

RBI Grade B 2021

PHASE 2 PAPER

Solution & Analysis

ENGLISH



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1) Write an essay of about 300 words on any one of the following: — (40 Marks)

1. Pros and Cons of teaching Coding/Computer Languages to School Students.

PROs –

- Coding education will help student acquire vocational skills that are immediately relevant to today's job market.
- Coding helps develop important logic and problem-solving skills.
- Understanding coding helps students better understand the nature of the world around them, and how and why increasing parts of it function as they do.
- Teaching students to code can serve as a gateway to subsequent study of STEM (science, technology, engineering, and mathematics) topics, and hopefully to jobs and careers in related fields.
- Being able to code enables new avenues for creativity and creative expression.
- Relevance to COVID situation and the future.

CONs –

- An Unnecessary Skill.
- Kids Need to Be Kids.
- Health Issues.

2. Future of BPO Industries in India.

➤ **BPO has become popular due to:**

- Economy of scale
- Factor cost advantage
- Superior competency
- Business risk mitigation
- Utilization improvement

➤ **Current Trends that can lead to Affecting the Outsourcing Industry**

- The outsourcing saw its unbelievable growth right after the global recession and there sure are a few trends that give us an insight into the future.
- The pricing structures would be stabilized up to a great extent with buyers seeking standardized solutions. This means that BPO in India would have to prove themselves on the basis of efficient performance rather than pricing.
- Contrary to the usual belief that common and shared services being a threat, they are actually being welcomed whole-heartedly with the changing times. This is because it enhances productivity, reduces errors and cuts costs.
- With the continuous rise in the prices of oil, companies would have to take full benefit of the technology and keep outsourcing work so as to make more profit.

➤ **Challenges for the Outsourcing Industry in India**

- The industry is undergoing a change and would continue to be driven by extreme changes even in the future. However, a few emerging challenging that India would have to face are:
- The rapidly growing industry requires growth in infrastructure as well. However, this is an area where India lacks, and this issue needs to be addressed to keep up with the competition.
- Companies are branching out to Tier II cities where they would be able to take advantage of low labour costs.
- Even though India has established itself as a world leader in the business of outsourcing, in the near future, there are chances of facing tougher challenges. South-Asian countries like Malaysia, Indonesia, Singapore, Vietnam, Philippines, Thailand, and others are trying to improve their position so as to become alternative offshore locations.

- Other South-Asian countries have been able to challenge the competitiveness of India by offering cheaper labour in business processing skills. India, on the other hand is experiencing a rise in the labour costs along with high attrition which is of course of concern and thereby needs to be addressed as soon as possible.

3. Importance of Creative thinking in Business.

Importance -

- Creative thinking promotes problem-solving.
- Creative thinking increases productivity.
- Creativity helps you stay one step ahead.
- adapt to changes happening at a faster pace than ever before.
- do more with fewer people as budgets get tighter.
- respond to a competitive market.
- find different approaches to stay competitive.

Reasons –

- Thinking creatively adds value.
- Creative thinking helps you become self-relying and more confident.
- Thinking open-mindedly gives you a reason to go the extra mile.
- Creative thinking can bring out hidden talents.
- Thinking 'out of the box'.

Benefits –

- Better teamwork and team bonding.
- Increased workplace engagement and interaction.
- Improved ability to attract and retain quality employees.
- Increased staff morale, fun and happiness.
- Increased workplace problem solving and productivity.

4. An ounce of Prevention is pound worth of Cure.

- In many organizations, risk management receives most of the focus and resources; safety management, meanwhile, is often perceived as less important. As a result, it is difficult for organizations to realize the human capital, financial, and productivity benefits of an integrated approach to risk management and safety management. Although such integration is still rather rare, when safety has an equal seat at the risk management table, the business value can be substantial.

Measures -

- Identify the current and future risk & “safety” exposures that exist.
- Communicate the exposures to the appropriate people and stakeholders.
- Enforce and execute compliance and best practice procedures to mitigate the identified exposure(s).
- Evaluate the timeliness and effectiveness of the enforcement procedure.
- Educate the organization on how to prevent the exposure from reoccurring.

