**Commerical banking**

**Internal Assignment Applicable for June 2020 Examination**

**1. Rohan is appointed as a control manager in a reputed bank. As a manager he needs to prepare the presentation highlighting the Risk control/mitigation process in banks. Help Rohan in preparing the presentation**.

**Answer**: Risk management helps in minimising the failure of business activities which are based on finance or performance in the organisation. It is the responsibility of the organisation to manage risk effectively and overcome hindrances affecting the overall growth of the organisation. Hence risk

**2. We have witnessed via media the massive fraud of Rs. 11,400 crores at Punjab National Bank which landed them in a huge controversy. Analyze the case and give a short presentation on what went wrong from PNB’s side and what precautions PNB would have taken while granting Letter of credit to its customer**.

**Answer**: A letter of credit (L/C) is an instrument signed by the importer’s banker that promises to make payment to the exporter if he follows the conditions mentioned in the L/C and if the specification about the quantity and quality of exports matches with those mentioned in the L/C. It is a letter of promise and not a letter of guarantee of the underlying commercial transaction. The issuing bank gets a

**3. Assume you are ABC bank. In recent days Non-Performing Asset is giving a deleterious impact on the return on asset. As a bank, discuss-**

**a. The factors contributing to high level of NPAs in the Indian Banks**

**b. The measures you will take to overcome this alarming issue.**

**Answer**: a) As per Reserve Bank of India’s guidelines, income on loans is to be recognised on receipt basis (as against accrual basis) and if it has not been received for a specified period, the same asset is to be treated as non-performing. The Indian banking sector is facing a serious problem of NPA. The extent of NPA is comparatively higher in public sectors banks. To improve the efficiency and profitability, the NPA has to be scheduled. Various steps have been taken by

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