**Banking and Insurance**

**April 2023 Examination**

**Q1. Reserve Bank of India (RBI) is the apex monetary Institution which controls Indian Rupee, monetary policy, and the banking system in India. Discuss the important functions of the RBI. (10 Marks)**

**Ans 1.**

**Introduction**

R.B.I. chiefly referred to as the Reserve bank of India, is the USA's regulatory frame and the central bank answerable for regulating the country's banking devices. It comes below the ministry of finance, below the union ministry of India. Its primary functions encompass issuing, controlling, and maintaining a supply of the Indian rupee. It also under sees India's central charge structures and works to sell its financial development. BRBNM, which stands for Bhartiya Reserve financial institution word Mudra, is a specialized department of the reserve bank of India. It mints and prints the country's currency notes in two of its currency It is only half solved

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**Q2. Mr. Raj has recently graduated and got placed in a private sector bank and is unaware of the banking sector and its operations. Being his reporting manager, you need to brief him various Principles of lending and need to explain him in details about the same. (10 Marks)**

**Ans 2.**

**Introduction**

Private Banks can be described as banks owned by using general partners with limited partners or people. In this case, lenders can look to the general partner's/ sole owner's and the bank's assets. Private Banks are usually not incorporated.

Non-public banks have a vast tradition in the U.K., where C. Hoare and Co. have been in business because 1672. Those banks have sizeable practice in Switzerland, going back to 1685 when the revocation of the edict of

**Q3a. When the investment bank Lehman Brothers fell on 15 September 2008, it was the largest bankruptcy ever, and it still is. Thus, before the bankruptcy, Lehman Brothers’ risk management department identified five specific risks inherent in their business. Explain in detail the various types of risk which could have led to their downfall. (5 Marks)**

**Ans 3a.**

**Introduction**

Lehman brother Inc became a global financial service based in the United States of America. It changed into the base in 1847. Its primary activities blanketed funding banking, constant earnings, equity and private banking, investment management, and research. It has become one of the biggest funding banks in the USA. It ranked number 4 in the whole U.S., with

**Q3b. Explain fund based services and elaborate on the various services which are offered in fund based services (5 Marks)**

**Ans 3b.**

**Introduction**

Fund-based services may be defined as the ones in which banks and financial institutions provide long-time period and brief-term funds to groups and people. The financing services are provided primarily based on the financial ability of an individual or an organization to