

R. B. I. S. B. (B.DR)

PY – 2012

(MAXIMUM MARKS—100)

PAPER I

ENGLISH

N.B.—(1) All questions are *compulsory*.

(2) Figures to the right indicate *full* marks to each question.

(3) Each question should be answered on a new page.

(4) All parts of a question should be answered together, without other answers intervening.

(5) Marks will be deducted if an answer far exceeds or falls short of the set limit, or is irrelevant, or if the handwriting is illegible.

(6) Answers must be written only in *English*.

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| 1. Write an essay of about 500 words on any <i>one</i> of the following :— | 40 |
| (a) Can the Food Security Bill help ? | |
| (b) Has Gold lost its Glitter ? | |
| (c) Sports other than Cricket, are winning us medals today. | |
| (d) How do Hi-Tech gadgets Rule our Lives ? | |
| (e) Environmental disasters are not only due to Global Warming. | |
| (f) Indian Food is popular Worldwide !! | |

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| 2. (a) Make a precis of the following passage reducing it to about 230 words, and give it a suitable title. Use the precis sheet specially provided for this purpose :— | 24 |
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What do Indians want and what are their concerns? In the rare cases where such questions are asked, there are no surprises: price rise, corruption, job creation, law and order, education and health, the precise ranking varying from survey to survey.

More than 50% of India's population is under-25 and there will be a clutch of new voters in 2014. Priorities of under-25s aren't necessarily the same as priorities of those over 65. With gerontocracy characterising political leadership, there is a disconnect between what Young India wants and what Old India thinks Young India wants. Old India lives in yesterday and unfortunately, uses its prism to deliver policies for tomorrow, when Old India will no longer be around. Young India will live in tomorrow and will be hamstrung by policies Old India fashions today.

There are reasons for Young India's disenchantment. Inflation is high and at the consumer's end, unlikely to fall sharply. Similarly, numbers show a decline in employment generation. Inflation of 10% matters less if money incomes rise at 10% plus. It matters more when jobs are scarce, salaries and increments are lower, there is greater privatised expenditure on health and education and EMIs become difficult to service. It matters more if the custodians of public assets are perceived to have interpreted

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privatisation in ways that the Washington Consensus did not think of. It also matters more if the state is seen to be lax in ensuring its primary responsibility of law and order and justice delivery, reasons why people around the world elect governments in the first place.

Anger and angst witnessed on the streets are as much a manifestation of these underlying reasons than immediate triggers. Ostensibly, as per the census, only 31% of India's population is urban and such concerns may be thought to be representative of urban Young India, not rural Young India, inhabiting the 6,00,000 Villages. This proposition has doubtful validity. While "urban" and "rural" have census definitions, India's evolution over the last decade is not just about faster urbanisation, it is also about progressive integration of several "villages" into the mainstream.

Telecom and road connectivity have improved. There is greater information dissemination. Earlier, a large chunk of migration used to be within the District. Though migration data becomes available with a lag, circumstantially, interstate migration has increased.

A characteristic of developed countries is low transaction costs of migrating to other regions. Though transaction costs are still high in India, they are probably declining. Politically, patronising mindsets tend to think of voting populations as being carved up into collective categories like rural/urban, caste, religion, ethnicity, even gender. Development breaks down such collective categorisation into individuals and households. It is aspirations and expectations that become collective, standardised and universal, focused on development and governance and provision of public goods. It can't be anyone's case that the churn is already complete, or that it will manifest itself in 2014 voting patterns.

One doesn't know whether the structural shift will lead to a shift in electoral dynamics in 2014. What one does know is that few political parties and leaders have understood that a shift is taking place. This is reflected in discourse and debates and will be reflected in manifestos and vision documents. The Bible states, "Your young men will see visions, your old men will dream dreams."

While the old men will dream of coming back to power, it should be a function of a vision that is sold to Young India of betterment of lives and economic empowerment, not doles and handouts. It should be a vision of where we want India to be in 2025, or beyond. That differentiates 20/20 vision from myopia.

(Extracted from an article by Bibek Debroy in The Economic Times)

- (b) Answer any *two* of the following questions based on the passage above :— 10
- (i) What are the concerns of Indians ?
 - (ii) Discuss briefly the reasons for Young India's disenchantment.
 - (iii) What is reflected in discourses and debates ?
- (c) Use any *three* of the following phrases in sentences of your own to illustrate its meaning :— 6
- (i) lives in yesterday
 - (ii) to fall sharply
 - (iii) anger and angst
 - (iv) economic empowerment
 - (v) differentiate vision from myopia.

3. Answer any *one* of the following in about 250 words :—

- (a) The Chairmen of the Reserve Bank has called an urgent meeting to examine the problem arising from a sudden spurt of fake notes of denominations of 1000 and 500 in the market. Discuss the measures suggested to identify and stop this flood of fake currency.
 - (b) Hoardings pose an environmental hazard and are an ugly sight in any city. Write an open letter, as a concerned citizen to the Editor, The Times of India offering your ideas in this matter.
 - (c) In the wake of online financial frauds and phishing ; the RBI has decided to send a Circular to all banks to secure the details of the accounts of their customers and warn them about such risks. Draft this circular.
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