**Financial Institutions and Markets**

**September 2023 Examination**

 **Q1. “Development Financial Institution is an alternative financial institution comprising community development financial institutions, microfinance institutions, etc.” Explain the role and functions of various development financial institutions in India with examples. (10 marks)**

**Ans:**

**Introduction:**

Development monetary institutions (DFIs) are critical in fostering economic growth and development in India. Those institutions are specialized financial intermediaries that focus on providing long-term financing, credit, and other monetary services to guide various sectors of the economy. DFIs in India include institutions just as the national bank for Agriculture and Rural Development (NABARD), the Small Industries development bank of India (SIDBI), and the Export-Import Bank of India (EXIM Bank), amongst others. This essay will speak about the position and features of those DFIs, highlighting their contributions to economic development in

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**Q2. Rishi is a web aggregator in the insurance business and has a good understanding of various instruments sold in the Indian insurance Markets. He is now compiling the details about the products sold under the non-life insurance policies and the constituents who will help a client in this process. You are therefore required to help Rishi understand various non-life insurance policies with examples. (10 marks)**

**Ans:**

**Introduction**

Non-life insurance, or general insurance, covers various dangers other than life. It encompasses multiple insurance rules that guard individuals, companies, and groups in opposition to financial losses springing up from unexpected events. Non-existence insurance rules are designed to mitigate the dangers associated with the property, liability, fitness, travel, motors, and other tangible belongings. In India, the non-life coverage market offers diverse guidelines tailored to satisfy the specific needs of individuals and companies. This compilation will explore the concepts, applications, and examples of various non-life insurance rules available in the Indian

**Q3a. Yatharth is a beginner in financial market investments. He is exploring various risks associated with an investment in the financial market. Explain the brief various risk associated with investments in the financial market. (5 marks) –**

**Ans:**

**Introduction:**

Investing in the economic market can be a lucrative opportunity for individuals like Yatharth looking to grow their wealth. However, it's essential to understand that money market investments are dangerous. The danger is an inherent aspect of investing, and consciousness of the various risks of financial market investments is crucial for making informed decisions.

**Q3b. “The foreign exchange market is considered to be the largest and the most liquid financial market in the world.”**

**Considering the above statement, explain the concept of the currency market and the significant role it plays for various foreign market participants. (5 Marks)**

**Ans:**

**Introduction:**

The forex market, usually known as the forex or forex market, is a decentralized global marketplace where participants trade currencies. It is considered the sector's largest and most liquid financial market due to its immense daily trading volume, exceeding trillions of dollars. The forex marketplace performs a massive position for various foreign market participants,