

SUBJECT CODE: 17EL/FC/BE23

B. B.A. / B.Com. DEGREE EXAMINATION, APRIL 2019
SECOND SEMESTER

COURSE : FOUNDATION ENGLISH
PAPER : BUSINESS ENGLISH - II
TIME : 3 HOURS

MAX. MARKS: 100

SECTION A

I. Respond to one of the following advertisements enclosing your curriculum vitae:

(15 marks)

A)

VACANCY

Required a Chartered Accountant with at least two years post qualification experience in the areas of Maintenance & Finalization of Accounts, Service Tax and Statutory Compliances, Taxation and Accounting in respect of Govt. Grants etc. for a leading Export Promotion Council in Kolkata. Persons holding additional degree of Company Secretary will be given preference.

The person may be placed in the pay scale of ₹15,600-39,100 with DA, HRA, CCA etc. starting gross pay will be around ₹52,000/- plus other benefits as per rules of the Council.

Interested candidates may send their resume with photograph within fifteen days from the date of publication of this advertisement to Box No. C-Kol 615896, Times of India, Kolkata 700017.

B)

A Leading Company requires immediately

OFFICE MANAGER

based in Abu Dhabi

Ideal candidate will have previous experience in an administrative role, within a reputed organisation, preferably with sales and / or finance background.

Good communication and interpersonal skills in English and Arabic.

Confident to handle the Office Administrative system.

Dynamic, confident, self motivated and organised candidates may apply urgently to **The Advertiser, Cfd. Ref. No. 899, P.O.Box 6519, Dubai.**

II. Answer any three of the following:

1. You are the Sales Manager of Funcool Toys Ltd. Draft a letter to a potential customer offering discounts on a range of toys and games till 15 April 2019.
2. You are a Managing partner of Herboos Ltd. dealing in a range of herbal cosmetics and hair care products. Draft a reply to an enquirer, furnishing quotations for your range of products.
3. Assume that you are the Manager of A1 Fitness products. Mauve Fitness Gym has placed an order with you for yoga mats and dumbbells. Write an order execution letter acknowledging the same.
4. Write a letter to Watt Electronics cancelling the order of supply 100 bluetooth speakers owing to a delay in delivery.
5. You are running a firm that supplies luxury pens and you have received an order from Inkme Pens. However, you do not have sufficient stock. Write a letter to your customer regretting your inability to supply the pens.

III. Write a report on any one of the following:

(1x15=15 marks)

1. Draft the report of a sub-committee appointed to look into the demands, of the workers of the factory, including a higher percentage of bonus and the threatened strike by the workers.
2. As the secretary of a company, draft a monthly report for consideration of the Board indicating overtime expenses and need to recruit additional staff.

SECTION B**IV. Read the following passage and answer the questions given below:**

(20 marks)

India's economy will work when its women do

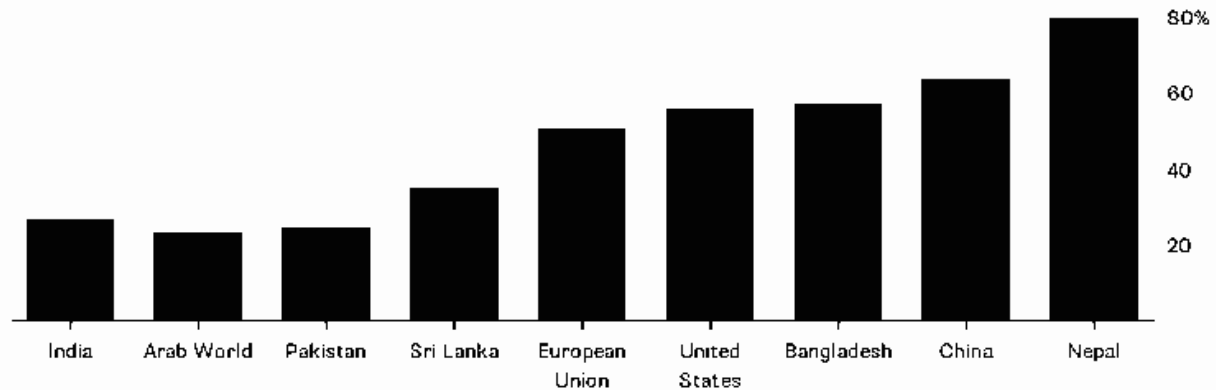
Between 2005 and 2012, when the rural economy witnessed a surge in investment after years of neglect, 21 million women dropped out of the workforce, according to the World Bank.

