

SEAT No. \_\_\_\_\_



No. of Printed Pages: 2

[11/A-11]

Sardar Patel University  
B Com Semester III Examination  
English and Business Communication  
UB03FCOM01

Tuesday, September 27, 2022

Time: 12:30 pm to 2:30 pm

Marks: 60

- Instructions: 1. Attempt any FOUR of the following questions.  
2. All Questions carry equal marks.

Q1. (A). Why was Edmond Dantes arrested?

(B). Comment on the role played by Abbe Faria.

Q.2. (A). Draw a character sketch of Mercedes.

(B). The end of the novel "The Count of Monte Cristo".

Q.3. Write a brief note on:

(A). The opening of the novel "The Count of Monte Cristo".

Q.3. (B). Read the following passage and answer the questions:

The finance minister last week added heft to RBI's attack on illegal loan apps. Last month, RBI had issued guidelines that made banks and NBFCs squarely responsible for the conduct of digital intermediaries hired by them to drum up lending business. GoI has now asked RBI to prepare a 'whitelist' of legal apps, which will be the only ones app stores can host. The scale of the problem can be gauged from data collected by RBI in 2021. Over two months, January and February, RBI found 1,100 unique Indian loan apps available in over 81 app stores, of which 600 apps were illegal.

But this proliferation, much of it a menace, is filling a market gap-lack of financial inclusion in the lending side. For deposits and transfer payments, digital business models have enabled a rapid scale up of banking services. There are 464 million beneficiary accounts under Jan Dhan and the World Bank estimated in 2021 that 78% of Indian adults had a bank account. Banks, however, don't have the domain expertise to disburse micro loans on a large scale. This gap is being filled by the financial technology firms, which make customer convenience their USP. Lending apps work by the 2-1-0 formula-two minutes to decide, one minute to transfer and no human contact and zero collateral. But of course, unregulated by RBI, these lenders often resort to tactics favoured by loan sharks. Moreover, there's the danger of these apps being used for money laundering and data theft.

Questions:

- (1) Who are responsible for the conduct of digital intermediaries?
- (2) What has government asked RBI to prepare?
- (3) What is 2-1-0 formula?
- (4) What is the major issue reflected RBI data 2021?
- (5) What has enabled a rapid scale up for banking services?

Q.4. Write a brief note on:

(A). Dantes' escape from the prison.

Q.4. (B). Read the following passage and answer the questions:

Job postings for women candidates in the white-collar space have declined significantly since the beginning of the current calendar year. This has triggered introspection within the industry, even as normalcy is returning with organisations calling employees back to work - many in a hybrid set-up and some even in a full-fledged work-from-office mode.

According to data provided to TOI by employment website Monster, white-collar job postings for women candidates dipped by 18 per centage points in July 2022 as compared to February this year. This is being attributed not just to the hiring stabilisation and start-up layoffs but also to the participation of women in the workforce, which has declined since the pandemic.

Towards the end of calendar year 2021 and early 2022, a number of companies had launched return-to-work programmes for women. That could have led to a spike in numbers early this year.

Axis Bank president & HR head Rajkamal Vempati said, "A silent story is that the jobs women traditionally participated in higher numbers have been the first to get automated. Perhaps that is the reason that urban participation of women in the workforce has gone down in India. Further, since Covid, many women were required to refocus energy on home & family and opted out of work." Vempati said, possibly returnee programmes were targeting these women. "But we need more, not interventions based on short-term projects".

**Questions:**

- (1) What have declined since the beginning of the current calendar year?
- (2) Which employment website is mentioned in the passage?
- (3) Which programme has been launched by companies especially for women?
- (4) What is a silent story?
- (5) Find out antonyms for the following from the passage?  
(1) end      (2) rose

Q.5. Write notes on any **two**:

- (1) Objectives and limitations of downward communication.
- (2) Horizontal communication
- (3) The physical barriers to communication

Q.6. Write notes on any **two**:

- (1) Semantic barriers to communication.
- (2) Importance and media for upward communication.
- (3) The grapevine

Q.7. (A) Patel Sales Corporation, Ahmedabad have received the consignment of crockery items in a damaged condition from Rajesh Pottery Mart, Morbi. Draft a letter of complaint as from Patel Sales Corporation, Ahmedabad.

Q.7 (B). Write a letter from Phone Wale, Vadodara to Shilpa Mobile stores, Borsad reminding them to pay Rs. 10,000 as they have not replied to previous letters.

Q.8. (A) Write a letter of adjustment on behalf of Winter Woolen Ware, New Delhi to Pashmina Thermal ware, Anand, who have complained for receiving shawls and sweaters of inferior quality.

Q.8 (B) Write a letter on behalf of Gupta Trading Co. Baroda to Mehta Bros. threatening legal action if the payment of an overdue of Rs. 15,000 is not cleared within a week.