set – 2**

**4. Write in detail the steps taken in foreign exchange management.**

**Ans 4.**

The management of foreign exchange involves several steps that seek to regulate and stabilize the currency of a country, oversee international financial transactions, as well as reduce the risk of currency fluctuations. These steps are crucial for stabilizing the economy, encouraging international trade, as well as boosting confidence among investors. Here, we outline the detailed steps typically taken for managing foreign exchange:

**One Formulation For foreign Exchange Policy:** The first step is to formulate an extensive

**5. “Commercial banks are the backbone for economic development.” Discuss?**

**Ans 5.**

Commercial banks are, in fact, the backbone of economic development as they play a key part in the financial infrastructure of every nation. Their primary purpose is to help mobilize savings from individuals as well as businesses, and convert the deposits into loans and credit that boost economic activities. Through providing vital financial services, commercial banks facilitate the efficient allocation in resources. It is crucial for the stability and growth of the economy.

One of the main functions in commercial banking is to act as intermediaries between borrowers

**6. Discuss elaborately the risk management procedures adopted by the banks?**

**Ans 6.**

Risk management is a crucial element of banking as it assures security and stability of banks amidst various uncertainties. Banks employ comprehensive risk management processes to assess, identify as well as mitigate the various dangers they confront. Here, we review the extensive risk management strategies employed by banks

**Risk Identification:** The first step in managing risk is to recognize the various types of risks that