

RBI Gr B – Phase - 2

Descriptive English



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RBI GRADE B 2023



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FULL LENGTH TESTS	✓
EVALUATION	✓

Check Link in Description

Agenda

- Overview ✓
- PYQs ✓
- Definition of an essay ✓
- Types of Essays ✓
- How to draft an essay ✓
- 10 tips for Essay writing ✓
- Important Topics ✓
- Sources ✓

Generally, it has been observed that Descriptive English is the **most neglected paper** while preparing for RBI Grade B Phase 2 exam. **Descriptive English section**, which comprises –

- **Essay** ✓
- **Precis writing** ✓
- **Reading Comprehension** ✓
- has **equal weightage** as that of the other two sections in Phase 2 exam. You need to understand that the better you perform in this section the better your written score will be, which, in turn, will **increase your overall score** when interview score will be added.



100 – Marks – Descriptive English – 90 mins.

• Syllabus for English:

- ✓ 1. Essay – ~~30~~ Marks ✓
- ✓ 2. Précis writing – 30 Marks ✓
- ✓ 3. Reading Comprehension – ~~30~~ Marks ✓

4-5 qs



Essay Topics - 2017

Q.1 Write an Essay of about 350 words on any one of the following topics: - (40 Marks)

1. Non-Performing Assets Management ✓ *Finance*
2. Is India ready for digitization in the face of cyber threats like ransomware ✓ C/A
3. SBI and other banks merger ✓ *Finance*
4. Nuclear Power and India ✓ *C/A*



Essay Topics - 2018

Q.1 Write an Essay of about 350 words on any one of the following topics: - (40 Marks)

1. Advantages of UPI over money transfer *Finance*
2. Financial inclusion – A requirement for all ages in India *Finance & G.S.I*
3. Crowdfunding – the new phenomenon in financing *Finance*
4. Positive and negative effects of demonetization on the Indian economy *Finance & G.S.I*
5. Measures for promoting microfinance in India *Finance*



Essay Topics - 2019

Q.1 Write an Essay of about 350 words on any one of the following topics: - (40 Marks)

1. Higher Education ✓ *E.S-I*
2. Stress Among Youth ✓ *static*
3. NPFC Loan Collection Issue *Finance*
4. Democracy and Importance of Vote *Social*
5. Scope of 5g in India *C/A*



PREVIOUS ESSAY TOPICS - 2021

(300 Words)

1. Pros and Cons of teaching Coding/Computer Languages to School Students. static
2. Importance of Creative thinking in Business. Management
3. An ounce of Prevention is pound worth of Cure. static / Generic.
4. Future of BPO Industries in India. C/A

PYQs - 2022

Write an essay of about 600 words on any one of the following: —
(30 Marks)

1. Advantages & Disadvantages of Renewable Sources of Energy. Discuss how Green Grid Initiative under OSOWOG initiative will solve these disadvantages. *Social*
2. Role of Women Entrepreneurship in Economic Growth in India. *Social*
3. “Peace cannot be kept by force; it can only be achieved by understanding.” – Albert Einstein. Elaborate. *static*.
4. India has become Medical destination of the world. Comment. *Social*



ESSAY WRITING

What is an Essay?

→ 400 words → 30

An essay is a short piece of writing that sheds light on any given topic. M.H. Abrams, the American literary critic, notes that the essay is “Any short composition in prose that undertakes to discuss a matter, express a point of view, or persuade us to accept a thesis on any subject.” Essay is a comprehensive analysis of a given topic while taking a particular view/stand on it. It takes into account various aspects of the topic along with its critical appraisal.

Universal Draft

5 - 8 paragraphs

1. Intro

Body

Social
Economic
Political
Solutions
Way forward

2
3
4
5
6



Evaluation Criteria

- **Articulation.** ✓ *What*
- **Drafting Skills.** ✓ *How*
- **Language & Vocabulary.** ✓
- **Structure.** ✓
- **Grammatical Conciseness.** ✓
- **Typos and Errors.** ✓ *(-.25)*

★ Complete your answers while meeting the word limit.

★ { → Time Management
→ Word limit.



ESSAY WRITING

Salient features of an Essay

- Excellent presentation ✓
- Important Facts ✓
- Important Data/Statistics ✓
- Important Schemes ✓
- Valid & Relevant Examples ✓



ESSAY WRITING

Holistic Essay!

Essay types

Skills tested

Example prompt

1. Argumentative ✓

- Forming an opinion via research
- Building an evidence-based argument

Has the rise of the internet had a positive or negative impact on education?

