

comprehensive policy framework for ownership and governance in private sector banks was put in the public domain on 2 July 2004 for discussion and feedback. After taking into consideration the feedback received from all concerned and in consultation with Government of India, RBI issued detailed Guidelines on ownership and governance in private sector banks on 28 February 2005. The underlying principles of the guidelines inter alia are to ensure that the all banks in the private sector have a net worth of 300 crore, ultimate ownership and control of private sector banks is well diversified, important shareholders (i.e. shareholding of 5 per cent and above) conform to the 'fit and proper' criteria. The directors and the CEO who manage the affairs of the bank should also satisfy the 'fit and proper' criteria. The guidelines also provide for restrictions on cross holding above 5 per cent by one bank/Financial Institution (FI) in another bank/FI and observance of sound corporate governance principles.

(555 words)

22/5/17  
This question paper contains 8 printed pages]

Morning  
Monday

Roll No.

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Name of the Paper : Business Communication

Name of the Course : B.Com (Hons.)

Semester : VI

Duration : 2 Hours

Maximum Marks : 55

(Write your Roll No. on the top immediately on receipt of this question paper.)

All questions are compulsory.

सभी प्रश्न अनिवार्य हैं।

1. Write short notes, in 50-60 words each, on any five of the following : 5×3=15

(a) Para language

(b) Difference between Listening and Hearing

(c) E-mail etiquette

(d) Bibliography

(e) Clarity

(f) Grapevine

(g) Need of correspondence in communication.

निम्नलिखित में से किन्हीं पाँच पर 50 से 60 शब्दों में प्रत्येक पर संक्षिप्त टिप्पणियाँ लिखिए :

(क) परा भाषा

(ख) श्रवण और सुनने में अंतर

(ग) ई-मेल शिष्टाचार

(घ) ग्रंथसूची

(ङ) स्पष्टता

(च) ग्रेपवाइन

(छ) संचार में पत्राचार की आवश्यकता

2. (a) Communication, in an organization, is multidimensional.

Explain briefly the different channels based on directions of communication.

संगठन में संचार बहुआयामी होता है । संचार की दिशाओं पर आधारित विभिन्न सरणियों की संक्षेप में व्याख्या कीजिये ।

compliance with Accounting Standards, consolidated accounting and supervision, fine-tuning of prudential norms for income recognition, asset classification and provisioning for NPAs, etc. The guidelines on setting-up of Off-shore Banking Units in Special Economic Zones, Fair Practices Code for Lenders, Corporate Governance, Anti-Money Laundering measures, Know Your Customer (KYC) norms, Corporate Debt Restructuring (CDR) derivatives, guidance notes on Credit Risk, Market Risk, Operational Risk etc. are other important developments introduced in the banking sector in recent years. RBI has also issued revised guidelines on migration to Basel II Framework on Capital Adequacy. The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has facilitated NPA management by banks more effectively.

In 1993, in recognition of the need to introduce greater competition, new private sector banks were allowed to be set up. Licenses were issued to 10 banks which had satisfied the necessary regulatory requirements. Subsequently in 2001, fresh guidelines for setting up new private sector were issued and two banks were issued license under those guidelines. A draft

level Committee on the Financial System (CFS) was set up on 14 August 1991 to examine all aspects relating to the structure, organization, functions and procedures of the financial systems. Based on the recommendations of the Committee, a comprehensive reform of the banking system was introduced in 1992-93.

To review the record of implementation of financial system reforms recommended in 1991 by the Committee on Financial System and chart the path of reforms in the years ahead, a high-level Committee on Banking Sector Reforms, under the Chairmanship of Shri M. Narasimham was constituted by the Government of India in December 1997. The Committee submitted its report in April 1998. Some of the recommendations of the Committee, on prudential norms, Capital Adequacy Ratio, classification of Government guaranteed advances, provisioning requirements on standard advances and more disclosures in the Balance Sheets of banks were accepted and implemented. Recent major initiatives undertaken for strengthening the financial sector in pursuance to the recommendations of the above Committee relate to guidelines to banks on Asset-Liability Management and integrated risk management systems.

Or

(अथवा)

- (b) What is the role of Body Language in communication ?  
What are its elements ? 10

संप्रेषण में देहभाषा की क्या भूमिका होती है ? इसके तत्व कौनसे हैं ?

3. (a) You have purchased a mobile from a reputed company. The mobile is not working efficiently. Prepare a complaint to be sent through e-mail (use imaginary e-mail ID).

आपने एक विख्यात कंपनी से मोबाइल खरीदा है । मोबाइल दक्षता से काम नहीं कर रहा है । ई-मेल के जरिए भेजी जाने वाली शिकायत का प्रारूप तैयार कीजिये (कल्पित ई-मेल ID का इस्तेमाल कीजिये)

Or

(अथवा)

- (b) You are Administrative Officer of Radhey Industries Ltd., New Delhi. Mr. Ranveer Sharma, the Accounts Officer, has absented himself from his duties, without intimation to the company. Write a memo, informing him about the cut in salary for the period. 10

आप राधे इन्डस्ट्रीज लिमिटेड, नई दिल्ली के प्रशासनिक अधिकारी हैं । मिस्टर रनवीर शर्मा, लेखा अधिकारी, कंपनी को सूचना दिए बगैर अपनी ड्यूटियों से अनुपस्थित रहा है । इस अवधि का वेतन काटे जाने के बारे में सूचना देते हुए उसे एक ज्ञापन दीजिए ।

4. (a) Draft the minutes of the meeting of the Board of Directors of a company at which the following decisions were taken :

- Approval to open a branch in Jaipur.
- Approval to raise a bank loan worth rupees 40 lakh
- Appointment of new auditors
- Allotment of 20,000 equity shares to Mr. Vijay, who supplied computers to the company.
- Appointment of Mr. Atul Bansal as new company secretary.

कंपनी के निदेशक मंडल की बैठक की कार्यवाहियों का प्रारूप तैयार कीजिए जिसमें निम्नलिखित निर्णय लिए गए थे :

- जयपुर में एक शाखा खोलने की स्वीकृति

- 40 लाख रुपए मूल्य का बैंक ऋण लेने की स्वीकृति
- नये लेखापरीक्षकों की नियुक्ति
- मिस्टर विजय को 20,000 ईक्विटी शेयरों का आबंटन जिसने कंपनी को कम्प्यूटर सप्लाई किए हैं ।
- मिस्टर अतुल बंसल की नए कंपनी सेक्रेटरी के रूप में नियुक्ति ।

- Or

(अथवा)

(b) State the characteristics of a good report. Describe the steps involved in preparing the report. 10

अच्छी रिपोर्ट की विशेषताओं का उल्लेख कीजिए । रिपोर्ट तैयार करने से संबंधित चरणों का वर्णन कीजिये ।

5. Make a precis of the following in 1/3 of its length and suggest a suitable title : 8+2=10

निम्नलिखित का लंबाई के 1/3 भाग में संक्षेपण कीजिए और उपयुक्त शीर्षक सुझाइए :

As certain rigidities and weaknesses were found to have developed in the banking system during the late eighties, the Government of India felt that these had to be addressed to enable the financial system to pay its role in ushering in a more efficient and competitive economy. Accordingly, a high-