

Roll No.....

Time allowed : 3 hours

Maximum marks : 100

Total number of questions : 6 Total number of printed pages : 6

**NOTE** : Answer all questions.

## PART-A

1. (a) Write an essay of about 300 words on **any one** of the following :

- (i) Tourism and employment
- (ii) Computers in modern business
- (iii) Infrastructure and economy
- (iv) Business process outsourcing.

(10 marks)

(b) Make a *précis* of the following passage in about **one-third** of its length and suggest a suitable title (*Use précis-sheet given at the end of answer book*) :

Development banks in India - at both national and State levels - have been operating under a considerable financial strain particularly in recent years, in view of their burgeoning financial needs, also the new responsibilities entrusted to them. In their bid to surmount this problem they have been making frantic efforts to mobilise more resources from external sources, giving no adequate attention to the planning of resources as related to their needs.

As a matter of fact, resource planning must precede the mobilisation of resources. In resource planning, the management has to take decisions on the quantum of funds and the pattern of fund requirements. The former is reflected in capitalisation and the latter in the capital structure. The success of a development bank hinges in a great measure on how carefully and prudently resource planning has been done. By making precise estimates of current and future fund requirements and choosing an appropriate capital structure, the management can

utilise the resources to the optimal level and avoid wastage and thus reduce the cost of operation and improve its profitability. Considerable care must be exercised while making the estimates. Faulty resource planning may entail the problem of inadequacy or redundancy of capital. Both these situations should be avoided, for they adversely affect the operational efficiency of the financial institutions. Likewise, a prudent plan is a guide in deciding about the optimal capital structure of the institution. While determining the proportionate share of different forms of financing in the total capitalisation, the management has to ensure that it pays the minimum cost and incurs the least risk. A slight carelessness on the part of the management in this respect is likely to impair the financial health of the institution for a long time to come.

(291 words)

(8+2 marks)

2. (a) Attempt the following as directed against each :

- (i) He returned back all the books he borrowed from the library. (*Omit unnecessary word(s).*)
- (ii) Dr. Sinha is an authority \_\_\_\_\_ Network Security. (*Fill in the blank space using the correct preposition.*)
- (iii) Let us pray for the soul of the \_\_\_\_\_. (*Fill in the blank space choosing the correct word - diseased/ deceased - to convey the correct meaning.*)
- (iv) See that you will come for the meeting in time. (*Correct the sentence.*)
- (v) Did I ever ask you to do it ? (*Change into assertive sentence.*)
- (vi) Light travels faster than anything else. (*Use positive degree.*)
- (vii) When they were challenged they ran away. (*Change into simple sentence.*)
- (viii) He requested them to let him go. (*Change into direct speech.*)
- (ix) His action is quite justified. (*Change into negative sentence.*)
- (x) You failed to sign your cheque. (*Change into negative sentence.*)

(1 mark each)

- (b) Choose the most appropriate answer from the given options in respect of the following :
- (i) Member of a race or tribe that has no fixed location but wanders from place to place is called –
- (a) Ransack
  - (b) Malinger
  - (c) Nomad
  - (d) Connoisseur.
- (ii) A fair-weather friend is a friend –
- (a) Who comes to your rescue in difficulties
  - (b) Who deserts you in difficulties
  - (c) Who is always eager to help you
  - (d) Who is a friend of your friend.
- (iii) Which one of the following is a function of the colon (:) –
- (a) To separate two or more independent clauses
  - (b) To introduce quotations or direct speech
  - (c) To form a word when a noun and verb are combined
  - (d) To emphasize contrasts.
- (iv) The word 'abandon' means –
- (a) Leave
  - (b) Detest
  - (c) Bundle
  - (d) Silly.
- (v) The antonym of the word 'accord' is –
- (a) Reject
  - (b) Discord
  - (c) Disagree
  - (d) Decrease.