Benefits –

- Reduce the costs associated with that hazard.
- Increase visibility and transparency.
- Reduced employment liability.

EduTap

2) Make a precis of the following passage reducing it to about 170 words, and also, give it a suitable title. (30 Marks)

Trivial though it may seem, sand is a critical ingredient of our lives. It is the primary raw material that modern cities are made from. The concrete used to construct shopping malls, offices, and apartment blocks, along with the asphalt we use to build roads connecting them, are largely just sand and gravel glued together. The glass in every window, windshield, and smart phone screen is made of melted-down sand. And even the silicon chips inside our phones and computers – along with virtually every other piece of electronic equipment in your home – are made from sand.

And where is the problem with that, you might ask? Our planet is covered in it. Huge deserts from the Sahara to Arizona have billowing dunes of the stuff. Beaches on coastlines around the world are lined with sand. We can even buy bags of it at our local hardware shop for a fistful of small change.

The problem lies in the type of sand we are using. Desert sand is largely useless to us. The overwhelming bulk of the sand we harvest goes to make concrete, and for that purpose, desert sand grains are the wrong shape. Eroded by wind rather than water, they are too smooth and rounded to lock together to form stable concrete.

The sand we need is the more angular stuff found in the beds, banks, and floodplains of rivers, as well as in lakes and on the seashore. The demand for that material is so intense that around the world, riverbeds and beaches are being stripped bare, and farmlands and forests torn up to get at the precious grains. And in a growing number of countries, criminal gangs have moved into the trade, spawning an often-lethal black market in sand.

The main driver of this crisis is breakneck urbanisation. Every year there are more and more people on the planet, with an ever-growing number of them moving from the rural countryside into cities, especially in the developing world. Across Asia, Africa, and Latin America, cities are expanding at a pace and on a scale far greater than any time in human history.

Mining sand to use in concrete and other industrial purposes is, if anything, even more destructive. Sand for construction is most often mined from rivers. It's easy to pull the grains up with suction pumps or even buckets, and easy to transport once you've got a full boatload. But dredging a riverbed can destroy the habitat occupied by bottom-dwelling organisms. The churned-up sediment can cloud the water, suffocating fish and blocking the sunlight that sustains underwater vegetation.

Sand extraction from rivers has also caused untold millions of dollars in damage to infrastructure around the world. The stirred-up sediment clogs water supply equipment. And removing all that material from

riverbanks leaves the foundations of bridges exposed and unsupported.

Answer –

Title – Draining Sand.

It may be little more than grains of weathered rock, but sand is also the world's second most consumed natural resource and Rapid Urbanisation is the root cause of its depletion across world. Billion tonnes per year extraction of any material without leading to massive impacts on the planet and thus on people's lives is impossible. Sand mining has incited war of demand and has even led to lethal black-market trade. River sand mining is also contributing to the slow-motion disappearance of the ecosystem affecting the flora and fauna of the vicinity. Damage to Infrastructure due to mining of sand has costed millions of dollars across the globe. Hence, the alarming issues at hand may prove to be catastrophic considering the versatile usage and demand of sand in our lives.

EduTap

Q.3 Read the passage given below and answer the following questions on the basis of the passage in your own words.

Agorism, a doctrine, which claims that people want to do all the things which at that time are prohibited by the state. They think that the state is committing theft (taxes) and are mass murderers (wars). For them Profit need not have a monetary value rather a perceived value.

Agorism is the practice of counter-economics and the ideas associated with that practice. Agorist ideas assert that Libertarian philosophy occurs in practice, in the real world, as Counter-Economics.

The Counter-Economy is the sum of all non-aggressive Human Action which is forbidden by the State. Counter-economics is the study of the Counter-Economy and its practices. The Counter-Economy includes the free market, the Black Market, the "underground economy," all acts of civil and social disobedience, all acts of forbidden association (sexual, racial, cross-religious), and anything else the State, at any place or time, chooses to prohibit, control, regulate, tax, or tariff. The Counter-Economy excludes all State-approved action (the "White Market") and the Red Market (violence and theft not approved by the State).

Counter-economics is an economic theory and revolutionary method consisting of direct action carried out through the black market or the grey market.