2. Expository ✓

- Knowledge of a topic
- Communicating information clearly

Explain how the inception of technology has revolutionized the world. ✓

3. Narrative ✓

- Creative language use ✓
- Presenting a compelling narrative

Write about the importance of Communication Skills. ✓

4. Descriptive ✓

- Creative language use
- Describing sensory details ✓

Write your opinions on Nationalism vs Globalisation. ✓



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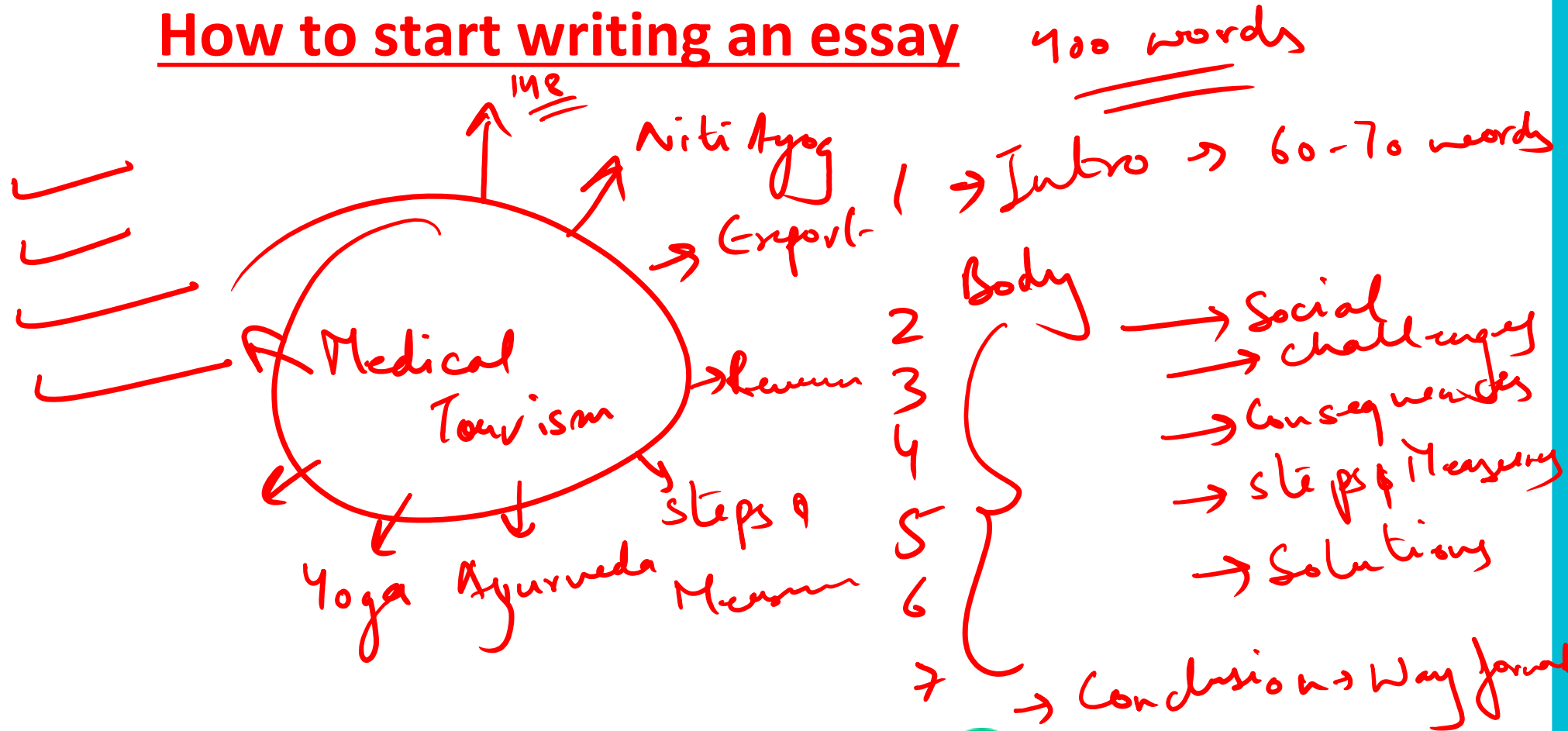


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ESSAY WRITING

How to start writing an essay

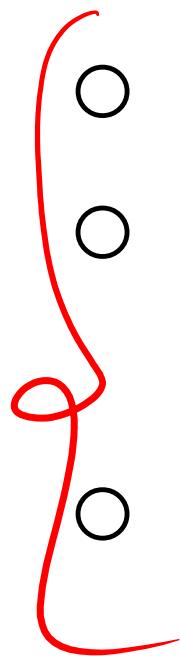
- Choose ✓
- Plan ✓
- Outline ✓
- Execute ✓



ESSAY STRUCTURE

Universal Draft

Definition



○ INTRODUCTION ✓

→ Background

○ BODY – SOCIAL DIMENSION + ECONOMIC

✓ IMPACTS + POLITICAL MEASURES.

○ CONCLUSION

→ Solutions

→ Way forward.

I → Intro
S → Social
E → Economy
P → Political
C → Conclusion



ESSAY WRITING

Key Points to remember:-

1. Hook your reader ✓
2. Give background information ✓
3. Present your thesis statement
4. Map your essay's structure ✓

Facts ✓
Data ✓
Stats ✓
Reports ✓
&
Schemes ✓
→ future



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ESSAY WRITING

INTRODUCTION:-

Key elements of an introduction-

- Begin the Essay to grab the attention by providing some background information and context.
- Connect it with the topic.
- Outline of argument.



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ESSAY WRITING

EXAMPLES-

“Cryptocurrency market witnessed a rise of 500% during the pandemic though bitcoin was invented in 2008. India is still hesitant to adopt cryptocurrency formally and many discussions are being undertaken to understand the intricacies and importance of cryptocurrency for future use.”

“As per Artificial Intelligence and Analytics startup investment 2021 report, Indian AI market is valued at 7.8 Billion Dollars. It is being seen as a tool of world transformation and complete overhaul of the way different sectors of economy work.”

“In 1950-51, the contribution of agricultural sector to national income was 59% and in 2019-20, it plummeted to 17.4%. Agriculture demands top most priority because the Government and the nation would both fail to succeed if agriculture could not be successful because Two-thirds of our population is dependent on agriculture directly or indirectly.”

“Our world has been riding the strides on globalisation and information economy where news is delivered instantly on our fingertips. The proliferation of social media has further made news accessible in every nook and corner of the world. Although this has greatly transformed our world for the better, it has also contributed to certain vices, one of them being the birth of 'Fake News'.”



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ESSAY WRITING

Body:-

The following are important aspects of all body paragraphs:-

- A clear topic sentence.
- Specific evidence or supporting detail.
- Examples.
- Unity and cohesion.
- To form new paragraphs use the **Social – Economic - Political trick.**
 - What are problems/obstacles related to the issue?/What are benefits of the Scheme/ What is/are the roles/purpose of a body/ What are the reasons behind the issue?
 - Why has the problem prevailed in our country?
 - How to tackle/resolve/improve/ fight the issue?
 - What are steps/measures/precautions been or not been or to be taken on the issue?



