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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:

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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

**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

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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

**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 technological

**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:

1. **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