**Financial Institutions and Markets**

# June 2022 Examination

**Q1. Vishal has recently joined an Executive MBA program at a reputed college. As a part of his assignment, he is asked to prepare an assignment to understand how the Cash Reserve Ratio (CRR) is used as a credit control tool by RBI and the Statutory liquidity ratio (SLR) is used in Lowering the Country's Inflation. Help Vishal to prepare his assignment. (10 Marks)**

**Ans 1.**

**Introduction:**

The Cash Reserve Ratio (CRR) is the percentage of a bank's general deposit required by using the Reserve bank of India (RBI) to be held as liquid cash reserves. SLR stands for Statutory Liquidity Ratio, which is the minimal share of deposits that a commercial bank should keep in liquid coins, gold, or other assets. It is essentially the minimum stability that banks should meet before they may extend credit to customers. These are held by the banks themselves, no longer the Reserve bank of India (RBI). The RBI determines the SLR. one of the reference costs is the

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**Q2. Mr. Prakash wants to start up his venture. He has no idea about the investment stages, which forms the building block for the start-up business, and hence seeks help from his financial advisor Mr. Sharma. Discuss the three steps of venture capital financing to Mr. Prakash (10 Marks)**

**Ans 2.**

**Introduction:**

When getting new businesses off the ground, "venture capital" is commonly used. While maximum individuals know that it's miles a supply of finance, few know how assignment capital financing works. Assignment capital is a form of finance that mixes money from traders and loans to new businesses and startups that the establishment’s sense have long-time improvement ability. Typically, mission capital investments encompass a high degree of danger in return for a

**Q3. Ms. Sunita, after completing her graduation, has recently joined a bank. With a steady income now and good growth prospects for her career, she intends to save regularly and gradually increase the amount of savings over the years. Her colleagues in the bank have advised her to invest in Mutual Funds (MFs) as a suitable option for her. However, Ms. Sunita is not at all familiar with MFs and has some queries such as:**

**a. What are mutual funds, and why should she be investing through a mutual fund? (5 Marks)**

**Ans 3a.**

**Introduction:**

A mutual fund is a monetary automobile that combines the money of numerous individuals and invests it in various monetary devices together with shares, bonds, and other securities. Every investor holds gadgets representing a percentage of the scheme's holdings in a mutual fund

**b. What are the various types of mutual funds? (5 Marks)**

**Prepare a detailed answer to her queries**

**Ans 3b.**

**Introduction:**

Mutual funds are many of the most thorough, simple, and bendy methods to build a diversified funding portfolio. Mutual funds come in various styles and sizes, with alternatives to meet a vast range of risk appetites. Let’s take a look at the various forms of mutual budget on the market to