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| **SESSION** | **July- August 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 financial institutions that play a critical role in the economy by facilitating financial transactions, mobilizing savings, and promoting economic growth. Various types of banks cater to different financial needs, offering specialized services and products. The main kinds of banks include commercial banks, cooperative banks, development banks, investment banks, and central banks.

**Commercial Banks**

Commercial banks are the most prevalent type of banks that provide a wide array of services

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

**Ans 2.**

The Reserve Bank of India (RBI) is often referred to as the "mother of all banks" because it serves as the apex institution for the country's financial system. Established in 1935, the RBI plays a pivotal role in regulating, monitoring, and supporting the banking sector, ensuring monetary stability and promoting economic growth.

**Monetary Policy Implementation**

The RBI formulates and implements monetary policies to control inflation, stabilize the

**3. “Banks play a big role in the development of a nation” Discuss.**

**Ans 3.**

Banks are indispensable to the economic development of a nation. As financial intermediaries, they mobilize savings and channel them into productive investments, creating a robust foundation for economic growth. Their services and influence extend across various sectors, making them pivotal for both individual welfare and national prosperity.

**Mobilization of Savings**

Banks encourage individuals and businesses to save money by providing safe and reliable m

**Assignment Set – 2**

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

**Ans 4.**

Foreign exchange management refers to the regulation and control of foreign currency transactions to ensure economic stability and smooth international trade. In India, the Reserve Bank of India (RBI) oversees foreign exchange management under the Foreign Exchange Management Act (FEMA), 1999. The following steps outline the key measures and mechanisms adopted for efficient foreign exchange management:

**Exchange Rate Policy**

The RBI employs a managed floating exchange rate system, where the value of the Indian

**5. Describe the monetary policy in detail?**

**Ans 5.**

Monetary policy refers to the process by which a country’s central bank, such as the Reserve Bank of India (RBI), manages the supply of money and credit in the economy to achieve macroeconomic objectives. These objectives include controlling inflation, stabilizing the currency, promoting economic growth, and ensuring financial stability. Monetary policy is implemented through a combination of tools and frameworks.

**Objectives of Monetary Policy**

The primary objectives of monetary policy are price stability, economic growth, and e

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

**Ans 6.**

Risk management is a critical function in banking, given the complex and dynamic nature of financial markets. Banks face various risks, including credit risk, market risk, operational risk, and liquidity risk, which can impact their financial stability and profitability. Effective risk management procedures are essential to safeguard assets and maintain trust in the banking system.

**Credit Risk Management**

Credit risk arises from the possibility of a borrower defaulting on a loan. To mitigate this risk,