



RBI Grade 'B' Officer Mains Exam Paper I - 2014

ENGLISH

1. Write an argumentative essay of about 500 words, on any one of the following :—

- (a) Euthanasia, a debatable phenomenon in India.
- (b) Media is one of the strongest pillars of democracy.
- (c) Role of R.B.I. in controlling the inflation.
- (d) Stand of the NDA Government in dealing with corruption.
- (e) Uses and misuses of Anti-Dowry Act.
- (f) Commonwealth Games-2014 and India.

2. (a) Make a précis of the following passage in your own words, reducing it to about 230 words and give it a suitable title. Use the précis sheet specially provided for this purpose :—

Against the background of a stable recovery of world economy, the 6th BRICS leaders meeting from July, 15th to 16th at Fortaleza, Brazil, with the theme of Sustainable Solutions for Inclusive Growth, is definitely among the most important international events in the second half of this year. It is also an important event for China-India relations since the President of China has had his first ever meeting with the new Indian Prime Minister on the sidelines of the summit. The BRICS has become an important force to cope with the international financial crisis, in driving global economic growth and in promoting democratization of international relations.

The BRICS countries (Brazil, Russia, India, China and South Africa) are not only building upon their own strength, but also make efforts to help others. Despite the financial need for their own economy, BRICS contributed a total sum of \$180 billion to the International Monetary Fund in two rounds and the efforts were well commended by the international community. BRICS is highlighted by pragmatic co-operation in major projects.

The BRICS New Development Bank (NDB) and the Financial Contingency Reserve Arrangement (CRA), which were first initiated during the 2012 BRICS summit in India, has become reality in the Fortaleza summit. The NDB and CRA will not only benefit the BRICS countries, but also provide finance to infrastructure projects in emerging markets and other developing countries. It is also

aimed to assist them to better withstand risks from international financial turbulence. Other key economic co-operative projects such as joint financing by respective development banks, co-operation among industrial and business enterprises and the economic and trade liaison group will also inject new momentum for development of the BRICS countries.

As the world's two most populous and largest developing countries as well as the founding members of the BRICS, China and India are firm supporters and active participants of the co operation among the BRICS countries, and always take co-operation with other BRICS countries as one of the priorities in their foreign policy. China and India are also good neighbours, good friends and good partners that have established a strategic and co-operative partnership for peace and prosperity. Both countries are now facing a historical mission of growing the economy and improving people's livelihood. The China-India bilateral co-operation and their co-operation under the BRICS framework are complementary to each other. Our major projects include the BCIM Economic Corridor, the Chinese-style industrial parks in India, railway co-operation, and initiatives of the Silk Road Economic Belt and co-operation along the 21st Century Maritime Silk Road. We are also working for a " Trans-Himalayas Economic Growth Region" driven by doubleengine of China and India. All the co-operation can be benefited from the BRICS co-operation mechanism. China and India should establish a closer partnership of development to promote more integration of market, greater financial linkage, better connectivity of infrastructure as well as closer people-to-people contacts, and thus to bring our people tangible benefits.

India recently announced its Railway and Union budgets, indicating that India is set to accelerate economic development. As India's only neighbour in BRICS, China hopes and believes that, under the strong leadership of Indian Prime Minister, India's economy will gear up to a healthy track and develop better. China will enhance its co-operation with India by proactive and practical action.

Chinese railway department has recently sent officials and technical experts to India for substantive consultation on co-operation of the speedup of existed railway lines and the upgradation of railway stations.

It is firmly believed that, with our joint efforts, a wide-ranging, multilevel and high-quality economic co-operation between China and India will be achieved with more convergence of our two emerging markets. The common development of China and India will ensure the Asian century's arrival.

There are still challenges for the BRICS countries to move forward. As an old saying goes, 'If you want to go fast, go alone ; if you want to go far, go together.' It is positively believed that as long as China, India and other BRICS members insist on building their strong partnership, deepening economic co-operation, a better future is achievable for BRICS.

(b) Answer any two of the following questions based on the above passage :—

- (i) What are the major objectives of the BRICS Bank ?
- (ii) How can pragmatic co-operation in major projects be ensured through the BRICS ?
- (iii) Illustrate how can the China- India bilateral co-operation be achieved under the framework of the BRICS ?

(c) Use any three of the following phrases in sentences of your own, to bring out its meaning :—

- (i) to cope with
- (ii) pragmatic co-operation
- (iii) trade liaison
- (iv) tangible benefits
- (v) gear up.

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

(a) It has been reported to R.B.I. that few banks are violating the prescribed norms while granting loans to the Private Companies.

As the General Manager of R.B.I., direct a committee to be instantly constituted to look into the matter and recommend the remedial measures to be initiated against such banks. Draft a committee report.

(b) On behalf of RBI, issue a circular to all the subsidiary banks to open special cell to deal with educational loan applications for higher education in India and abroad and expedite the essential procedures to sanction the loans within a specific period of 10 days.

(c) The Chairman of Customers' Association has reported to R.B.I. that banks located in rural areas are not able to function well due to frequent cuts in power supply. It causes tremendous inconvenience to customers who come from far off places and go back without their work being done. On behalf of R.B.I., draft a letter to the Chairman of the Association, assuring him that the matter will be seriously taken into account and rural banks will be instructed to make provision for the installation of generators to address this problem permanently in case of power failure.



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