

# ICSI Previous Year Questions Papers



**English  
and  
Business  
Communication**

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)

**O R**

- (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](http://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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## English and Business Communication

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) Arrival of foreign universities in India
- (ii) Food price inflation
- (iii) Global economic crisis : All is well !

(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*) :

Accounting is defined as 'the language of business' as it is the medium to record business activities resulting into profit or loss and financial position. The financial statements prepared are a medium of communication with the stakeholders. Accounting processes document all aspects of financial performance of the business, from costs (capital or revenue) to revenue and owners' equity.

An understanding of the financial data contained in accounting documents is regarded as essential to reaching an accurate picture of a business's true financial well-being. Armed with such knowledge, businesses can make appropriate financial and strategic decisions about their future; conversely, incomplete or inaccurate accounting data can cripple a company, no matter its size or orientation. The importance of accounting as a barometer of business health – past, present, and future – and tool of business navigation is known to one and all. An accounting system contains information relevant to a wide range of people, its stakeholders.

Commerce education at the undergraduate level is highly general. The emphasis is more on theory and very little practical knowledge, whereas whatever accountants do is all practical. The accountants who are working with small enterprises are deficient in understanding and interpretation of legal requirements of accounting and business. They feel stranger to newer forms and returns, and increasing e-filing. Even the present day accountants being employed by large organisations find difficulties in understanding the ever increasing legal provisions and compliances.

Worldwide accounting is done through computers, the IT education has not reached to a large mass of employable youth in India. Due to lack of knowledge and skills, the Chartered Accountants have to devote more time on making them understand as to what is to be done and how it is to be done. The businesses have to pay

higher fees to Chartered Accountants as their services are time-rated. India has a large pool of 10+2 pass outs in search of gainful employment, but without necessary vocational education, thus not employable. The role of banks has increased considerably in conducting business. Traditional accountants often feel uncomfortable with banking transactions. Due to globalisation, the organisations are having greater exposure to international transactions, but accountants have difficulty to deal with them.

(362 words)

(8+2marks)

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

- (i) Raman gets up early every morning and brews coffee for his wife. His wife leaves for work. \_\_\_\_\_ (Than / Then) Raman \_\_\_\_\_ (lays / lies) down for a nap. *(Choose the correct words to fill-in the blank spaces.)*
- (ii) She is that rare politician \_\_\_\_\_ (who / whom) has strong ethical \_\_\_\_\_ (principals/ principles). *(Choose the correct words to fill-in the blank spaces.)*
- (iii) The science of numbers and their operations is known as \_\_\_\_\_. *(Fill-in the blank space choosing the correct word - mathematics / mathamatics - to convey the correct meaning.)*
- (iv) Tsunami was a disastrous event. Who can forget the \_\_\_\_\_. *(Fill-in the blank space choosing the correct word - tradegy / tragedy - to convey the correct meaning.)*
- (v) You always pass failure on way to \_\_\_\_\_. *(Fill-in the blank space with antonym of the underlined word.)*
- (vi) The dreams were really disturbing, and I told my husband that I must have a guilty conscious. *(Change the underlined adjective to noun.)*
- (vii) "Breaking news from Toy Fair : Barbie and Ken have broken up ! After 43 years of dating, its all over for the prince and princess of plastic." *(Change the possessive pronoun to contraction.)*
- (viii) The overnight rise \_\_\_\_\_ Dalal Street was not maintainable. *(Write appropriate preposition in the blank space.)*
- (ix) We cannot have negative thoughts about the manager. *(Change into positive sentence.)*
- (x) Blue-line bus kills 60-year old man alive. *[Avoid unnecessary word(s).]*

(1 mark each)

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

- (i) The term 'secretarius' conveys the meaning –
  - (a) Officer of the highest cadre
  - (b) Confidential officer to whom confidential matters can be entrusted
  - (c) Officer in default
  - (d) None of the above.

- (ii) Having no hair on the head is called –
- (a) Bald
  - (b) Dumb
  - (c) Deaf
  - (d) Bold.
- (iii) A 'sleeping partner' in a partnership firm refers to that partner –
- (a) Who sleeps all the time
  - (b) Who becomes partner without any investment
  - (c) Who invests money in the firm but does not take active part in running it
  - (d) Who is a partner in many firms.
- (iv) The term 'mainland' means –
- (a) The capital city of a country
  - (b) The largest province of a country
  - (c) The main area of land of a country not including islands and separate territories
  - (d) The area which is the most prosperous in a country.
- (v) The prefix 'poly' in the word 'polygon' denotes –
- (a) Huge
  - (b) Small
  - (c) Many
  - (d) Single.

