**Financial Institutions & Markets**

**June 2023 Examination**

 **Q1. “Financial institutions are an important component of a financial system. They specialise in financial and monetary activities at the both retail and commercial segment.” These financial institutions manage the capital flows in the financial market. Explain the various categories of financial institutions with examples according to the activities they undertake in detail. (10 marks)**

**Ans:**

**Introduction**

It is only possible to have a well-oiled financial device with the participation of various financial establishments. Those institutions facilitate coins transfer from savers to borrowers, contributing to the economy's enlargement. They serve the retail and business sectors of the market, and the scope of their offerings encompasses everything from straightforward savings accounts to intricate financial products, including derivatives. In the following paragraphs, we will examine the several types of financial institutions and the activities done by each of

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**Q2. At WSN wealth advisors, the clients are offered the most appropriate investment strategies. For their wealth management segment, WSN has to prepare a portfolio of any five mutual fund schemes that can be advised to their client to invest in with a low-risk appetite for a time period of 5 years. Advise any five mutual fund schemes with their characteristics, benefits and disadvantages for a low-risk appetite client. (10 marks)**

**Ans :**

**Introduction**

WSN Wealth Advisors is a well-known financial advisory firm that offers its customers diverse funding strategies to suit their financial desires. One of their core offerings is wealth management, in which they assist customers in investing their wealth in different monetary units, along with mutual funds. For a low-risk appetite purchaser seeking out stable returns over an extra extended duration, WSN has to put together a portfolio of any five mutual fund schemes. In this essay, we can speak about ten mutual fund schemes that WSN can

**Q3a. “Financial derivatives are financial instruments whose value is derived from the underlying asset.”**

**In light of the above statement, explain various types of derivative contracts with examples. (5 marks)**

**Ans:**

**Introduction:**

Derivatives are financial instruments whose value is derived from the underlying asset. Derivatives are used for risk management, speculation, and arbitrage. They are traded on exchanges or over-the-counter (OTC) markets and the underlying asset's value determines its price. This paper will

**Q3b. “A merchant banker works as a financial advisor, management counselor, and an entrepreneur.” this explains, in short, the function and functions of a service provider banker in the financial market. (five marks)**

**Ans:**

**Introduction:**

A merchant banker offers financial services to company clients and investors within the financial marketplace. The position of a merchant banker is to behave as a financial guide, management counselor, and entrepreneur, providing guidance and assistance to customers on