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ESSAY WRITING

CONCLUSION:-

- Return to the theme of the introduction.
- Propose a course of action, a solution to the issue, Implications upon the future, or Consequences if measures are not taken against an issue.



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ESSAY WRITING

EXAMPLES-

“Banning cryptocurrency will also lead to exodus brain drain and talent from India. India has always been late in all industrial revolution like adoption of semiconductors, etc. but now a change of mindset is needed to adopt accordingly. India to become a \$5 trillion economy by 2030 effective use of human capital and resources for the benefit of job creation and sustainable development regulation will be the need of the hour.”

“India has recently collaborated with US and UK to bring in more infrastructure. If we overcome the challenges, India may see a new dawn of growth and achievements.”

“Recognition of the social issues is the first step to find solution. Most of the issues are due to lack of awareness and could be addressed through sensitization programs from the Governments and stakeholders. Since many social issues like Sati, Untouchability etc., have been dealt successfully in the past, the future holds hope to deal with the current social issues.”

“We must take concrete steps to prevent the proliferation of fake news that can gravely challenge our internal security. People should be sensitised to address these falsehoods at the start itself and authorities must be prompt to address any issue that can create massive flames.”

Essay Writing Tips & Strategy

- One has to be quick in writing an essay. As soon as you get the topic, take a few minutes to think and make a list of pointers that you will write and then later elaborate on these points. This way you will not run out of ideas or words for an essay.
- Try and always support your writing with some examples from the past or you can even give some statistics to support your answer.
- Usage of complex vocabulary is to be avoided. The essay should be clear, well written and should be explanatory.
- Essay comprises of three parts including introduction, body and conclusion. So, one must not miss any part.
- As far as the conclusion is concerned, provide your views related to the topic by giving a solution to the problem you are addressing if any.
- Above all, stay updated with all the current events happening around so that you can have ample knowledge about any given topic and you will be able to write well.



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Key Target Areas

1. Grammatical accuracy



2. Error Free Articulation



3. Good Vocabulary & back up thesis



4. Drafting Skills



PYQs - 1. Advantages & Disadvantages of Renewable Sources of Energy. Discuss how Green Grid Initiative under OSOWOG initiative will solve these disadvantages.

According to the draft plan prepared by the MNRE, the ambitious OSOWOG will connect 140 countries through a common grid that will be used to transfer solar power. “The vision behind the OSOWOG mantra is “the Sun never sets” and is a constant at some geographical location, globally, at any given point of time. With India at the fulcrum, the solar spectrum can easily be divided into two broad zones viz. far East which would include countries like Myanmar, Vietnam, Thailand, Lao, Cambodia and far West which would cover the Middle East and the Africa Region,” said in the terms of reference in the RfP published to hire consultants for OSOWOG.

The plan is divided into three phases: the first phase will connect the Indian grid with the Middle East, South Asia and South-East Asian grids to share solar and other renewable energy resources. The second phase will connect the first phase nations with the African pool of renewable sources. The third phase will be the concluding step of global interconnection.

Having international associations is not a new trend for the energy sector which already has a strong geopolitical organisation such as OPEC. Officially announced during UN Climate Change Conference in Paris in 2015, the ISA is a partnership of solar-resource rich countries. Currently, there are 121 countries that have agreed to be members for ISA. Most of these are countries with large participation from Africa, South-east Asia and Europe. Pakistan and China are not a part of ISA.

Additionally, India has power trade with Bhutan and hydropower project development pact with Nepal. Last year, the Central Electricity Regulatory Authority gave its nod to new regulations of ‘Cross-border electricity trade’, thereby making the trade of electricity to neighbouring countries more seamless. This included setting up of nodal agency for bilateral trade of electricity, monitoring and planning by central agencies, and similar technology interface at both ends.

Renewable Energy, solar, wind, clean, green Several policy experts cited it as part of India's answer to China's One Belt One Road infrastructure initiative which entails investment in close to 70 countries.

However, to have an inter-continent power infrastructure is a fairly new idea. Australia based Sun Cable is developing the Australia-ASEAN Power Link (AAPL), under which it will supply renewable electricity from Australia to Singapore and later to Indonesia. According to the website of Sun Cable, "the project will integrate three technology groups - the world's largest battery, the world's largest solar farm, and a 4,500km high voltage direct current (HVDC) transmission system from the solar / storage facility to Darwin (Australia), Singapore and eventually Indonesia."

Several countries including China have initiated infrastructure projects in other countries, which is seen as a sign of asserting supremacy by several policy experts. While India is a partner nation with most trade associations, with ISA and OSOWOG, it is planning to take a leadership position.

"It is obviously a very grand and ambitious project. But it is also clear that a new energy sector paradigm is needed as we are facing a huge inflexion point in electricity generation and consumption. Potential benefits include widespread scale up in energy access, abatement in carbon emissions, lower cost and improved livelihoods. India will need a strong coalition of international partners to realise this vision. It will be interesting to see a practical outline and how the government intends to go about actual execution," said Vinay Rustagi, managing director, Bridge to India, a research agency tracking renewable sector in India.

PM Modi in his Independence Day speech even mentioned an increased partnership with the ASEAN nations. "For India, neighbours are not only ones we share a border, but also those with whom we share emotions and values. Today, India has close relations in the greater neighbourhood. We are working together and have a lot of mutual respect for each other. ASEAN nations not just have a great partnership with us today, but have shared values and cultures for centuries," Modi said.