(1 mark each)

3. (a) Make sentences of your own using the following pair of words to bring out their meanings :

- (i) Buy - Bye
- (ii) Assure - Ensure
- (iii) Sign out - Sign in
- (iv) Beat - Beet
- (v) Pole - Poll.

(1 mark each)

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

- (i) Bail
- (ii) Drawings
- (iii) Fat
- (iv) Nuclear
- (v) Trial.

(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) The two mistakes most organisations make during difficult times are – not communicating enough and not communicating well enough.
- (ii) The two words – 'please' and 'thank you' have been used too much and in future they should be used sparingly.
- (iii) Words can hurt.
- (iv) All the channels through which message is sent across have the same strengths and weaknesses.
- (v) Formality kills conversation.
- (vi) Gossip at work is always unwelcome.
- (vii) To communicate ideas, they are often given various forms.

(2 marks each)

(b) How does a 'proforma invoice' differ from an 'invoice' ? If an importer has asked you (an exporter) for a proforma invoice, what details will you mention in it ?

(10 marks)

#### O R

You are a banker. One of your business customers has asked you for a term loan against certain securities. The securities so offered are not sufficient. Draft a reply advising the customer to offer more securities so as to grant the loan immediately.

(10 marks)

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

- (i) The Institute of Nuclear Medicine and Allied Sciences (INMAS), Timarpur, Delhi - 110 054 of the Defence Research and Development Organisation (DRDO) requests for registration from reputed book suppliers in India for the supply of current science & technology and medical books for a maximum period of three years. Draft a tender notice for the same.

- (ii) What are the practical requirements of drafting a letter of enquiry ?
- (iii) What points must be kept in mind while drafting a charge sheet ?
- (iv) It has often been observed that people fail to write a telegram properly. What errors are generally committed in writing a telegram ?

(5 marks each)

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

- (i) A 'memorandum' can be divided into various segments, like-heading, opening, context, task, summary, discussion and closing. Briefly explain these segments as to what is being written therein.
- (ii) Suggest the essential tips for writing a press release.
- (iii) SMS (Short Messaging Service) is a great innovation in the field of communication, but not free from limitations. What are these limitations ?
- (iv) You are working with the Securities and Exchange Board of India (SEBI). Recently, SEBI has received an application from United Stock Exchange to start trading in currency futures. Jayse Capitals of Delhi holds 15% share and Bombay Stock Exchange (the anchor investor) another 15% in it. Draft a reply (only the body) granting permission with the condition that Jayse Capital must bring down its shareholding to 5% within 6 months, since in this case Bombay Stock Exchange (BSE) happens to be the anchor investor.

(5 marks each)

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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) Changing information technology – challenges and prospects
- (ii) The impact of recent earthquake and tsunami in Japan
- (iii) Corruption in India.

(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 problem of begging in India is a large one, and is a symptom of a number of complex social evils. The most common cause of begging in our country is the lack of work opportunity in villages so that people are driven to crowd into large towns to look for work. They seek employment as road workers, porters, casual helpers in markets and as domestic servants. Those who fail to make a living in these ways tend to resort to begging to make an income. There are some other reasons for resorting to begging such as — family breakdown leading to truancy by the children, the death or desertion of husband, the use of disfigured children to gain an income for their guardians and the result of disabling diseases which prevent a person from making a useful living. All these causes produce a problem which is magnified in two ways. Firstly, by the general toleration of persistent and open begging in public places and, secondly, by the very bad psychological effects of their way of life on the beggars themselves. Thus, they live in a state of despair and gradually lose the normal human values of self-respect and dignity, so that eventually begging becomes for them an acceptable way of life.

Somehow, a society must be able to make the best use of all its resources, both material and human. All persons who are able to do work must be given a chance to have a suitable occupation, and those who are handicapped must be helped to become an asset to society. Guardians, who motivate their children for begging, should be punished. In nutshell, it can be stated that only by curing many social and economic ills, the evil of begging, a symptom of these ills, can be overcome.