(1 mark each)

3. (a) Make sentences of your own using the following words/phrases/ idioms to bring out their meanings :
- (i) To come off with flying colours
  - (ii) To get into hot water

- (iii) To cry over spilt milk
- (iv) *In toto*
- (v) A bone of contention.

(1 mark each)

- (b) Words have different meanings in different contexts/situations. Make sentences of your own using **any five** of the following words to bring out their two different meanings :

- (i) Even
- (ii) Soil
- (iii) Quarter
- (iv) Cover
- (v) Run
- (vi) List.

(2 marks each)

#### PART-B

4. (a) State, with reasons in brief, whether the following statements are correct or incorrect. Attempt **any five** :
- (i) Culture is communication and communication is culture.
  - (ii) The words in themselves carry the meaning.
  - (iii) The words 'okay', 'you know' and 'hai', the non-word vocalisers, are fillers.
  - (iv) Your voice is like a musical instrument.
  - (v) Raising an eyebrow does not signify anything.
  - (vi) Communication takes many forms.
  - (vii) Silence is not always golden.

(2 marks each)

- (b) As the Branch Manager of Canara Bank, Hubli, write a letter to your Head Office recommending the loan applied for by one of your customers, Modern Potteries (P) Ltd.

(10 marks)

#### OR

On behalf of Laxmi Textiles, Lucknow, write a letter to your supplier pointing out the poor quality of cloth sent by them which has caused loss to your organisation. Ask for reimbursement of the loss.

(10 marks)

5. Attempt **any three** of the following :

(i) Draft a show-cause notice to Ajay, working as an Accountant in your company, as to why disciplinary action should not be taken against him for divulging sensitive information to the correspondent of a newspaper.

(5 marks)

(ii) Re-structure the following resume appropriately and provide necessary information, wherever required :

*RESUME*

CHHUGAN TOSHNIWAL  
25, KHB Colony  
BAGALKOT, Karnataka

Personal

Age : 37

Married

One child, age 5

5ft. 11 in. tall

Interests : tennis, fishing, reading

Active in sports

Weight : 66 kg

Membership : Rotary club, South Karnataka Dev. Club

Experience

2005-2008, Research Analyst, Dharwad University,

2001-2005, Sales Associate, Cadila, Ahmedabad, Gujarat

1999-2001, Food server, McDonalds, Kota, Rajasthan

Education

2005-2008 Dharwad University, BBA degree, major in marketing, 24 semester hours in marketing and psychology courses, 4.0 grade-point average.

2001-2002 Class X, Gujarat Board.

References

Ms. Geetha Reddy

Prof. Bhagwati Prasad

David Bros.

Dharwad University

Hubli, Karnataka

Dharwad

(5 marks)

(iii) The Executive Engineer (Electricals) of Kandla Port Trust wants to invite maintenance offers for three 25T and two 16T cranes along with 16 and 9 cubic meter grab. The estimated cost is Rs.7.00 crore. All details and tender documents can be downloaded from their website [www.kandlaport.gov.in](http://www.kandlaport.gov.in). Draft a tender notice (No.84/09) inviting tenders.

(5 marks)

(iv) Recently, you had applied for 500 shares in the Initial Public Offerings (IPO) of Paton Ltd. However, the shares have neither been credited to your demat account nor any money has been refunded. Draft a letter to the company for an urgent action (body of the letter only).

(5 marks)

6. Attempt **any three** of the following :

(i) Draft an office order promoting Kushal from the position of Senior Accountant to Assistant Accounts Officer.

(5 marks)

(ii) As the Area Manager of Synergy Financial Services Ltd., draft a public notice announcing that Vivek is no longer in the employment of your company.

(5 marks)

(iii) The Railway Minister has complimented the Research and Analysis Department of Northern Railways which has developed an eco-friendly electronic governor that would help improve fuel efficiency of diesel-electric locomotives. This would lower the maintenance costs and reduce cost of production. Draft a press release for the same.

(5 marks)

(iv) Write a letter to one of your business associates congratulating them on their winning the best exporter's award (body of the letter only).

(5 marks)

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