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   OBJECTIVES

   HYPOTHESES

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   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

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AN EFFECTIVE STUDY ON CAUSES AND PREVENTIONS OF CURRENCY FLUCTUATION

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ABSTRACT

Firms are exposed to risk in situations where their holdings can changes can change in value due to unexpected changes in business conditions. There are different types of risks that firms are exposed to in their day-to-day operations. One such risk is currency risk, also known as foreign exchange risk. A firm has foreign currency exposure when its income flows and /or capital flows are affected by unanticipated changes in foreign exchange rates. Foreign exchange risk is mainly faced by exporters and importers when their foreign currency receipts or payments might either become worthless or cost more in terms of the domestic currency, between the time the goods are sold or purchased and the time when the payment is received or made. Apart from exporters and importers, others who face the risk of exchange rate fluctuations include international investors, international borrowers and lenders, banks, financial institutions, individuals who maintain foreign currency deposit accounts, and travelers.

KEYWORDS
Exchange, Fluctuation, currency, appreciation, depreciation, inflation.

INTRODUCTION

We all know that each country has its own currency (except in Europe where a group of countries have a common currency). The rate at which we can convert one currency into another currency is known as conversion rate between those two currencies. Therefore, if I have Rs 1,ooo/- with me and I wish to get US $ by surrendering the above INR, I need to go to bank or an authorized currency dealers for this transaction. They will convert my INR into US $ at that day's rate. Thus, it becomes clear that there is a foreign exchange market where you can buy one currency in lieu of another currency. The rate at which this happens is called conversion rate. This rate changes an daily basis depending on the demand and supply of each currency.

WHAT IS MEANT BY RUPEE DEPRECIATION AND RUPEE APPRECIATION?

However, most of us, tend to confuse when we read that there is a Rupee Depreciation as it has moved from Rs60 per US$ to Rs65 per US$. A look at this change indicates value has increased but report reads that INR has depreciated. Undoubtedly it is confusing. Let us try to remove this confusion.

Now we will try to understand what appreciation is and depreciation refers to when we read such news on daily basis. Let us assume that in case, you go to a bank and asks the bank that you intend to buy US$100, please tell me what is the amount of INR you have to pay. Bank informs you that you need to pay Rs 6017/-. This means you can buy US$ @ Rs.60.17/- per dollar. This is the selling rate of the said bank for US $ for that day.

Now after one month, you go to bank and again ask the bank that you wish to buy US$ 100, and bank tells you that this time you have to pay Rs.6, 500/-.. This means you have pay more to receive the same amount of US $, i.e., US$ @ Rs.65/- per dollar. This means the local currency has depreciated.

This will be known as Depreciation of Indian Rupee. In the above example, it is clear that value of INR has gone when compared to US$.

On the other hand, if the rate quoted by bank on second occasion is say Rs. 5380/-. It will be considered as appreciation of INR as this time you have to pay less amount to buy the same amount of US$.

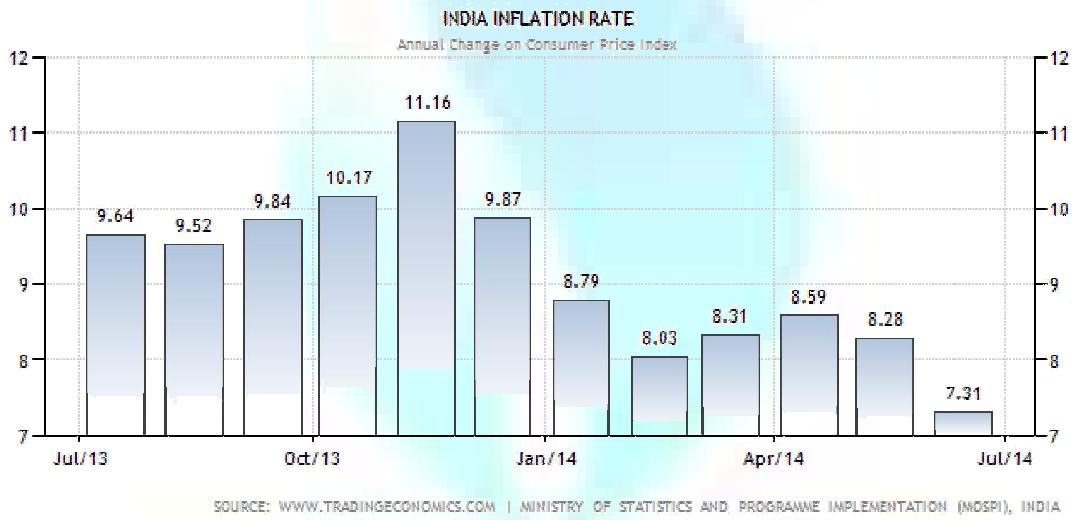
WHAT IS THE IMPACT OF DEPRECIATION AND APPRECIATION OF RUPEE ON INDIAN LIVING IN INDIA? WE ARE ASSUMING THAT INITIALLY THE EXCHANGE RATE OF US$-INR IS RS.50/-:

