Q7

Case study. You are working as an executive in a nationalised bank for several years. One day one of your close colleagues tells you that her father is suffering from heart disease and needs surgery immediately to survive. She also tells you that she has no insurance and the operation will cost about Rs. 10 lakh. You are also aware of the fact that her husband is no more and that she is from a lower middle class family. You are empathetic about her situation. However, apart from expressing your sympathy, you do not have the resources to find her. A few weeks later, you ask her about the well-being of her father and she informs you about his successful surgery and that he is recovering. She then confides in you that the bank manager was kind enough to facilitate the release of Rs. 10 lakh from a dormant account of someone to pay for the operation with a promise that it should be confidential and be repaid at the earliest. She has already started paying it back and will continue to do so until it is all returned.

UPSC Civil Services Mains 2023 · GS IV · 20 marks · Ethics Case Studies

Case Studies on above issues.

Facts & figures for this PYQ only.

Numbers move. Confirm the latest Budget, Economic Survey or census round. This sheet is for revision, not a substitute for the model answer.

https://wrapexams.com/upsc/mains-answers/gs-4/2023/case-study-you-are-working-as-an-executive-in-a-nationalised-bank-for-several-years-one-day-one-of-your-close-colleagues-tells-you-that-her-father-is-suffering-from-heart-disease-and-needs-surgery-immediately-to-survive/

Dormant account

A bank account with no customer-initiated transaction for a long prescribed period; the money remains the customer's or the heir's, not the staff's.

Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana

A publicly funded health assurance scheme for eligible poor families, meant to pay hospital costs without private plunder of a ledger.

Prevention of Corruption Act, 1988

May apply if a public servant in a nationalised bank abuses office to move funds; banking fraud provisions can also apply.

Fiduciary duty of a banker

The bank holds deposits in trust for customers; staff have no licence to borrow from a dormant ledger for a private emergency.

Staff welfare funds

Nationalised banks maintain welfare, compassionate and medical-assistance routes so that an employee's family crisis has a lawful door.