**Financial Institutions and Markets**

**December 2022 Examination**

**Q1. Ambit Ltd. is one of the major players dealing in FMCG products in India. The company now intends to launch a range of FMCG for fitness-conscious people and plans to market it by opening its own retail outlets. So, the management of the company is planning to raise further fresh capital by issuing shares in the primary market. As a financial advisor to the firm advise the various techniques which the company can use in order to raise fresh capital from the primary market.** **(10 Marks)**

**ANS 1.**

**INTRODUCTION:**

Section 2( h) of the Securities Contracts Regulations Act specifies safety and securities as 'Securities include shares, manuscripts, stocks, bonds, bonds, bond stock, by-product, government safety, and securities or any type of such interest which the main government declares as a safety and security." A financial market is a system where the intermediaries are offered the possibility to offer their financial services to the firms on the market. The flow of cash from surplus unit to shortage unit is called a financial

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**Q2. Pooja is a new joiner at a financial advisory firm. Her first task given by the manager is to prepare a report on any four each money market instruments that she would advise her client to invest in for a short time period. Prepare a report for Pooja to complete her first task. (10 Marks)**

**ANS 2.**

**INTRODUCTION:**

The economic market is a platform where the intermediaries are provided a possibility to give their monetary services to the business in the market. The flow of money from surplus unit to deficit system is called a monetary system. Section 2( h) of the Securities Contracts Regulations Act specifies protections as 'Securities include shares, scrips, stocks, bonds, debentures, debenture stock, by-product, government securities or any type of such interest rate which the main

**Q3a. Manya is a broker at an insurance firm and has a good understanding of various instruments sold in the Indian insurance Markets. She is now curious about the products sold under the life insurance policy and the constituents who will help a client in this process. You are therefore required to help Manya understand various life insurance policies along with the participants involved in such a market. (5 Marks)**

**ANS 3A.**

**INTRODUCTION:**

Life Insurance Corporation, known as LIC, is an Indian state insurance group and investment firm. It works as an intermediary that can aid the individual who has the insurance plan to keep their life secured in case of any risk or harm to their life. As a specific, differences ought to be very usual. For this reason, the insurance plans are also meant to be various, along with the

**Q3b. Ramya started her handmade bags business 5 years ago and is now starting a new project of cotton clothes for which, she needs a huge amount of capital. Her friends suggested she approach Venture Capitalists for her capital requirements. In the light of the above case, explain to Ramya the concept of Venture Capital and the stage of funding involved in Venture Capital Financing**. **(5 Marks)**

**ANS 3B.**

**INTRODUCTION:**

Capital Market deals in long-term safety and securities. It is a market where long term debt or equity backed services are dealt with. The market mainly means a trading floor where various entities trade and come in safety and securities. The capital Market is divided into two markets: