**Commercial Banking System & Role of RBI**

**September 2023 Examination**

**1. Creation of charge on securities deposited with the bank, for availing loan facility, is one of the important tasks of Credit Department of Bank. Explain the different modes of charge creation –**

**a) Lien marking**

**b) Hypothecation**

**c) Equitable mortgage**

**d) Pledge**

**Ans:**

**Introduction:**

The credit score department of a commercial, financial institution performs an essential role in facilitating lending activities and coping with credit score risk. One of the credit score department's essential tasks is growing charges on securities deposited with the financial institution to secure loan facilities. Those fees provide a legal framework for the bank to recover its dues in case of default by the borrower. There are several modes of fee creation, every with its characteristics and requirements. This essay will discover four basic ways of fee creation: lien marking, hypothecation, equitable loan, and pledge.

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**2. Recovery of stressed assets (NPA) is one of the major assignment of banks today, who are reeling under pressure of mounting NPAs. Recovery not only unblocks the blocked capital of bank but it also has a direct bearing on the Profit & Loss Account report of the bank. What are the different modes of recovery explain at least five and give your rationale for choosing these five methods**

**Ans:**

**Introduction:**

Industrial banks play a vital role in the monetary gadget by mobilizing funds from the public and channeling them towards influential sectors of the financial system. But the banking quarter is presently suffering from mounting Non-performing belongings (NPAs) or burdened property. NPAs are loans or advances that have stopped producing earnings for banks because of default in reimbursement by using borrowers. Restoring stressed assets is a critical mission for banks because it unblocks capital and directly influences the financial institution's earnings and Loss Account file. This essay will discover the unique recuperation modes and examine five methods

**3**. **Most of the banks are opting for non-fund based lending than traditional fund based lending. Fee based income and advisory services are now a major source of income for the banks than conventional interest earning from assets financed by banks.**

**a. From above statement explain different types of non-fund based lending activity of the bank, explain any three.**

**Ans:**

**Introduction:**

The banking industry performs a vital function in the financial improvement of a country using providing numerous financial services to people, companies, and authorities entities. In recent years, there has been a significant shift in the approach of banks toward non-fund-based lending activities compared to traditional fund-based total lending. Non-fund-based lending refers to

**b. What are fee based and advisory activities of banks, explain any three**

**Ans:**

**Introduction:**

Commercial banking plays a vital economic position by providing numerous financial services to individuals, businesses, and governments. The banking landscape has evolved even as the traditional shape of banking involved fund-based lending, wherein banks would lend money and earn interest on the loans. In recent years, many banks have shifted their focus towards non-fund