**Financial Institutions and Markets**

**June 2023 Examination**

**Q1. Ambey Ltd. is one of the biggest players dealing in fitness machines in India. The company now intends to launch a range of fitness food for fitness-conscious people and plans to market it by selling it on various e-commerce portals and opening retail outlets. So, the management of the company is planning to raise further capital in the debt market. As a financial advisor to the firm advise the various techniques which the company can use in order to raise capital from the debt market. (10 marks)**

**Ans 1.**

**Introduction**

The viral outbreak threw the energy of maintaining one's intellectual and physical health into sharper relief. As people across us grew aware of their immunity and fitness, this newfound awareness stimulated human beings to remember fitness as essential to ensure a healthier and better life. Amid the extended lockdowns, they moved their stance toward exercising in Favour of sustainable fitness by including any form of activity into their lifestyle. Even those who did now not commit to a rigorous fitness regime opted for yoga, mini workouts, jogging, or walking to stay fit.

Market research corroborates this variation and evolution in the sensibilities and mindset of

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**Q2. Prabhas has joined non-banking financial companies (NBFCs) but is unclear about the role and types of NBFCs. Apprise, Prabhas about the role of NBFCs in the financial services segment with various types of NBFCs as per business activity catering for the financial needs of the Indian economy with examples. (10 marks)**

**Ans 2.**

**Introduction**

NFBCs (Nonbank financial companies), or nonbank financial institutions, can be defined as economic institutions that offer diverse banking works but do now not have a banking license. Generally, these institutions must refrain from taking antique demand profits, readily available cash, and those in savings or checking accounts- from the public. This hassle keeps them outside the scope of conventional oversight from the nation and federal monetary regulators.

Nonbank financial companies fall under the oversight of the customer protection act and

**Q3a. Uday is a new joiner at a currency exchange firm. His first task given by the manager is to prepare a report on trends in the major currency exchange quotes for the past year. However, Uday has little knowledge about the participants in the foreign exchange market. Brief Uday about the various participants in the foreign exchange market for successfully executing his task. (5 marks)**

**Ans 3a.**

**Introduction**

The foreign exchange market (also known as FX, forex, or the currencies market) is an over-the-counter (OTC) global The marketplace calculates or determines the exchange charge for currencies around the globe. Participants in this market can sell, buy, alternate, and speculate

**Q3b. “Regulatory mechanisms are implemented to ensure that there is always a balance between the inflow of money and the outflow of funds so that the financial markets are able to function efficiently and effectively.” Explain the important regulatory authorities in India with their functions. (5 marks)**

**Ans 3b.**

**Introduction**

**Different financial regulators in India-**

**RBI**

**The RBI's primary** responsibility is to ensure price stability. Its predominant capabilities include the following:

A) Circulating and printing currency all through the country

b) Maintaining banking industry reserves by using setting reserve ratios.

c) Examining bank monetary statements to keep a direct eye on any stresses in the financial