

**MASTER OF BUSINESS
ADMINISTRATION (BANKING AND
FINANCE) (MBF)
Term-End Examination
December, 2025**

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

Time : 3 Hours

Maximum Marks : 100

Note : (i) Attempt any **five** questions.

(ii) All questions carry equal marks.

1. Differentiate between the following criteria for ethical evaluation :
 - (a) Concern for Others & Cheating and Trust
 - (b) Keeping Promises and Duty

2. Explain how ethical dilemmas arise. Briefly analyze how ethical dilemmas are resolved. Support your answer with example.
3. Highlight the recommendations of Cadbury Committee on Corporate Governance. How did this Committee address large scale business failures and financial frauds on account of governance issue ?
4. Why is good corporate governance of banks more important in developing countries ? How is Quality and Concentration of Ownership an important step to enable banks to implement good governance ? Discuss.
5. What is financial inclusion ? How is deposit account a gateway of financial inclusion ? Explain with the help of an example.
6. Explain the different kinds of CSR guidelines of the banks. Assess whether the banks are fulfilling these guidelines.

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7. Trace the origin of Ethics, Governance and CSR. How can a strategic framework be developed which can integrate CSR into business strategy ?
8. Why is Grameen Bank known as 'Bank for the Poorest of the Poor' ? Discuss how has Grameen Bank contributed towards social upliftment and economic sustainability.

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