**Treasury Management in Banking**

**Q1. Describe your understanding of risk as a concept and risk management as a key function in Treasury unit of a Bank. Also, explain the various types of risks in the context of the activities of a Treasury unit**.

**Ans 1.**

**Introduction:**

A major issue in establishing an appropriate risk management organisation structure is choosing between a centralised and decentralised structure. The global trend is towards centralising risk management with integrated treasury management function to benefit from information on aggregate exposure, natural netting of exposures, economies of scale and easier reporting to top management. The primary responsibility of understanding the risks run by the bank and ensuring that the risks are appropriately managed should clearly be vested with the Board of Directors.

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**Q2. Describe your understanding of Foreign Exchange market and list the various players in the foreign exchange marketplace. Also, explain with examples the various types of foreign exchange rates used by Banks**

**Ans 2.**

**Introduction**

The foreign exchange market is a global over-the-counter (OTC) market that establishes the exchange rate for currencies worldwide. This foreign exchange market is also referred to as the forex market, FX market, or currency market. Participants in this market have the ability to purchase, sell, exchange, and speculate on currencies. Banks, forex dealers, commercial companies, central banks, investment management firms, hedge funds, retail forex dealers, and investors all participate in these foreign exchange markets. We will broaden our discussion of the

**Q3. Assume that you are the HR Head of a Bank and there is a need to recruit people for various roles in Front Office, mid-office, and back office of the Treasury unit**

**(A). What are the factors / qualities you will consider while evaluating a potential candidate in for employment in the Bank’s Treasury unit?**

**Ans 3a.**

**Introduction**

Investors analyse banks using key financial ratios such as return on assets, return on equity, efficiency ratio, and net interest margin. Utilize these ratios to track the bank's own performance and to compare the bank's financial performance to that of competitors.

Banking is a highly regulated industry, which makes it easier to compare the performance of individual banks and the industry as a whole. Regulatory agencies such as the Federal Deposit

**b. Based on your evaluation as per (a) above, what qualities and skills you will look for allocating the selected candidates in in Front Office, mid-office, and back office?**

**Ans 3b.**

**Introduction**

The front office staff is frequently the first, and sometimes the last, point of contact for your patients. This establishes the tone for the remainder of their visit. A well-trained front desk representative is the foundation for a five-star patient experience. Additionally, it can have a