

**MANAGEMENT PROGRAMME**

**Term-End Examination**

**June, 2016**

**MS-495 : ETHICS AND CORPORATE  
GOVERNANCE IN BANKS**

*Time : 3 hours*

*Maximum Marks : 100*

- Note :**
- (i) *There are two sections, Section - A and Section - B.*
  - (ii) *Attempt any three questions from Section - A.*
  - (iii) *All questions carry equal marks.*
  - (iv) *Section - B is compulsory.*

**SECTION - A**

1. Briefly explain the criteria for ethical evaluation. Illustrate with help of examples.
2. Discuss the recommendations of various committees on corporate governance and suggest the ways to improve corporate governance.
3. "Financial inclusion is one way which makes banks socially responsible." Based on the given statement, describe how banks can integrate CSR into every aspect of their operations.

4. Why was Global Trust Bank (GTB) in financial mess and why did Reserve Bank of India impose a moratorium on GTB ?
  
5. Write short notes on **any four** of the following :
  - (a) Grameen Network
  - (b) Ethical Dilemmas
  - (c) Integrated Sustainability Reporting
  - (d) Social Audit
  - (e) Consumers' Rights
  - (f) Corporate Citizenship

### SECTION - B

6. "People and organisations with character have a strong sense of values. Having a sense of values means being guided in your thinking and actions by an inner core of standards and abstaining from what you consider wrong."  
  
Discuss in detail what creates and drives strong values within organisation.
  
  7. What is HDFC Bank's Philosophy on code of corporate governance ? How does the bank comply with non-mandatory requirements ?
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