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R. B. I. S. B. [R. O. (DSIM)]

P. Y. 2013

[TIME—2-30 P.M. TO 5-30 P.M.]

(Duration—3 Hours)

(Maximum Marks—100)

PAPER III

ENGLISH

- N. B.*—(1) All questions are *compulsory*.
(2) Figures to the right Indicate *full* marks to each question.
(3) Each question should be answered on a new page and the question number must be written on the top left margin.
(4) The answers of parts of the same question, if any, should be written together, in other words, the answer of one question should not intervene between the parts of the answers of another question.
(5) Precis and its Title should be written in the precis sheet only.
(6) Marks will be deducted if an answer far exceeds or falls short of the set limit or if the handwriting is illegible.
(7) Answers must be written only in English.
(8) Candidate should use only Blue or Black ink pen/ball point pen to write the answers.
(9) The Name, Roll No. and other entries should be written in the answer scripts at the specified places only and these should not be written anywhere else in the answer script and supplements .

Marks

1. Write an argumentative essay of about 500 words on any *one* of the following : 40
- (a) We are not as happy as our forefathers were.
(b) India should not undertake Space Exploration when millions in our country are starving.
(c) The urbanites are becoming increasingly callous and selfish.
(d) Child labour, though abolished by law, will continue in India.
(e) Our legal system is extremely soft on juvenile delinquents.
2. (a) Make a precis of the following passage in your own words reducing it to 220 words and give it a suitable title: (Use the special sheet provided for this purpose) : 24

There are three aspects to the vigilance function—Preventive, Punitive and Participative—(surveillance and detection). In normal course, banks should strengthen preventive vigilance functions by inculcating a sense of honesty and integrity among its employees and establishing internal systems and controls, which would act as a defence against *malafide* activity. Preventive vigilance function is, perhaps the most crucial and yet, the most challenging of the three aspects of vigilance that I mentioned earlier. It is crucial because it has the potential to prevent lapses from occurring by stemming the rot at the initial stages itself. However, it is challenging

[Turn over

because it needs to be a continuous exercise across all levels of the organization and demands the focussed attention of the management. This involves keeping close watch on the activity profile and the lifestyle of the employees. The employees, who maintain a flashy lifestyle without accounted for means to support such lifestyle, who rarely take leave, who do not share the finer points of work with fellow colleagues, who take extra interest in the work assigned to others, who are ever ready to help vendors dealing with the institution, who are under debt etc., need to be closely watched from a vigilance angle.

This should be followed by strengthening participative vigilance function which encompasses reviewing the existing systems and control, identifying *lacunae* and putting in place sufficient red flags so that the scope for misconduct is minimised and transgressions are detected swiftly. Holding periodical workshops and training programmes for the dealing staff on vigilance aspects to sensitise them about the need to be cautious while dealing with outsiders and making them aware about the penal provisions which an employee will be subjected to following detection of his involvement in such nefarious activities is one of the most effective tools of participative vigilance as it instils a sense of responsibility in the minds of employees and serves as a warning against engaging in self enriching activities at the cost of the interests of the organization.

The concept of whistleblower is another effective tool for preventive vigilance which acts as deterrent for the employees to keep themselves away from such activities. The whistleblower is generally an insider who has near full knowledge of the nefarious activities of fellow worker or higher official and can provide clinching evidence against the delinquent employee when required. The management should support the culture of whistleblowers in their organisations so that this channel of information gathering from the inside sources can be nourished and built into an effective arm of the vigilance function.

With regard to the concept of whistleblower, perhaps it will be appropriate to quote Churchill who had said “Courage is what it takes to stand-up and speak, Courage is also what it takes to sit down and listen”. I would urge all of you who are present here and are entrusted with vigilance functions in the respective organisations to remember Churchill’s words to encourage employees to speak up when they come across activities which are not in the interest of the organisation. The decision makers in the organisation should also show courage by listening to somebody who may be speaking necessary but unpalatable truths.

Punitive vigilance is the most important and most dreaded part of the vigilance function in any organisation. The management can use this function to instil a sense of responsibility and accountability amongst its work force. To make this tool really effective, the management should strive to complete the investigation process promptly without any bias and impose penalty which is commensurate with the gravity of the offence committed and the loss suffered by the organisation. For this purpose, there need to be close co-ordination between the organisation and investigating agencies like Police/CBI/CVC. Care should be taken

to place *bonafide* business decisions on different footing from decisions guided by ulterior motive of deriving undue personal benefit from the transactions. This is important to ensure that the decision making ability is not impacted adversely.

- (b) (i) Answer briefly and in your own words any *two* of the following questions based on the passage : 10
- (a) Why is preventive vigilance in banks crucial and challenging ?
 - (b) What has been suggested for strengthening participative vigilance function in banks ?
 - (c) How does the concept of whistleblower deter the employees from nefarious activities ?
 - (d) Explain the importance of speaking and listening for those who perform vigilance function.
 - (e) Why is punitive function the most dreaded part of the vigilance activity ?
- (ii) Explain clearly the contextual meaning of any *three* of the following expressions from the passage : 6
- (a) *malafide* activity
 - (b) stemming the rot
 - (c) act as deterrant
 - (d) clinching evidence
 - (e) derive undue personal benefit.
3. Answer any *one* of the following in about 250 words : 20
- (a) The R.B.I. has received several complaints against banks for issuing unsolicited credit cards and for levying exorbitant charges for late payment of credit card bills. On behalf of R.B.I. draft a letter to be sent to such banks with guidelines to be followed in respect of credit card service.
 - (b) A Scheduled bank has been allegedly mis-selling its customers toxic insurance products. The R.B.I. constituted a committee to investigate the charges. Draft the Committee's Report with recommendations.
 - (c) It has been reported that banks have about Rs 3,800 crores of unclaimed deposits lying with them. On behalf of the R.B.I. draft a circular to the banks advising them to make an all-out effort to trace the depositors, their nominees or their legal heirs and settle as many cases as possible within a suggested time frame.



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