Assignment 6

The due date for submitting this assignment has passed.

Due on 2021-03-31, 23:59 IST.

As per our records you have not submitted this assignment.

1) The main reason which led to reporting of huge losses in Public Sector Bank was?
   - Increase in CRR
   - Increase in SLR
   - Mandatory AQR or asset quality review process
   - Mandatory CARBS, 2 records
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   Mandatory AQR or asset quality review process

2) Twin balance sheet problem in relation to banks refers to?
   - Low profits and high expenditures
   - High debts of corporates and high NPA
   - Low-deposits and low savings
   - High-interest rate and high NPAs
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   High debts of corporates and high NPAs

3) RBI or insolvency and bankruptcy codes main objective was to ____?
   - Formulate a smooth exit process for businesses that have failed
   - Increase confidence among creditors to invest in the country
   - To increase the availability of credit in the country
   - All of the above
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   Formulate a smooth exit process for businesses that have failed

4) Which of the following board is responsible for seeking the insolvency process in India?
   - RBI
   - DBR
   - NHB
   - FID
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   RBI

5) Percentage of NPAs coming from public sector banks according to 2016-17 economic survey was?
   - 20-40%
   - 40-60%
   - More than 60%
   - None of the above
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   More than 60%

6) Balance sheet syndrome is?
   - Low-profit-making scenario and high losses
   - High-profit-making scenario and low losses
   - None of the above
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   High-profit-making scenario and low losses

7) Reasons to contribute to balance sheet syndrome is?
   - High burden of debt and weaker profit scenarios
   - Inadequate bankruptcy procedures
   - Failed IRR models
   - All of the above
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   All of the above

8) “Written-off” assets mean?
   - NPAs which have been extended
   - Assets which are now turned loss assets
   - Assets which no longer the borrower owes to the bank
   - NPAs which are more standard NPAs
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   Assets which no longer the borrower owes to the bank

9) Job of the AMC or Asset Reconstruction company is?
   - Lending loans to debt ridden companies
   - Buy bad loans from the bank
   - Decide lending rate for the bank
   - Perform audits
   No, the answer is incorrect.
   Score: 0
   Accepted Answers:
   Buy bad loans from the bank

10) A state of financial distress in which a business or person is unable to pay their bills is called______?
    - Bankruptcy
    - Insolvency
    - Inolvency
    - Default
    No, the answer is incorrect.
    Score: 0
    Accepted Answers:
    Bankruptcy

Total: 0/60 points