Geo-politically, this is being touted as a clever strategy however technology-wise, this is yet to make sense. With battery and storage technology becoming cheaper, electricity consumption at source end is a more feasible idea for solar power. However, a shortage of land banks and limited hours of sunshine tip the balance towards expanding the sourcing of solar energy to other nations.

Several African nations are devoid of reliable electricity supply and that makes them a ready market for electricity infrastructure and in recent times, for renewable energy development. Off-grid solar systems have found large acceptability in Kenya where it was also a means to address poverty and illiteracy.

Chinese companies are already active in several African markets. While India has taken baby steps with ISA, a major investment drive is still missing. This is planned to be achieved through OSOWOG.

In July, the MNRE put on hold the RFP to hire a consultant for OSOWOG until further notice. Officials said Covid was one of the reasons for delaying the process. Given the scale and size of this ambitious project, the sooner it commences, the better.

2. Role of Women Entrepreneurship in Economic Growth in India.

Women entrepreneurs have the potential to be the biggest force in India's economic growth story. The country's economy could grow much faster if women were part of its workforce. As per McKinsey, the country could add up to \$770 billion—more than 18%—to its GDP by 2025, simply by giving equal opportunities to women. Women can contribute to the economy not just as job seekers but also job creators such as via entrepreneurship, which is a space women are rapidly taking to across India. One big growth factor for this has been the power of women in small businesses who are leveraging the internet and using digital media to reach millions of customers.

India stands at the cusp of transformation, being the fifth largest economy in the world while proudly recording the highest GDP growth, amounting to annual growth of approximately 6-7%. According to the International Monetary Fund (IMF), the country's nominal GDP has seen a 700% jump since 1995. The IMF also projects India's GDP growth at 7.2% by FY 2025-26, despite the 7.3% contraction of the country's GDP in FY 2020-2021 (NSSO Survey).

India's growth story lies in its macroeconomic policies pertaining to reforms to bring stability, resilience, and a conducive environment for disruptions, as well as safeguards from shocks. A new inflation-targeting framework, energy subsidy reforms, fiscal consolidation, higher quality of public expenditure and a stable balance of payment situation has increased the share of investments, exports and consumption, brought productivity gains, and diversified the economy.

Moreover, the country has witnessed various reiterations of the government's commitment towards achieving Sustainable Development Goals (SDGs). NITI Aayog released an SDG Index 2020-21 to bring together the economic, social, and environmental pillars in the country, with a focus on their partnerships and collaborations. The commitment of the government, specifically in respect of SDG 5 i.e., Gender Equality, is a significant step towards achieving gender equality by ending all forms of discrimination, and calls for valuing women's unpaid care and domestic work amongst other things.

Additionally, SDG 5 is interlinked to other SDGs such as End Poverty, Zero Hunger, Health for All, Quality Education, etc. With a score of 60 in the SDG Index 2021, India's success in bringing about inclusive and sustainable growth is well underway. To achieve Gender Equality through the socio-economic empowerment lens, the Government has introduced large-scale programmes such as Beti Bachao, Beti Padhao campaign, Sukanya Samridhi Yojana, MUDRA Yojana and Pradhan Mantri Ujjwala Yojana to bring about equality at the workplace in respect of gaining access to employment and entrepreneurship for women.

Despite the economic contribution of women increasing considerably in the last decade, the female labour force participation has been recorded at only 32% of the entire population. In terms of employment, 52% of the workforce is self-employed as own-account workers or helpers, 30% as casual workers, while only around 18% have regular jobs. Within the 52% self-employed workforce, women constitute only a dismissal portion i.e., 13.78%. As a result, the potential of women entrepreneurship as a tool to achieve socio-economic empowerment and equity remains underutilised.

To ascertain the challenges in respect of women's access and opportunities to resources for enterprise development and sustenance, EdelGive Foundation conducted the "Landscape Study on Women Entrepreneurship" with a sample size of 1,235 women from 13 states in India. According to the study, despite the availability of government schemes and benefits for women entrepreneurs, 84% of the women still relied on their husbands, family members or sold their assets for financial support towards setting up and sustaining an enterprise. Moreover, only 11% of the women reported that they were aware of the available benefits, even though less than a third from the 11% availed of the benefits due to the worry that they would not be able to pay back the loans, which would result in further distress for their families. According to a study conducted by OECD in 2019, relatively more male entrepreneurs made use of bank loans to start their enterprises, irrespective of collaterals, as opposed to women. Further, the World Bank report on "Measuring Financial Inclusion: The Global Findex Database" revealed that only 27% of women benefit from formal lending institutions.

Due to deep-rooted socio-economic challenges, India's women are unable to gain access to employment and a stable income to support their families. The bouquet of barriers to accessing finance, raw materials, marketing facilities and technology often limit women entrepreneurs in realising their dreams of attaining agency and empowerment.

However, through concerted efforts from NGOs, civil society organisations, government institutions and because of revolutionary reforms in financial institutions through Self Help Groups, women are emerging as resilient powerhouses that can further the Indian economy. It is pertinent to note that women entrepreneurship does not only advance a woman's economic standing but also enables her children to gain access to better quality education, better health and nutrition, clean water and sanitation and higher overall economic indicators that help break the cycle of poverty.

With provisions for financial linkages, awareness initiatives around government schemes and capacity building through entrepreneurship and soft skills training, SHGs and CSOs have inculcated the spirit of a woman entrepreneur, now deeply embedded in self-reliance even in tribal areas of the state. In this light, Odisha's 'Start-Up-Policy' is uniquely designed to place inclusion at the centre of its advancement of the entrepreneurial ecosystem. Through a plethora of schemes and benefits such as Mission Shakti, Start-Up Odisha and Skilled-In Odisha along with connected enabling regulations, the state has championed the cause of women entrepreneurship, with a vision of creating a level playing field, in partnership with all the relevant stakeholders.

