

Board:- Smita Nagraj Ma'am // Date:- 27-04-2023 // Slot:- Afternoon session, 1st to go // Graduation:- B Com. // Post graduation:- Chartered Accountant // Optional:- Commerce & Accountancy // State:-Punjab

Chairperson:

Q1. Since you have fever, you should have claimed deferral?

Q2. Why did you leave ICICI bank after short duration of 6 months?

Q3. Do not you think as a CA, you were over-qualified for job as Credit Manager in Bank?

Q4. What are your learnings from your experience in Bank?

Q5. Recently, there has been scams in bank and Top officials like CEOs are being arrested? what is your take on it?

Member 1 (male member):

Q1. Who are Anchor investors? Are you aware of latest provision in Budget related to it?

Q2. Do not you think CAs have established monopoly in audits, while we also have Company Secretary, Cost Accountant as professional. CAs constitute large share in auditing of firms? Should we also allow CS/ Cost Accountant to audit firms?

Q3. CAs often found indulging in tax evasion more and scams also occur despite of being audit done by Cas? What should be done to reduce such cases?

Q4. It is seen that Private Banks are taking help of third-party agencies in recovery from customers? Why it is done so? Don't you think they harass the customer unnecessarily, even though bank is having sufficient mortgage against the loan?

Member 2 (male member):

Q1. Can CEO of bank be arrested under Prevention of Corruption Act, since this act applies to government official? If no, how arrest of such official happening? Are provisions directly mentioned in Act or mentioned by way of notification?

Q2. Are you comfortable in public finance?

Q3. What is Fiscal Deficit of Indian government? Are there provisions to control such deficit or government can continue to spend without any limit?

Q4. State legal provisions of FRBM Act. What is limit of Fiscal deficit under it?

Q5. If government do not adhere to FRBM Act, what will happen? Will anything they need to release or give details?

Q6. Why Sovereign Credit rating of India is so poor. It is in speculative grade.
(Mentioned about Economic Survey data)

Q7. Economic Survey is biased document. It is written by government of India. Can you think of any other reason for such low credit ratings?

Q8. What is interest rate at which government of India is getting loans?

Member 3(male member):

Q1 You are wearing a colourful saree. It is linked to tribal culture. Why tribal people prefer to wear colourful things?

Q2 In your busy routine, how frequently you dance?

Q3. What are applications of Cryptocurrency, Blockchain technology?

Q4.Who are Independent Director? What are minimum number required as per Companies Act? Why they are required in Companies?

Member 4 (Male member):

Q1 We need huge finance for infrastructure projects, which have long gestation period. Other than Public sector banks, what mode of finance will you suggest?

Q2 What is your opinion- Should government of India get loans from international institutions like World Bank?

Q3. It has been seen that there is gap in salary of Allopathy doctors and Ayurvedic medicine doctors. Do you support that? (From newspaper of 27-04-2023)

Q4. But it is also believed that Allopathy doctors need to indulge in emergency care and huge work load. Now, what do you think?

Chairperson: Your interview is over. Thank you