

Roll No.....

Time allowed : 3 hours

Maximum marks : 100

Total number of questions : 6

Total number of printed pages : 5

NOTE : Answer all questions.

P A R T – A

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

- (i) Global recession and types of protectionism
- (ii) Women entrepreneurs
- (iii) Family business dispute
- (iv) Rural development.

(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 the answer book*) :

The long and winding queues at your bank's ATM will soon be a thing of the past. Come April 1, and you would be able to visit a rival bank's ATM without paying anything for it. Thank the Reserve Bank of India, which has made it mandatory for banks to not levy any charge on ATM use.

While customers wait this welcome relaxation, banks are cautious. "This is purely customer-oriented decision. Banks were not happy with it. We had asked RBI not to implement it." That's because the banks feel it could slow down the process of ATM expansion in the country. Currently, banks pay each other a transaction fee in case a customer uses another bank's ATM. With ATM transactions becoming free, bank's costs on this could go up by 10-15 per cent.

The IBA feels some banks will now find it cheaper to piggyback on other banks' ATM networks. Though the cost of setting up an ATM has fallen from around Rs.15 lakh a decade ago to about Rs.6 lakh, still it remains an expensive proposition. Add recurring costs for manpower, cash management, maintenance and security.

"Banks would find it cheaper to pay an inter-charge to another bank for usage of its ATM." This would make sense for smaller banks that could then concentrate on branch expansion than invest in ATMs.

Several banks have applied the brakes on their ATM expansion. While earlier estimates were that an additional 1,00,000 ATMs would be set up by 2012, the new number is around 50,000. Currently, India has about 35,000 ATMs, fuelled by an explosive growth in debit and credit cards.

Globally, the ATM space is dominated by third party and 'White Label' ATMs - those not owned by any particular bank but set up by independent companies and sponsored by banks to share costs. Although the RBI currently does not permit non-banks to set up ATMs in India, the central bank is actively considering it and might allow it soon. It has asked banks and ATM managing companies to provide data about how such networks should work.

With no service charge and restriction on number of transactions there is going to be surge in ATM activity from April, but also leading to delay in processing ATM requests.

(376 words)

(8+2 marks)

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

- (i) I can't do that until Monday. (*Change into affirmative sentence.*)
- (ii) Signing both copies of the lease is a necessary requirement. (*Omit unnecessary word(s).*)
- (iii) Seema made an announcement that she will give consideration to our request. (*Avoid unnecessary verb.*)
- (iv) Look our company is not sure of the results. (*Use comma.*)
- (v) I attended the meeting on August 16, 17, 18 and on August 19 I returned home. (*Use semicolon and comma.*)
- (vi) I know that you are an authority _____ Business Communication. (*Fill in the blank space with correct preposition.*)
- (vii) The LLP Bill was signed by the President of India. (*Change into active voice.*)
- (viii) Exporting goods to another country at price below cost denotes _____. (*Fill in the blank space using appropriate word - pumping/dumping - to convey the correct meaning.*)
- (ix) The landlord called his servant in the room. (*Change the gender of the nouns.*)
- (x) What does 'i.e.' stand for ? (*Choose the correct answer - so that/ for example/that is.*)

(1 mark each)

(b) Choose the most appropriate answer from the given options in respect of the following :

- (i) Window dressing refers to -
 - (a) Painting the window
 - (b) Putting curtains on the window
 - (c) Artificial inflation of assets which will wear off after the year end
 - (d) None of the above.

- (ii) Silver lining means –
- (a) Putting silver on the four sides of an object
 - (b) Drawing a line on silver bar
 - (c) Artificial decoration
 - (d) A ray of hope.
- (iii) Vote-on-account denotes –
- (a) A statement of the funds needed to run the government for a short period
 - (b) Voting on account of corporate governance
 - (c) Voting by the members of an accounting institute
 - (d) General elections to the Lok Sabha.
- (iv) A person who seeks to promote the welfare of poor by donating money, is known as –
- (a) Benefactor
 - (b) Philanthropist
 - (c) Collaborator
 - (d) Ornithologist.
- (v) The Latin phrase *mutatis mutandis* stands for –
- (a) With the necessary changes
 - (b) A way of doing something
 - (c) A deadlock
 - (d) Privilege entails responsibility.

(1 mark each)

3. (a) Make sentences of your own using the following words/phrases/idioms to bring out their meanings :
- (i) Winning the battle to lose the war
 - (ii) Bull in a China shop
 - (iii) Bone of contention
 - (iv) To go red in the face
 - (v) Cooking the books.

(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) Chair
- (ii) Company
- (iii) Excuse
- (iv) Fabricate
- (v) Interest
- (vi) Lead.

(2 marks each)

P A R T – B

4. (a) State, with reasons in brief, whether the following statements are correct or incorrect. Attempt **any five** :

- (i) Communication is a dance - something that happens between people. Every dance is different and every dancer is different.
- (ii) It is better to keep your mouth shut and appear a fool than to open your mouth and prove it.
- (iii) Communication is irreversible.
- (iv) You have eyes but do not see. People have ears but do not hear.
- (v) Studies have revealed that people retain 10% of what they read, 20% of what they see, 30% of what they hear, and 50% of what they hear and see.
- (vi) General appearance has nothing to do with non-verbal communication.
- (vii) Colours have their own language and meaning.

(2 marks each)

- (b) A customer failed to pay his last two bills. You had written him two letters about non-payment. Being on vacation and tour, he could neither pay the bills nor reply the letters. After his return, he acknowledged to the company of the non-payment and asked for 15 days extension for making payment. The past record of the customer shows regularity of payment. Write a suitable reply granting him extension of time.

(10 marks)

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- (b) (i) "Most of us hear but don't listen and instead we spend time thinking about what we are going to say next. Poor listening skill can create misunderstanding, make us miss deadlines and focus our attention on the wrong issues in the workplace."

In the light of above statement, suggest any five simple steps to improve the listening skills.

(5 marks)

- (b) (ii) What is SWOT analysis ?

(5 marks)

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

(i) Prepare a letter of confirmation from retrospective effect to be issued to Rajesh, working as a Lecturer in your institution on probation (body of the letter only).

(5 marks)

(ii) Give tips for effective on-line (e-mail) manners.

(5 marks)

(iii) You are General Manager and Vice-Principal of State Bank Academy. The academy wants the services of a reputed licensed contractor for undertaking the catering services at their premises. Draft a tender notice to this effect. The details are also available at website www.sbi.co.in.

(5 marks)

(iv) Draft an express telegram to your Pakistani customer that in the light of 26/11 Mumbai terrorists attack, Government of India has banned all kinds of trade with Pakistan. Hence, no shipment can be made.

(5 marks)

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

(i) Draft only the body of letter requesting the Sub-Divisional Officer of BSNL for reconnection of telephone line.

(5 marks)

(ii) Gaurav, IT Manager, Andhra Bank, Hyderabad, is being transferred from the corporate office to Delhi regional office. Draft an office order.

(5 marks)

(iii) Define 'memorandum'. How an office memorandum and an office circular are similar to and different from each other ?

(5 marks)

(iv) Draft a press release (not exceeding one paragraph) on behalf of Strong Cements Ltd., which took the following initiatives in the financial year 2008-09 towards community development :

- Some farmers in Khurkhura village shifted to micro irrigation.
- Seventeen farmers in Banjakudi village persuaded to try alternate crops.
- Set-up The Skill and Entrepreneurship Development Institute at Jaipur for training people to take-up alternate vocations.
- Launched Operation Agro-Waste.

(5 marks)

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