	If Rupee DEPRECIATES (For example, when US$-INR moves from Rs. 50/- to Rs. 55/-)	If Rupee APPRECIATES (For example, when US$-INR moves from Rs. 50/- to Rs 47/-)
Effect on Importers	Imports become costly as for each USD we have to pay Rs. 5/- more IMPORTS BECOME COSTLIER	Imports become cheaper as for each US we have to pay Rs3 less IMPORTS BECOME CHEAPER
Effect on Exporters	Exporters will have higher revenue. For exports of each Dollar, the exporter will get Rs 5 higher EXPORTERS EARN MORE	Exporters will earn lower revenue. For exports of each dollar, now the exporter will get Rs 3 less. EXPORTERS EARN LESS
Indian Who Wish to Go on Holidays Abroad	For each dollar taken abroad for spending, the traveler has to pay Rs 5 more and thus his trip will become costlier TRIP IS COSTLIER	For each dollar he intends to take abroad for spending, the traveler has to pay Rs. 3/-less and thus his trip will become cheaper. TRIP IS CHEAPER

WHAT ARE THE MAJOR FUNDAMENTAL FACTORS THAT AFFECT CURRENCY MOVEMENTS?

- **Trade Balance -** This refers to imports and exports, and is probably the most important determinant of a currency's value. When imports are greater than exports, you have a trade deficit. When exports are greater than imports, you have a surplus. A shift in the trade balance between two countries tends to weaken the currency of the country with greater deficit.
- **Wealth -** Wealth is a country's reserves, in the form of gold, cash, natural resources, and so on. Basically any factor that affects a country's ability to repay loans, finance imports, and affect investments impacts the market's perception of its currency and the currency's value.
- **Internal budget deficit or surplus -** A country running a current account deficit has, on balance, a weaker currency than one that runs a budget surplus. This is tricky, however, in that the direction of the surplus or deficit affects perceptions and currency valuations too.
- **Interest Rates -** Funds move around the world electronically in response to changes in short-term interest rates. If three-month interest rates in Germany are running 1% less than three-month rates in the United States, then all other things being equal, "hot money" flows out of Euro into the Dollar.
- **Inflation -** Inflation in each country, and inflationary expectations, affect currency values. What good is a 10% short-term return in some country if inflation is running 15%?
- **Political factors -** Taxes, stability, whatever affects the international trade of a country or the perception of "soundness" of the currency affect its valuation.

FIG. 1



Actual	Prvious	Highest	Lowest	Dates	Unit
7.31	8.28	11.16	7.31	2012-2014	Percent

Historically, the whole sale price index (WPI) has been the main measure of inflation in India. However, in 2013, the governor of The Reserve Bank of India Raghuram Rajan had announced that the consumer price index is a bette measure of inflation. This page pro vides - India Inflation Rate - actual values, historical data, forecast, chart, statistics, economic calendar and news.

MAJOR FACTOR S THAT PREVENTION OF CURRENCY FLUCTUATION

- Balance of payment: A country with a balance of payments surplus is probably exporting much of its production. I n addition, its government and residents are savers, providing enough capital to finance this production and even lend to other countries. This is a great scenario to boost economic growth, in the short term. However, in the long term, this country needs to encourage its residents to spend more and build a larger domestic market. This will keep it from being to dependent on export-driven growth. It will also allow its companies to refine goods and services, using the domestic population as a giant test market. Finally, a large domestic market can also inoculate the country from the volatility of exchange rate fluctuations.
- FDI: FDI refers to the flow of capital between countries. According to the United Nations Conference for Trade and Development (UNCTAD), FDI is 'investment made to acquire lasting interest in enterprises operating outside of the economy of the investor.'* A single flow of capital between two countries is described as outward for the investing country and inward for the recipient country. FDI is undertaken by both private sector firms and governments.
- Generally speaking, given their relatively high interest rates compared with that of the developed market economies, emerging economies are the destination of hot money. Although the emerging market countries welcome capital inflows such as foreign direct investment, because of hot money's negative effects on the economy, they are instituting policies to stop "hot money" from coming into their country in order to eliminate the negative consequences.
- Tourism Development: Tourism Development is one of the major factor to prevent currency fluctuation while attract tourist from outside the border of the country to get foreign currency reserve.

- RBI Intervention: When there is too much volatility in the rupee-dollar rates, the RBI prevents the rates from going out of control to protect the domestic economy. The RBI does this by buying dollars when rupee appreciates too much and by selling dollars when the rupee depreciates significantly.
- Exchange Rate Control: Another currency hedging tool to protect you against fluctuating exchange rates is a 'Forward Contract'. A Forward Contract is a risk management tool that helps you manage your currency requirements. A Forward Contract allows you to agree an exchange rate today to buy or sell currency at a date in the future. A Forward Contract offers many benefits in the exchange currency markets. Payments or receivables in the future can be priced in your currency with certainty and so you can accurately budget and forecast. A Forward Contract is especially attractive if the prevailing exchange rate is in your favor as you get the added benefit of this. Indeed many customers will buy forward when the rate is good.

CONCLUSION

Prevention of Currency fluctuation is essential for growing the economical position of the country. If Currency fluctuation not to be prevented it effects to increase country inflation then the GDP and National Income will be down fall. Thus the Government should take immediate action to prevent Currency fluctuation.

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With sincere regards

Thanking you profoundly

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