



drishti

## Mains Practice Questions

---

 [drishtias.com/mains-practice-question/question-473/pnt](https://drishtias.com/mains-practice-question/question-473/pnt)



Q. You are an auditor with a government department. Your son is starting a business and for that, he needs a large amount of loan from a bank you are auditing. But he couldn't secure a loan from the bank because of his bad CIBIL score. Moreover, you cannot take the loan as the amount far exceeds your salary range. When you scrutinize the accounts of the bank, you find that its balance sheet has hidden stressed assets. However, one Assistant General Manager of the bank offers you help in return of favour that you do not reveal the balance sheet of the bank.

1. What are the values in conflict in the above situation?
2. What are the various options before you? Also, provide justification for each of the option. (250 Words)

03 Jan, 2020 GS Paper 4 Case Studies

### **Approach**

- Identify the values in conflict.
- Explore the various options and provide justification for each of the option

### **Ethical Mapping/Decision Premises**

- Integrity and probity in public service.
- Personal and professional ethics.
- Public and private relations.

#### **(a) Values in Conflict**

- **Integrity and Career:** The auditor is offered to take help in exchange of favours. If he accepts the offer, it will be a **breach of integrity** by an officer. At the same time, if he does not accept it, his son's business prospects could be adversely affected.
- **Public Life vs Private Life:** This situation tests auditor's **probity** in public life and **parental responsibility** in private life.
- **Short Term Gain vs Long Term Loss:** If the auditor agrees, he will temporarily gain from the offer but in case the incident is exposed, his reputation will be destroyed forever.

#### **(b) Possible Options**

- **Accept the favour offered by the bank manager.**
  - Auditor is at a position where he can get favours done and it will help his son only without harming anyone.
  - His son will get loan and can start his business.
  - Bank Manager will be able to hide his bank's data and be able to stand clean.

- **Reject the favour offered by the bank manager.**
  - Taking favours by the public servant is a type of corruption and unethical act.
  - Auditor can bring out the true picture of the balance sheet of the bank so that the information about the hidden stressed assets will come in the knowledge of higher authorities.
  - Position of the Bank Manager will be re-considered and stricter rules will be implemented.
- **Son can take help of MUDRA Loan.**

Son can start a new business with the help of MUDRA loan. Application of such loans does not require a CIBIL score.

Success is not the ultimate aim of life and materialistic things should not be valued more than morals and virtues. One should always strive to become a good human being in life. This can be achieved through practising good values and never compromising them especially in such difficult situations.