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R. B. I. S. B. R. O. (DSIM)**2009**

[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 marks.
 (3) Each question must be started 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 in *English*.

- | | Marks |
|--|--------------|
| 1. Write an argumentative essay of about 500 words on <i>any one</i> of the following :— | 40 |
| (a) Can India become an economic super power by 2020 ? | |
| (b) Should there be reservation for women in legislature ? | |
| (c) Can economic growth lead to human development ? | |
| (d) Should we allow foreign universities to set up campuses in India ? | |
| (e) Gratitude is a precious but rare gift. | |
| 2. (a) Make a precis of the following passage in your own words reducing it to about 210 words, and give it a suitable title. Use the special sheet provided for this purpose :— | 24 |

The current wave of globalization has much in common with the wave that swept the world at the end of the nineteenth century. Both are driven by two factors : technological change and political decisions to open up markets. Likewise, both create huge economic opportunities and wealth, but also trigger huge economic and political tensions within and across borders.

Western countries have experienced domestic tensions as labour markets and welfare systems are bruised and battered by the globalization crisis. Likewise, international tensions are increasing as the gains and pains of globalization are hotly contested and debated in the midst of the excesses of market liberalism and the continuing hurdles facing the Doha round.

Is this wave of globalization doomed to end, like the previous one, in global conflict and division ?

This time, there are two major differences that can save us from collective despair. First, globalization of the late twentieth century has totally changed production and trade patterns. By 2005, developing countries already accounted for 45% of world manufacturing exports. Manufacturing accounted for two-thirds of their total exports.

[Turn over

The second difference pertains to institutions that can find a satisfactory solution to international problems or disputes.

The domestic and international confrontations that brought the first wave of globalization to an end happened in an environment where nations clearly lacked adequate institutions to resolve conflicts. It took World War I, the great depression and World War II for countries to set up global economic governance institutions such as the World Bank, the International Monetary Fund and the Gatt/World Trade Organization to contain competing tensions and growing power politics.

Can we say that our global governance institutions are representative, sound and safe ? For the last quarter of century, decisions have been taken by the G-7, which accounts for about 40% of the world GDP (measured in purchasing power parities) and only 10% of world population. The G-20 summit is a turning point in global governance. It marks the end of an era where the US, Europe and Japan had dominated world affairs and the beginning of a potentially new relationship between mature and emerging economies. The replacement of the G-7 by the G-20 as the global forum for economic issues is definitely an important step in the right direction, but it is only a beginning. G-20 leaders should continue to co-operate and define global priorities. The list of areas requiring urgent international co-operation is long— ranging from international finance and international trade to climate change and natural resources.

The current phase of globalization marks the end of a century that is likely to remain exceptional. Never before had the share of the two most populous countries in the world — China and India - fallen so low in world income and production. But with the onset of globalization and liberalization the world saw the re-emergence of these two giants and the emergence of other developing countries. Their global prominence has affected severely the mature economies and left the emerging countries relatively unaffected. This crisis is bound to accelerate the process of global transformation in favour of the latter.

The G-20 members must now come forward with concrete reform proposals. On the part of the advanced countries, the EU has a special responsibility to contribute to the reform of the Bretton Woods institutions where its members are grossly over-represented in terms of voting rights and board seats. Decreasing their weight would allow a better representation of emerging and developing countries. It may even increase the EU's influence if its reduction in voting rights coincides with a unified representation.

For their part, emerging countries, particularly China and India, must commit themselves to play a more active role in global institutions and policy design. Their greater economic and political weight must go hand-in-hand with greater sharing of global responsibility.

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

10

(1) What was common between the two waves of globalization that swept the world ?

Marks

- (2) Point out the significance of the two major differences between the globalization in the past and the current phase of globalization.
- (3) Why does the author say that replacement of G-7 by G-20 as the global forum, an important step in the right direction ?
- (4) What has been the impact of globalization on China, India and other developing economics ?
- (5) How can the G-20 members sustain globalization in this century ?
- (ii) Explain clearly the contextual meaning of *any three* of the following expressions from the passage :—
- (1) in common with
 - (2) bruised and battered
 - (3) to open up
 - (4) turning point
 - (5) unified representation.

6

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

20

- (a) The Reserve Bank of India (RBI) has appointed a committee to investigate low performance of scheduled commercial banks under agricultural and rural lending business. Draft the committee's report including in it strategies to be adopted for improving performance of banks in this field.
- (b) Several banks have written to the RBI pointing out that steep rise in the prices of food articles (food-inflation) has resulted in weak deposit growth particularly in rural and semi-urban areas. On behalf of the RBI draft a letter, to be sent to such banks, containing broad guidelines for mobilizing resources from the public through various other schemes.
- (c) As the President of Small Manufacturers' Association write a letter to the RBI requesting them to issue necessary Notification to commercial banks to provide timely financial assistance to thousands of small enterprises. Also, impress upon the RBI to waive processing fee and give loan without third-party guarantee to enterprises with viable ideas.



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