It was only a decade ago that Nokia OYJ's smartphone factory near Chennai was seen as the prototype solution for India's chronic problem of too few women in the workforce. That unit, which at peak production boasted 8,000 permanent employees — 72 percent of whom were women — got left out of a global sale of the Finnish company's mobile handset business to Microsoft Corp. because of a tax dispute with the Indian government. It took New Delhi five years to drop its preposterous \$1.5 billion demand. Earlier this month, Finland and India settled the case for \$240 million — an amount the company has already paid.

The damage, though, has been done. Foxconn Technology Co., which wants to buy the defunct facility, would undoubtedly attract plenty of young workers from nearby villages. However, most of the retrenched Nokia women, having dropped out of the formal labor force several years back, won't be returning.

Something's Missing

India's female workforce participation rate is the second lowest in South Asia



Source: World Bank

Bloomberg

The “orphaned child,” as a government minister described the abandoned factory, highlights the peculiar challenges that India faces in boosting its female workforce participation rate of 27 percent. That compares with China’s 64 percent, and is the second lowest in South Asia after Pakistan. Sri Lanka, Bangladesh and Nepal are all doing better in harnessing women’s economic output.

Paradoxically, India has many women in senior corporate roles. Kundapur Vaman Kamath, the founding chief executive of ICICI Bank Ltd., nurtured a generation of female bankers. Among them, Kalpana Morparia now heads JPMorgan Chase & Co.’s Indian operations; while Madhabi Puri-Buch is a stock-market regulator. When Kamath’s top job at ICICI went to one senior woman protege — Chanda Kochhar — two others, Shikha Sharma and Renuka Ramnath, left within days of each other to do other things. Such was the breadth of the diversity pipeline at ICICI.

Now, though, isn’t a great time to be a banker in India — male or female. Fraud, malfeasance and a stinking \$210 billion pile of bad loans have dented banks’ profits as well as bankers’ reputations. Kochhar’s husband is facing an inquiry in connection with allegations of a quid pro quo for a now-soured ICICI loan to Videocon Group. Sharma’s tenure at Axis Bank Ltd., another large corporate lender beset with dud advances, has been cut short after the regulator asked the board to reconsider a fourth term for the CEO.

The temporary, but unfortunate, void of role models adds to an already depressing scenario. When 200,000 people, including doctors, engineers and MBAs, apply for 1,137 constable positions in Mumbai Police, you know the job situation facing India’s youth is far from promising. Throw in a collapse in private investment; a surge in bankruptcies; stalled construction activity; and a rise in crimes against women, and the outlook for female participation in the urban workforce is bleak.

Villages present an even bigger challenge. Between 2005 and 2012, when the rural economy witnessed a surge in investment after years of neglect, 21 million women dropped out of the workforce, according to the World Bank.

Not all of this decline was bad — it’s an encouraging sign when young girls can spend more time in school. But older women are also more likely to stay home if there’s less pressure on them to

supplement family incomes, and that's a deadweight for the economy. Rather than blaming a male-centered work culture, it would be more helpful if the kind of opportunities that were available to women in rural areas were safer, and more socially dignified.

Gender parity would add 18 percent to India's business-as-usual GDP by 2025, according to a new study by McKinsey & Co. Every little favorable change in work and society would count. That's why it's a tragedy when a modern electronics factory — the kind that powered East Asia's tiger economies — has to close because of an insane overreach by the tax authorities.

Published by Bloomberg on May 2, 2018

1. Which country has the second highest female workforce participation in the world? (1)
2. Why is the job scenario in India depressing? (3)
3. According to the author why isn't it a great time to be a banker in India? (2)
4. Frame sentences using any four of the following words (4)

parity	insane	dignified	orphaned
decline	neglect	collapse	

B)

It's common to receive WhatsApp messages warning against downloading certain apps that can steal your information or clean out your bank account. While we usually dismiss them as rumour or fake messages, there are certainly some apps that could harm you. In an alert issued on 14 February, the Reserve Bank of India (RBI) warned banks and payment system operators about an app called AnyDesk, which was allegedly being used by fraudsters to gain access to data from customers' phones, which would in turn be used to make unauthorised transactions to pilfer money from their accounts.

Here's what can you do to protect yourself from phishing apps.

Increasing fraud

RBI cited growing instances of fraud using the Unified Payment Interface (UPI) platform as the main reason for the issuance of the warning against AnyDesk. According to data on the National Payments Corp. of India website, between April 2018 and January 2019, the UPI platform saw 388 crore transactions worth over Rs. 6.4 trillion. As transactions rise, so do instances of fraud.