Counter-economics applies two basic strategies to liberate people from the state. The first recipe provides instructions for how to break free vertically through building a decentralized infrastructure for free communities avoiding the State and its centralized "solutions" altogether. The other recipe advocates breaking free horizontally through making use of one's personal network of friends and colleagues and doing business out of the State's reach. One might also call these recipes or strategies the introvert and extrovert solutions to our methodological problem.

The vertical or introverted strategy is aimed towards individuals concentrating on decentralized local infrastructure as opposed to expansive state foundations. What this means in real terms is to create local or neighbourhood networks for self-reliance, where people in the vicinity get together to find ways to produce whatever is necessary for survival and a good life. It means creating local production facilities and markets with no effective State regulations and without the State's knowledge.

The horizontal or extroverted strategy applies individuals actively creating black market networks and structures which can be stretched beyond neighbourhood communities focus on the vertical strategy. What it basically proposes is to trade with people you know and people who are recommended to you. This can all be done at whatever scale one finds appropriate, using available technology such as the Internet and e.g., Amazon for logistics and money transactions.

A first step could be to hire the children next-door to mow the lawn or baby-sit. It does not have to be very sophisticated at first. This approach should come naturally to libertarians since it simply means exercising trade without bothering with State regulations or paying taxes. Most people are willing to exchange goods and services without registering the sales tax, which is a good start. Some of them will also find it in their interest to do this on a larger scale, producing and distributing goods and services without ever paying taxes or following unnecessary government regulations and controls. And most people do not really care about government standards if they trust their supplier.

Q.3 Read the passage given above and answer the following questions on the basis of the passage in your own words.

(30 Marks)

1) What does doctrine of Agorism mean in the passage?

- Agorism is a free-market anarchist political philosophy that believes the ultimate goal as bringing about a society in which all relations between people are voluntary exchanges – a free market. Agorist theory divides people into two classes: people who make their living through the market, and people who make their living by coercing others (called the "economic class" and "political class", respectively). They support a nonviolent overthrow of the second class by the first,

through peaceful black market and grey market activity, known as counter-economics.

2) Briefly explain the difference between Counter economy and Counter economics?

- The Counter-Economy is the sum of all non-aggressive Human Action which is forbidden by the State. Counter-economics is the study of the Counter-Economy and its practices. The Counter-Economy includes the free market, the Black Market, the "underground economy," all acts of civil and social disobedience, all acts of forbidden association (sexual, racial, cross-religious), and anything else the State, at any place or time, chooses to prohibit, control, regulate, tax, or tariff. The Counter-Economy excludes all State-approved action (the "White Market") and the Red Market (violence and theft not approved by the State).

3) What are the two pillars of Counter economics.

- Counter-economics applies two basic strategies to liberate people from the state. The first recipe provides instructions for how to break free vertically through building a decentralized infrastructure for free communities avoiding the State and its centralized "solutions" altogether. The other recipe advocates breaking free horizontally through making use of one's personal network of friends and colleagues and doing business out of the State's reach. One might also call these recipes or strategies the introvert and extrovert solutions to our methodological problem.

4) What does the doctrine of Agorism claim?

- The doctrine of Agorism postulates that the correct method of achieving a voluntary society is through advocacy and growth of the underground economy or "black market" – the "counter-economy" as until such a point that the State's perceived moral authority and outright power have been so thoroughly undermined that revolutionary market anarchist legal and security enterprises are able to arise from underground and ultimately suppress government as a criminal activity (with taxation being treated as theft, war being treated as mass murder, et cetera).

5) Differentiate between Vertical and Horizontal theories of the doctrine.

- The vertical or introverted strategy is aimed towards individuals concentrating on decentralized local infrastructure as opposed to expansive state foundations and explained as Self – reliance such as creating local production facilities and markets with no effective State regulations and without the State's knowledge.

- The horizontal or extroverted strategy applies individuals actively creating black market networks and structures which can be stretched beyond neighbourhood communities focus on the vertical strategy. It basically proposes is to trade with people you know and people who are recommended to you. This can all be done at whatever scale one finds appropriate, using available technology such as the Internet.