**International Banking & Foreign Exchange Management**

**Sept 2023 Examination**

**Q1) Recently, we have seen quite a volatility in exchange rates globally. Discuss the role of exchange rate regimes in international banking and their impact on foreign exchange management. (10 Marks)**

**Ans 1.**

**Introduction**

The exchange rate regime is a key framework within the world of international banking and finance, significantly impacting the dynamics of the global economy. Over the past few decades, the nature of these regimes has evolved substantially, reflecting the changing realities of global economic integration and financial flows. More recently, an unprecedented degree of volatility in the global exchange rates has been observed, bringing the topic of exchange rate regimes to the forefront of economic debate.

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**Q2) Our Finance market recently commented on India’s capital account. Explain Capital account What is the balance of payments and what is its significance in international banking. (10 Marks)**

**Ans 2.**

**Introduction**

The global economic landscape consists of an intricate web of transactions between countries, resulting from various activities such as trade, financial investments, or aid. Each of these transactions, no matter how small, impacts a country's financial position in the international context. Understanding these transactions requires a firm grasp of key concepts like the balance of payments and capital account, which have a central role in international banking.

The balance of payments is an essential part of a nation's economic health, allowing for an understanding of its financial

**Q3) A. Discuss the various benefits and challenges of conducting cross-border transactions and the impact on international banking operations. (5 Marks)**

**Ans 3a.**

**Introduction**

Cross-border transactions, referring to the exchange of goods, services, or funds between entities located in different countries, have become a fundamental aspect of today's increasingly globalized world. These transactions range from simple remittances sent by individuals to their families in their home countries to intricate financial deals by multinational