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R. B. I. S. B. R. O. (DSIM)**2012**

[TIME—2-30 P.M. TO 5-30 P.M.]

(Maximum Marks—100)

PAPER III**ENGLISH**

- N.B.*—(1) All questions are *compulsory*.
 (2) Figures to the right indicate *full* marks to each question.
 (3) Each question should begin on a fresh page.
 (4) All parts of a question must 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*.

Marks

1. Write an argumentative essay of about 500 words on any *one* of the following :— 40
- (a) The disconnect between Indian higher education and social requirements.
 (b) Have Malls changed urban lifestyle in India ?
 (c) Corruption is a blight on democratic society.
 (d) The Indian woman is extremely vulnerable today.
 (e) Is the concept of India as an economic superpower in 2020 a mirage ?
2. (a) Make a précis of the following passage in your own words reducing it to about 200 words, and give it a suitable title. Use the special sheet provided for this purpose :— 24

The global economic slump has crimped India's growth, but the larger constraints are within the country. It is essential that an environment be created that is conducive to investments, and for that, it is necessary to urgently remove impediments to the implementation of projects and policies in the country.

The imperatives that can propel growth are : develop infrastructure at a brisk pace, attract more FDI, develop manufacturing capacities, increase employment rapidly and improve the delivery of social sector schemes. This can only happen with enhanced investment in infrastructure and manufacturing.

Investors appear to have money for investment. Even Indian corporations have money though they appear more willing to invest abroad rather than at home. Public sector companies too have money stashed around. Investments in the new project in the country have dwindled not because there is no money to invest, but because it is difficult to get things done at the ground level.

There are numerous reasons why India's manufacturing sector has not grown as fast as it could. These include the poor state of power and transport. infrastructures, the red-tape led business regulatory environment, inadequate flow and high cost of credit for the SME sector and the hurdles to overcome in the procurement of land.

[Turn over

Among the various constraints that the nation's economy faces today are labour laws. Labour laws need to be reformed. There are too many laws, many of them archaic, and most among them are badly administered. But the chief problem lies in the fact that there is no consensus between employers and unions on what the law should be, to protect the interest of all stakeholders.

India compares poorly with other developing countries in improving human development indicators. Countries in sub-Saharan Africa and even in the Asian region have been improving faster than we have. We have more money than many of them, but they deliver benefits and improve outcomes more effectively.

The common causes of the principal problems of the Indian economy are contention among stakeholders, very poor co-ordination among agencies, and as a result very poor implementation. The solutions cannot be allocation of more money to schemes. This would be like putting more water in the overhead tanks to departments and National schemes when the solution must be to untangle and clean up the delivery pipes. Nor is the solution the creation of even more laws that are then poorly implemented.

India's growth story is stuck in a million bottlenecks now. The Cabinet Committee on Investments will resolve disputes holding up large projects. But the bottlenecks in implementation of policy reforms and in project execution are not just at the top of the system. They are in many places- in states, in cities and districts and among middle functionaries in organizations too. Kicking up issues that should be co-ordinated and resolved lower down is creating a bigger jam at the top.

The solution is to improve collaboration and co-ordination among concerned stakeholders at multiple levels in the system. This is a management issue, management abilities are required to convert contention among stakeholders to more collaboration and lofty intentions into implementation.

It is said that when Indians get together their tendency is to argue. By repeating the cultural stereotype of 'the argumentative Indian' we do our nation and ourselves a great disservice. Indians can collaborate. We now need to learn to do it more often. Nations can change their work culture and we too need to change ours.

The principles of TQM (Total Quality Management) transformed Japan's ability to get things done in many industries and then they went on to become world leaders. Groups of people also applied these techniques to improve teamwork and make systemic improvements in their own domains. It, eventually, added up to the self-confidence of their nation and led to a transformation of its economy. India needs a similar movement to revive the economy. The concept of this movement, called the India Backbone

Implementation Network is described in the 12th Five year plan. It now is up to us to implement this idea and clear the many locked arteries of the economy and put the confidence and growth of the country back on track.

(b) (i) Answer any *two* of the following questions on the passage, briefly and in your own words :— 10

- (1) What are the major requirement for the growth of an economy ?
- (2) Why are investments drying up in the Indian economy ?
- (3) What are the major difficulties facing the Indian economy ?
- (4) Which Indian trait creates bottlenecks in implementation of projects? How can this be avoided ?
- (5) What is the outstanding feature of the India Backbone Implementation Network ? How can this stimulate the Indian economy ?

(ii) Explain clearly and briefly the contextual meaning and implication of any *three* of the following words / expressions in this passage :— 6

- (1) crimped
- (2) contention among stakeholders
- (3) putting more water in over head tanks
- (4) untangle and clean up the delivery pipes
- (5) kicking up issues
- (6) locked arteries

3. Attempt any *one* of the following in about 250 words :— 20

- (a) As the leader of an investigative team, you have studied the causes that have led to the stagnation of development and growth of a retail firm. Draft a report, outlining your recommendations, to be submitted to the CEO of the organization.
- (b) As the HR head of your organization, you wish to invite a renowned motivational speaker to address your colleagues. Draft the letter of invitation.
- (c) A well-known co-operative bank is faced with many problems : such as, lack of transparency of operations, high NPAs, poor loan recovery etc. Draft an order on behalf of the RBI for the immediate dissolution of the Board and the institution of an administrator. Cite evidence in support of such an action.



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