India's commitment to SDG 5 for Gender Equality positions is itself a prerequisite to achieving the \$5 trillion-dollar-economy-dream. Overall impetus through prioritisation of awareness at the grassroots, sensitization of family members and further reforms within financial institutions can create a conducive environment for women entrepreneurs to flourish and become independent. State-level prioritisation through proper implementation, with inter-departmental coordination (such as in Odisha) could also help to advance India's commitment towards an inclusive, just and equitable society. With interlinkages to other SDG indicators of better standards of living, decent work, affordable and clean energy, and peace and justice, achieving Gender Equality can leverage India's standing globally and stand true to the expectation of it being the fastest growing, most inclusive and progressive economy in the world.

3. “Peace cannot be kept by force; it can only be achieved by understanding.” – Albert Einstein. Elaborate.

If two people (or two countries – this saying seems to scale fairly well) don't understand one another, there cannot be a peace. There will be misunderstandings leading to friction, which leads to heated arguments which will eventually lead to conflict.

If they don't understand each other's values, motivations, likes and dislikes, there is little chance for effective communication. Without effective communication, there is no way to de-escalate the eventual problems, and ineffective communication is likely to only exasperate the problems.

Enforcement of one's will by force of arms might suppress resistance of the other for a short period, but there will always be a return to conflict. The cycle will continue until an understanding is reached.

Please realize that understanding does not mean agreement. You can understand someone, their comments and their motivations and still disagree with both their comments and their motivation. As an example, most would find the basics of Hitler's comments and motivations fairly clear and understandable, and most people would disagree with them.

The trick with this quote is that the understanding must be bidirectional for there to be peace. Hitler wasn't interested in understanding other people, his interests appeared to be that he simply wanted to beating them, take their resources, and repeat the process with the next country.

If you can understand the other person, you can start to understand their motivations, how and why they do the things they do. You can put yourself in their shoes and understand how they interpret your actions. Then, hopefully, you can explain yourself in a manner that they can better understand. They can then start to understand you a bit better and eventually (in an ideal world) start to understand you.

However, understanding has always been a two edged sword. There are, and probably always will be, evil people in the world. People who will take their understanding of you and use it to their advantage and your disadvantage. This is what Hitler did to Chamberlain in the 30's, where the desires and motivations of England and it's leaders were played like a Stradivarius by Hitler and his team.

That said, I would still argue that more good can be done by being honest and open, and dealing with the deceivers and evil people as they appear. Some of that is my years of experience with these types of people, and some of it is my intimidating size and my potentially (and fortunately, very rarely) ferocious nature. Your mileage may vary.

Well, where do you have conflict in your life? Is it someone who you don't understand, or someone you understand too well? Or is it vice versa?

If you don't understand them (or they don't understand you), it is easy to misinterpret an action. For a very famous example, consider the beginning of the final battle in the Arthurian legend, where a sword was drawn to kill a snake and save a life, but instead it resulted a terrible battle and many deaths.

Why would you want to understand them? They're wrong, you're right, they should take the first move! Ever used that argument on yourself? I know I have. And I bet it worked as well for you as it did for me. It makes you feel better, it allows you to heap even more blame and motives on the other party and takes all responsibility off your shoulders and places it firmly on theirs. And the underlying problem remains unsolved.

It may take two to finish the process, but it only takes one to start it. Obviously the other person is either unwilling or unable to take that first step, so in an effort to promote understanding, you will have to take the first step. If it helps, like a salve for your ego, many say that it takes a better person to take that first step.

You don't have to approach them immediately, you can spend some time doing research. If you can find out (either through recollection or through information gathered by others) what their values and motivations are, and what they think the problem is, you can get started on your opening gambit.

Probably the first thing I would do is try to explain, using words, meanings and values that they understand, what you believe to have happened. This, hopefully, will give them some level of understanding of what some of your values are and how things might have gone off the tracks. As always, in life there are no guarantees. Your good intentions may fall on deaf ears, or you may have found someone who is actively being mean to you. Good luck with that!

In any case, you have started to open the lines of communication and shown good faith by trying to understand the other person. Hopefully, that will help change the direction and tenor of the conversation, and lead to a better understanding, and eventually, to peace between you.

What if they understand you too well, and are doing what they are doing specifically to get under your skin, to irritate you? That's a much tougher nut to crack. I can't help much with this one, as I have only had a few instances of this in my life, and in each case had to end the relationship to resolve the problem.

If we do ever achieve peace in our time, it will only be temporary if it is forced at the barrel of a gun, or the threat of a missile.

4. India has become Medical destination of the world. Comment.

India's medical travel industry started gaining momentum at the beginning of the last decade, as more private hospitals started reaching out to neighbouring countries to serve their patients. Pioneers such as Dr Reddy of Apollo, Dr Shetty of Narayana Healthcare led by example in serving patients from neighbouring Bangladesh and then expanding their service to Nepal. They were followed by Fortis, Medanta and Dr Rela establishing deep inroads into CIS, Middle East and Africa. To complement the effort of these hospitals, an industry of Medical Travel Facilitators came into force, marketing these hospitals and setting up offices in these regions to market Indian Healthcare.

Today, almost 2 million patients visit India each year from these regions, generating \$4 billion in annual forex each year. But the future is looking much brighter.

India's health minister Dr Mansukh Madaviya, under the guidance of Prime Minister Modi, has designated Medical Tourism as a champion sector giving it an unprecedented push. The government is pulling out all stops to make India the No.1 Destination for Medical Tourism in the world, tripling it to \$12 billion within 4 years, creating a new industry that generates millions of jobs across states. Never before has any Indian government given the sector such a consistent and comprehensive focus. But the Modi government fully appreciates its potential as a forex earner, job generator and brand ambassador of India's soft power. Today, there are thousands of politicians & government officials from Africa & Asia, who would owe to Indian healthcare for saving the life of a dear one. This is a valuable asset for us in the ever-changing geo-politics.