(299 words)

(8+2 marks)

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

- (i) The teacher gave me three options to repeat the examination, to submit a presentation or to fail the class. (*Punctuate the sentence.*)
- (ii) He will finish the work in a fortnight. (*Change into passive voice.*)
- (iii) Kapil has finished studying. He went out shopping. (*Combine the sentences using verb in present participle form.*)
- (iv) \_\_\_\_\_ word to the wise is sufficient. (*Fill in the blank space using appropriate article.*)
- (v) My father is the Secretary and the Treasurer of our club. (*Omit the unnecessary word/s.*)
- (vi) He is quite sad. (*Name the adverb.*)
- (vii) At college, Vanisha enjoys a lot. (*Name the preposition.*)
- (viii) Alas ! My professor is dead now. (*Name the interjection.*)
- (ix) He opened the door. (*Name the object.*)
- (x) Sachin and Viru built a good foundation. (*Name the conjunction.*)

(1 mark each)

(b) Re-write the following sentences after filling-in the blank space(s) by choosing the most appropriate answer from the given options :

- (i) Can you hear what he is \_\_\_\_\_ ?
  - (a) saying
  - (b) speaking
  - (c) telling
  - (d) talking.
- (ii) There must be some \_\_\_\_\_; I think we have come to wrong house.
  - (a) mistake
  - (b) fault
  - (c) miscue
  - (d) slip.

: 3 :

- (iii) The science which deals with the physical structure and substance of the earth is known as \_\_\_\_\_.
- (a) geography
  - (b) anthropology
  - (c) geology
  - (d) zoology.
- (iv) The meaning of making a 'monkey of you' in the sentence, "A word of warning : don't let him make a monkey of you", is \_\_\_\_\_.
- (a) make a fool of you
  - (b) to default you
  - (c) to buck pass on you
  - (d) to scratch upon you.
- (v) Acrobat is the one who \_\_\_\_\_.
- (a) performs gymnastic feats
  - (b) dances
  - (c) sings
  - (d) is an atheist.

(1 mark each)

3. (a) Make sentences of your own using the following words/phrases/idioms to bring out their meanings :
- (i) *Quid pro quo*
  - (ii) Chauffeur
  - (iii) Put in the papers.

(1 mark each)

- (b) Make sentences of your own using the following pair of words to bring out their meanings :
- (i) Desert – Dessert
  - (ii) Detain – Retain
  - (iii) Rack – Rake.

(2 marks each)

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

- (i) Present
- (ii) Graft
- (iii) Key.

(2 marks each)

### PART – B

4. (a) State, with reasons in brief, whether the following statements are true or false. Attempt *any three* :

- (i) 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.
- (ii) Failing to communicate is communicating to fail.
- (iii) Words are the most powerful tool invented by human beings.
- (iv) Gestures are as important as verbal communication.

(2 marks each)

(b) Find out the type of communication in the following cases along with the reason in support of your answer. Attempt *any two* :

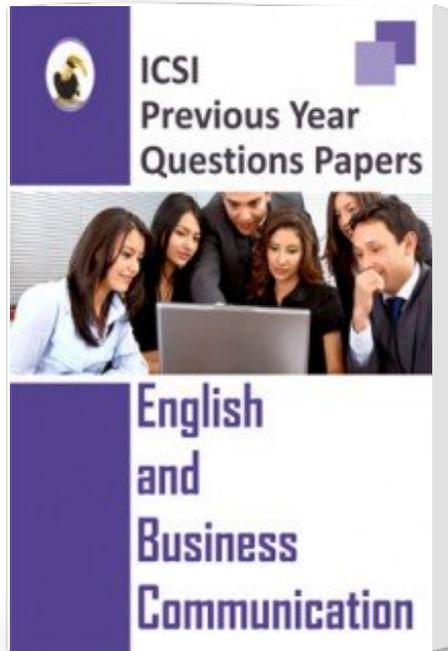
- (i) Ishu makes order for 10 air-conditioners of 2 tons each over phone to the air-conditioner manufacturer, which the company accepts instantly.
- (ii) The manager issues a memo to his subordinate on coming late.
- (iii) Mansi, Training Manager, delivers her lecture to the trainees with the help of electronic presentation.

(2 marks each)

(c) You are working as a Marketing Manager in Tata Motors at its Mumbai Headquarters. Recently, your office has received a letter from Miss Ching Ja Hoi, Manipur. She wants to buy a red coloured Tata Nano car directly from the company. Draft a reply advising her to buy it from the local dealer of Tata Motors.

(10 marks)

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