**Financial Institutions & Markets**

**September 2023 Examination**

**Q1. “Financial instruments are tradeable assets for turning saving into investments. This leads to capital formation in an economy.” Explain the types of financial instruments with their characteristics, benefits and disadvantages issued in India. (10 marks)**

**Ans:**

**Introduction:**

Financial instruments serve as critical equipment in facilitating the transformation of financial savings into investments, playing a pivotal function in the growth and development of an economic system. By offering tradeable belongings, these units allow individuals, groups, and governments to raise capital and effectively allocate assets. In India, a wide range of monetary instruments is issued to fulfill the numerous desires of buyers and promote capital formation. This essay explores the multiple varieties of financial instruments prevalent in India and their distinct characteristics, benefits, and It is only half solved

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**Q2. “Insurance is a risk management tool that protects an individual from the uncertainty pertaining to life and non-life domains.” Discuss the various types of insurance products available in the markets for hedging both life and non-life risk. (10 marks)**

**Ans :**

**Introduction:**

Insurance is a critical risk control device that offers safety and financial safety to people and businesses. It safeguards against uncertain activities by shifting the danger to an insurance enterprise in change for average premium bills. Coverage products are designed to cover lifestyles and non-life risks, ensuring that policyholders are safely blanketed in various components of their lives. In this dialogue, we can explore the distinctive types of insurance merchandise to hedge each existence and non-life danger.

**Q3a. Vasudha is an entrepreneur, making handmade daily products for past 2 years. Her business is gaining good consumer response. So, she is exploring the financing options available in the market for raising funds during the expansion of her business through venture capital. Explain in brief various advantages of raising funds by venture capital route with the types of early stage funding. (5 marks)**

**Ans :**

**Introduction:**

Venture capital (VC) is a shape of financing that includes traders imparting funds to early-stage, excessive-capability companies in trade for a possession stake within the business. It is an opportunity source of capital for entrepreneurs like Vasudha, who want to amplify their companies. Undertaking capital, corporations typically spend money on corporations with

**Q3b. “The growth of nations and their economies depend upon the Financial aid, good health facilities, education and infrastructure.” In this regard, explain in brief the role, functions and objectives of various international financial institutions with examples. (5 marks)**

**Ans :**

**Introduction:**

The growth of countries and their economies relies upon several important factors, such as economic resources, precise health facilities, education, and infrastructure. Those factors sell economic development, reduce poverty, and enhance residing requirements. International monetary institutions (IFIs) are instrumental in offering financial support, information, and