**Financial Institutions & Markets**

**December 2023 Examination**

**Q1. “Financial tools facilitate the efficient flow of money and capital throughout the globe” With the given statement, describe the various financial instruments that are relevant in India.**

**Ans:**

**Introduction**

Financial tools are pivotal within the modern global economic system, facilitating the efficient flow of money and capital across borders. In India's rapidly developing financial system with a diverse financial landscape, diverse economic instruments are instrumental in channeling funds, managing risks, and supporting economic growth. These instruments encompass various options along with equities, bonds, derivatives, mutual funds, and extra, each with unique traits and applications.

The economic system in India has undergone significant transformations over time, aligning with worldwide requirements and adapting to rising trends. This introductory phase will offer a top-

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**Q2. You are a financial Advisor in a financial advisory firm. Your client apart from his existing investments wants to diversify his portfolio in the mutual funds. Help your client to know the details about the mutual funds whereby discussing its features and various types of mutual funds.**

**Ans:**

**Introduction**

In the realm of financial management, the art of investing has emerged as a pivotal device for shaping and securing our financial future. As people, we continuously seek ways to optimize our budget, enhance wealth, and achieve our long-term economic goals. Among the array of investment options, mutual funds are preferred due to their potential for diversification, expert management, and accessibility.

This guide is crafted to comprehensively understand mutual budgets—their concept, utility, and the various types inside the financial landscape. We will delve into the intricate details

**Q3. Arun has recently been placed in a public sector bank. His manager asks him to prepare a short presentation on the following. Help Arun to prepare with his presentation.**

**A) Enumerate how Cash Reserve ratio (CRR) is used as a credit control tool by RBI.**

**Ans:**

**Introduction**

The Cash Reserve Ratio (CRR) is a crucial monetary policy device employed by the Reserve Bank of India (RBI) to regulate the liquidity and stability of the banking system. CRR mandates that banks preserve a certain percentage in their general deposits through cash reserves with the central bank. This requirement influences commercial banks' lending ability and helps manage

**B) Also, Discuss the contribution of statutory liquidity ratio (SLR) in Lowering Country’s Inflation.**

**Ans:**

**Introduction**

Inflation, characterized by a sustained growth in the general price level of goods and services over a defined duration, can disrupt the equilibrium of a nation's economy. It impacts the purchasing power of individuals and businesses, the allocation of assets, and the overall economic stability. A delicate strength in inflation levels is imperative for financial increase,