However, to become the No.1 medical travel destination a lot needs to change. Significant investment has already gone into making Indian hospitals at par with global excellence in equipment & talent. However, almost no effort has gone into building the ecosystem to attract international patients. Patients spend 80-85% of their time in guesthouses around the hospitals, and that is where they get a bad experience and high chance of infection. Such guesthouses need to be standardised and hospitality players need to build patient specific hotels near hospitals. 80-90% of the international patients come to India through a Medical Travel Facilitator who acts like a travel agent and health advisor to the patient.

Significant investment is required in these companies who are marketing Indian healthcare across 70+ countries through their offices, digital marketing and regular events. Standardisation needs to be brought into this segment of service providers urgently.

Insurance is another very large opportunity. Indian insurers should actively pursue the opportunity for selling Indian health insurance to foreigners. This could potentially generate additional \$9 billion in premium and patient inflow to India.

Another opportunity in cross border telemedicine. India has already become the call centre for the world given its advantage in skill and cost. It could similarly become the Telehealth center of the world, healing people in India and through India.

Our unique knowledge and position in traditional medicine of Ayurveda is another advantage that needs to be adequately marketed to the world. While we're already well known for Yoga, patients still don't know the therapeutic potential of Ayurveda in treating diseases such as kidney failure, infertility, eye disorders etc. Under the leadership of India's current health minister, Dr Mansukh Mandaviya, a unique blend of integrated medicine is getting created where patients benefit from standardised traditional and modern medicine treatments, across pre, during and post surgery.

These initiatives, under the governments' guidance is sure to make India the No.1 destination for Medical Tourism, saving millions of lives, generating valuable jobs and over \$13 billion in forex.

ESSAY WRITING

10 Tips & Tricks for Essay Writing

1. Brainstorm Your Ideas

Sketch out your essay before straightaway writing it out. Jot down relevant points using short keywords in rough so that none of the details get missed while writing. Have a look at one of the sample mind map on the topic Juvenile Delinquency. Roughly evaluate the following aspects.

- ✓ **Who, what, when, why, where and how**
- ✓ **Cause and effects**
- ✓ **National and/or International Issues**
- ✓ **Social, cultural, political, economical or religious aspects**
- ✓ **Quotes, sayings, examples, proverbs**

These essentials should be focussed broadly so the points and also the essay is precise, logical and effective. It will also take care of the limited examination time.

Note Only short keywords or pointers have been used in the mind map. Do not write whole sentences in the rough work.



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ESSAY WRITING

10 Tips & Tricks for Essay Writing

2. Framework

HOW TO ORGANISE YOUR IDEAS?

The purpose of an outline or diagram is to put your ideas about the topic on paper, in a moderately organised format. The structures you have created here can still change before the essay is complete, so do not agonise over this. Decide which structure you want to follow i.e. whether you prefer the cut-and-dried structure of an outline or a more flowing structure. If you start any of the structures and further it is not working for you, you can always switch later.

Diagram:-

1. Start your diagram with a circle or a horizontal line or whatever shape you prefer in the middle of the page.
2. Inside the shape or on the line, write your topic.
3. From your centre shape or line, draw three or four lines out into the page. Be sure to spread them out.
4. At the end of each of these lines, draw another circle or horizontal line or whatever you drew in the centre of the page.



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5. In each shape or on each line, write the main ideas that you have about your topic, or the main points that you want to make. If you are trying to persuade, you want to write your best arguments.

- If you are trying to explain a process, you want to write the steps that should be followed.
- You will probably need to group these into categories. If you have trouble grouping the steps into categories, try using Beginning, Middle, and End.
- If you are trying to inform, you want to write the major categories into which your information can be divided.

6. From each of your main ideas, draw three or four lines out into the page.

7. At the end of each of these lines, draw another circle or horizontal line or whatever you drew in the centre of the page.

8. In each shape or on each line, write the fact or information that supports that main idea. When you have finished, you have the basic structure for your essay and are ready to continue.



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3. First types of Essay structure.

The **five-part essay**, often called the 'persuasive' or 'argumentative' essay, is an advanced stage of the five-paragraph essay. The five-part essay is more complex and accomplished having roots in classical rhetoric. Its major differentiating feature is that it is obtained after refinement of the 'body' of the simpler five-paragraph essay. In this type of essay, the names of five parts vary from source to source and are typically represented as:

1. **Introduction**—It is about introducing a topic. An important part of this is the three pronged thesis.
2. **Body Paragraph 1**—It explains the first part of the three pronged thesis.
3. **Body Paragraph 2**—It explains the second part of the three pronged thesis.
4. **Body Paragraph 3**—It explains the third part of the three pronged thesis.
5. **Conclusion**—This part sums up the points and restate the thesis where first part refers to the introduction, the second part refers to the body, and the third part refers to the conclusion. The main emphasis of the five-part essay is in demonstrating the opposition and give-and-take of true argument. Based on the formula of 'thesis + antithesis = synthesis', dialectic is the foundation of the five-part essay.



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Second type of Essay Structure.

This five-part essay is less 'thesis-driven' and more balanced and fair as it includes the 'narration' and 'negation' (and its 'refutation' or 'concession') in comparison to the five-paragraph essay in which the 'body' is all 'affirmation'. Rhetorically, Contrastive terms such as 'but', 'however', and 'on the other hand' are used to show the transition from affirmation to negation (and refutation or concession).