In December 2018, a Noida-based UPI user reportedly lost Rs. 6.8 lakh from his State Bank of India savings account. Over two months, seven transfers were made from his bank and he didn't receive any alerts, finding out only when he visited the bank branch to make a withdrawal.

While in some cases, people might be vulnerable to fraud for no fault of their own, in some situations scammers rely on lack of awareness among people. The modus operandi in the case of AnyDesk being used for phishing was to call customers posing as a bank representative and ask them to download the app on their phone. Once the app was installed, "an app code (nine-digit number) would be generated and once the fraudster inserts this code, he would ask the victim to grant permission. Post this, the fraudster will get full access to the victim's device," the RBI circular stated.

Don't trust blindly

Contrary to what many think, it's dangerous to assume that all apps available on Apple or

Google app stores are legitimate and safe. "Not all apps found on Play Store or App Store are legitimate. Before downloading any app, go through reviews and do your research on the developer. Register for SMS banking so that you get updates of all your banking transactions. This helps report fraudulent transactions quickly," said C.S. Sudheer, founder and CEO of IamCheated.com, a site that registers and addresses consumer complaints for online fraud.

You can also end up exposing your device to malware unwittingly. "While available anti-virus software can minimise attacks, there are other apps such as gaming apps, which have embedded viruses that can sometimes go undetected. Also, apps like AnyDesk, which are used to access machines to provide support and help to people remotely, can be misused to gain access to financial apps on a person's mobile," said Mandar Agashe, founder and vice-chairman, Sarvatra Technologies, a banking technology solution company.

Educate yourself

AnyDesk, the app highlighted in the RBI alert, is a remote sharing app that can be used to share your screen with a remote computer and is used widely by organisations to facilitate co-working and software repair. There are many similar softwares like TeamViewer that are also widely available and used. In this case, a seemingly harmless and legitimate app was used for malicious purposes by fraudsters. So it's not enough to steer clear of suspicious websites or apps. You must understand the purpose and functioning of an app before downloading it.

"Phishing is one of the most common ways in which individual computer accounts get compromised. The only solution to this problem is education. Computer users should educate themselves on the best practices to detect suspicious emails or web links and avoid clicking on them," said Prasanna Mulgaonkar, cyber security expert and CEO, Cloud Raxak, a cloud security compliance company.

Be careful never to share sensitive information like account details or OTPs or access codes with anyone. Keep in mind that your bank will never ask for these details. While it might seem obvious to some of us that sharing app codes and giving permissions to a caller just because they claim that they represent your bank can be a huge risk, with more and more users entering the digital transactions space, awareness and education are key to protect yourself, as well as older family members who are especially vulnerable.

1. What did the RBI warn banks and other payment system operators against? (1)
2. List any four ways in which one can avoid becoming a victim of phishing? (4)
3. Write a suitable headline for the article (1)
4. Frame sentences using any four of the following words (4)

vulnerable	assume	suspicious	legitimate
fraudster	access	unwittingly	

SECTION C

V. Convert the following sentences into reported speech:

(5 marks)

1. The poor beggar said, "O God, have mercy on my soul".
2. "Don't forget to take your umbrella, John," said his father.
3. Raj said, "I'm teaching English online."
4. John asked, "How long will it take to travel from Germany to South Africa?"
5. The father warned his son, "Be careful about him."

VI. Convert the following sentences into direct speech:**(5 marks)**

1. Rama said that he is very busy then.
2. Ali told the shopkeeper that he knew him very well.
3. The monk told the followers that anger kills intellect.
4. Ram exclaimed that it was a wonderful day.
5. He inquired whether his name was Khalid.

VII. Fill in the blanks forming an appropriate conditional clause using the verb given in brackets:**(10 marks)**

1. If I _____ (not be) in a hurry, I wouldn't have made so many mistakes.
2. I wouldn't risk it if I _____ (be) you.
3. If you _____ (have) something to eat, you wouldn't have fallen sick.
4. Had I driven slowly, I _____ (not crash)
5. She _____ (get angry) if you had told her.
6. If I _____ (not be) in a hurry, I wouldn't have made so many mistakes
7. She won't finish it on time if she _____ (not start) right now.
8. In case you _____ (buy) a car, will you teach me to drive?
9. The chicken wasn't good. It _____ (taste) better if you had put some spices on it.
10. She would get fall ill if she _____ (not stop) eating.
