Ethics & Morality · GS - IV

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 ₹ 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 fund 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 ₹ 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.

(a) What are the ethical issues involved?

(b) Evaluate the behaviour of the bank manager from an ethical point of view.

(c) How would you react to the situation?

EXAM YEAR	PAPER	SUBJECT
2023	GS - IV	Ethics & Morality

MARKS	WORD LIMIT
20	~250 words

Answer Hint

The case involves a conflict between compassion and institutional integrity. The manager's intention reflects empathy and humanitarian concern, but unauthorised use of a dormant account violates fiduciary duty, financial rules and the rights of the account holder. Ethical action requires balancing compassion with legality, accountability, confidentiality and public trust.

Model Answer

Introduction:

The case presents a conflict between **humanitarian compassion and professional integrity**. The manager's action saved a life but involved unauthorised use of another person's dormant funds.

(a) Ethical issues involved:

1. **Compassion versus rules:** Saving a life versus adherence to banking regulations.
2. **Fiduciary responsibility:** The dormant account belongs to another customer whose property must be protected.
3. **Ends versus means:** A noble objective cannot automatically justify an unethical method.
4. **Confidentiality and accountability:** Concealing the transaction undermines institutional transparency.
5. **Public trust:** Such practices can weaken confidence in nationalised banking institutions.
6. **Justice and fairness:** Selective access to another customer's funds raises concerns about equal treatment.

(b) Ethical evaluation of the manager:

The manager deserves appreciation for **empathy, courage and concern for human life**. The repayment arrangement also indicates an intention to prevent permanent financial loss. However, ethically and professionally, the method is unacceptable because he exercised authority over funds without the account holder's consent or lawful procedure. Compassion cannot override **probity, fiduciary duty and institutional accountability**. Therefore, his intention may be morally sympathetic, but his action remains professionally unethical.

(c) My reaction:

I would first ensure that the colleague is supported emotionally and encourage her to continue repayment through a lawful mechanism. I would advise the manager to disclose the transaction to the competent authority and seek regularisation rather than continuing secrecy. I would also explore legitimate alternatives such as employee welfare funds, medical assistance schemes, charitable trusts or government health-support mechanisms.

If required, I would report the matter through the appropriate confidential institutional channel, while protecting the colleague from unnecessary humiliation.

Conclusion:

The case demonstrates that **ethical governance requires both compassion and procedural integrity**. A humane objective should be pursued through lawful and transparent means so that helping one person does not compromise the rights and trust of another.

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