1. **Introduction:** This segment presents a thematic overview of the topic, and introduction of the thesis.
2. **Narration:** This segment presents a review of the background literature to familiarise the reader to the topic; also, a structural overview of the essay.
3. **Affirmation:** In this segment the evidence and arguments in favour of the thesis are produced.
4. **Negation:** In this segment the evidence and arguments against the thesis are produced; these also require either 'refutation' or 'concession'.
5. **Conclusion:** This segment presents the summary of the argument, and association of the thesis and argument with larger, connected issues.



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4. Introduction of An Essay

“First impression is the last impression.” This approves the fact that the first line of the first paragraph is of great significance. It is the first impression on the examiner. Utmost care and thought process should be devoted for a perfect starting line of an essay. The trickiest aspect of the essay writing is about hammering the nail right on its head, right in the beginning. The introductory paragraph should begin with an interesting sentence, followed by sentences that outline what you desire to express in the essay.

- ❖ **The introductory paragraph** could also be a brief summary of the essay in a captivating manner. A few sentences explaining your topic in general terms can lead the reader gently through your essay.
- ❖ **Startling information** This information must be true and verifiable, and it need not to be totally new to your readers. It could simply be an appropriate fact that clearly illustrates the point you wish to make. If you use a piece of surprising (startling) information, follow it with a sentence or two of elaboration.



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- ❖ **Starting with quotes or not** *The most common concern amongst the students is whether to start an essay with a quote or not. It is implied by the students that a quote at the start yields more marks. Indeed, a quote at the start is an added advantage, but it can also prove to be a blunder if not handled properly or if its relevance is not explained properly. The better approach would be start you essay with background information about the topic supported with statistics/ data/ report proving your thesis coherent.*



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5. The Body

- Arrange/rearrange the points thought in a logical order so as to keep the most valuable and powerful point right after the introductory paragraph followed by others. The function of the essay's body is to fully develop the argument outlined in the introduction. So, the first paragraph of the body should contain the strongest argument, most significant example, cleverest illustration. The last sentences of the paragraphs should include a hook to tie to the next paragraph.

- The majority of an essay consists of multiple body paragraphs, and it is in these paragraphs where the main information is presented. In each of the body paragraphs, the ideas presented in the introduction are developed.

- Body paragraphs should develop the central idea and finish with a summary of that idea. Try to include at least two examples or facts in each body paragraph to support the central idea. Care must be taken to organise thoughts in body paragraphs into similar sized paragraphs.



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6. Conclusion

The conclusion brings closure to the reader, summing up of your points or providing a final perspective on your topic. A conclusion is not merely a summary of your points or a restatement of your essay. All the conclusion needs is three or four strong sentences which do not need to follow any set formula. It can vary in a lot many ways. Also conclusion is not the place in your essay to introduce new information or new idea : these should be only in the body paragraphs.

- ***If you wish to summarise, do it in a fresh language. Repetitive summary would reduce the impact of the argument you have developed in the essay.***
- ***Are there any suggestions that you can make in terms of future prospects or implications?***
- ***If your essay deals with a contemporary problem, warn readers of the possible consequences of not attending to the problem.***
- ***You should recommend a specific course of action and then suggest a way forward.***

Conclusion include the last words your reader will hear from you before passing judgement on your argument. So, gracefully exit your essay by making some memorable thought or some call to action.



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7. Finishing Touch

You're not done with writing your essay until you've polished your language by correcting the grammar, making sentences flow, checking spelling errors and making other editing. Delete sections that are not particularly relevant. Proof-read until it reads just how you want it to sound.



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8. Points to be Kept in Mind While Writing An Essay

- ✓ You can use one sentence to introduce every paragraph to follow. This linking to ideas further in your body paragraphs provides structure to your essay.
- ✓ Finish the introductory paragraph with a short summary or goal statement.
- ✓ Use words or phrases at the start of each paragraph that will indicate to the reader how it relates to the previous paragraph, e.g. 'however', 'in addition', 'nevertheless', 'moreover'.
- ✓ If the accurate figures are not known avoid using them. Use round off figures or use words like approximately, estimated figure, is thought to be this much, etc.
- ✓ Put your insight to add originality and a personal touch.
- ✓ Be creative but be selective in using sources.
- ✓ Get to the point as soon as possible. A common error is to begin too broadly or too far from the topic. Avoid sweeping generalisation.
- ✓ In a science essay, explain the key scientific concepts and refer to the relevant literature. Leap up to your own contribution or intervention.



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10 Tips & Tricks for Essay Writing

9. During the exam.

Do's -

- Read the instructions and make sure you understand them before you start writing.
- Make sure your outline mind map touches on every aspect required as per the instructions.
- Make sure each paragraph is unified and in sync with the topic.
- Stick to the word limit.
- While writing a perfect start, be aware of danger of taking too much time in the introduction only.

Don'ts -

- Refrain from narrating long stories in the essay.
- Don't write very long sentences. Keep it a combination of long & short sentences.
- A mere jumble of irrelevant ideas does not make an essay. Also an essay giving less prominence to the main theme or undue importance to the non-relevant ones will look absurd.
- Avoid cluttering your sentences with unnecessary words and phrases.



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10. Salient features of an Essay

- Excellent presentation
- Important Facts
- Important Data/Statistics
- Important Schemes
- Valid & Relevant Examples



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✓
Q. 1

Essay Topics – Choose any one topic to write an essay for 400 words.

1. Higher Education
2. Stress amongst Youth
3. NPFC Loan collection issues
4. Democracy and importance of vote
5. Scope of 5G in India

Notepad-1

Dialogue Box

00:40

How to Stand out

Essay Writing

- The essays asked, generally range from Finance, Rural Sector, socio economic to Current affairs, etc. It requires one to have some idea on the topics as well as a few writing tricks up your sleeves to write a good essay.

Know something about everything

- The topics that are usually asked, require some thinking on your part. It requires you to know something – at least a slight knowledge about the topics asked. For if you have a base, only then you can construct an apartment!

Collect Facts/Data/Stats/Reports/Schemes pertaining to FM/ESI Topics & burning topics in news.

- So, how to gather the info??? You can do so only by keeping yourself updated with the recent happenings in your surroundings. Read newspapers and magazines. In the newspapers try to read and understand the editorials. The editorials give you not only the info but also the analysis and presentation skills.

How to Stand out

Some Important tips to score well in Descriptive English Paper:

- Be a good reader first: Read the question carefully before you start typing.
- Stick to word limit : Make sure that you follow all the instructions and type only the required number of words.
- Use your imagination: While writing make sure that you do not make your text boring or repetitive. Use adjectives and adverbs to make your draft impressive. But do not put too many of them.
- Use combination of short and long sentences. This will keep your reader interested in your writing.
- Since you will not get much time for planning you should mark important words in the question to make sure you do exactly what is asked.
- Write your ideas somewhere on the rough paper, and then put your ideas in a logical order.
- Always use Capital letter for the first word of a sentence and proper nouns.
- Pay attention to punctuations especially to the correct use of commas and full stops.
- Once you have finished writing, check for grammatical errors, repetition, spelling mistakes.
- Avoid Colloquialisms –Words like Yo, Gotcha, Gonna, Wanna.



Potential Topics for 2023

Topics based on Banking and Finance

- 1.RBI and its Role to foster Green Entrepreneurs.
- 2.RBI should de-dollarise Global Trade. ✓
- 3.Indian Economy – Opportunities and Challenges. ✓
- 4.Suggest measures for Indian Banks to be globally competitive. ✓
- 5.Major Challenges before Government Undertaking Banks. ✓
- 6.Central Bank Digital Currency/E-RUPI. ✓
- 7.ONDC and its prospects. ✓
- 8.G-20 Economy and India. ✓
- 9.India as an emerging economic superpower. ✓
- 10.India's own digital currency: E-rupee. ✓



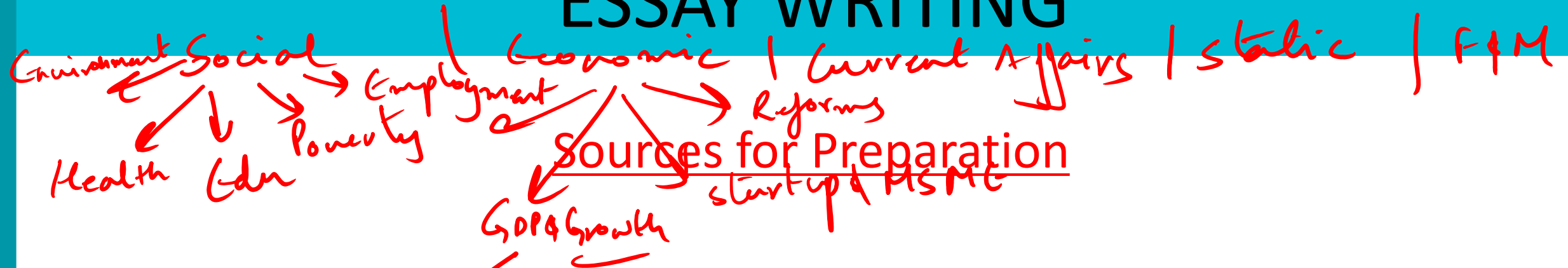
Potential Topics for 2023

Topics based on Economic and Social Issues

1. Indian start-ups and their contribution to making India a developed nation by 2047.
2. Women Entrepreneurs and Indian Economy.
3. Impact of 5G on Economy and society.
4. Uniform Civil Code will unify India.
5. India's UPI system will go Global. Explain. ✓
6. Significance of Population Control Bill. ✓
7. Reservation of Economically Backward Class. ✓
8. Increasing Scopes of Tourism Industry in India. ✓
9. Social Media and violation of right to privacy. ✓
10. Pollution free India. ✓



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- Fodder material ✓
- Newspaper Articles/Editorials – The Hindu/The Economic Times (ESI Topics)
- PBS/Livemint – Online Articles
- The Economic Times/The Business Standard (Financial topics)
- Wikipedia/Google ✓



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Essay Practice

1. E-RUPI – India's Digital Currency.
2. Envisioning India @2047.
3. Start-up Ecosystem in India.
4. UPI Advantages and Disadvantages.



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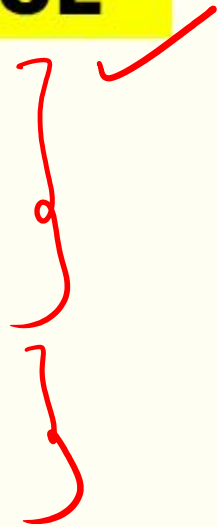
RBI GRADE B 2023



BE 100% READY FOR PHASE 2

LIVE CRASH COURSE

LIVE CLASSES	✓
SHORT NOTES	✓
MINDMAPS	✓
CURRENT AFFAIRS	✓
TEST SERIES	✓
EVALUATION OF TESTS	✓



TEST SERIES

ESI - OBJECTIVE TESTS	✓
ESI - DESCRIPTIVE TESTS	✓
FM - OBJECTIVE TESTS	✓
FM - DESCRIPTIVE TESTS	✓
CURRENT AFFAIRS TESTS	✓
FULL LENGTH TESTS	✓
EVALUATION	✓

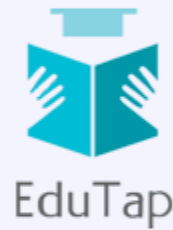


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