EduTap

SEBI Grade A

2022

Phase 2 Paper 1

EduTap

EduTap Hall *of* Fame

NABARD Grade A 2021

62 Selections Out of 74

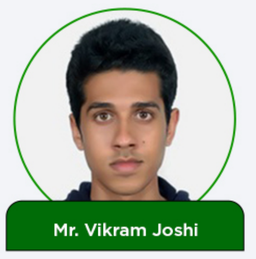

Mr. Albin Sunny


Mr. Amol Darade


Mr. Ankith


Mr. Deepak Kumar


Mr. Gowtham


Mr. Vikram Joshi


Mr. Vinayak Langote


Ms. Arti Shukla


Mr. Nimish


Mr. Nithin


Mr. Prajakt Dhawale


Mr. Pravin


Ms. Dharana


Ms. Pavithra

RBI Grade B 2020 - 21

198 Selections Out of 257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Mr. Arun Sharma


Ms. Ila Sahu


Mr. Nishant Yadav


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Ms. Resmarani Sahoo


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Mr. Somya Atre


Ms. Srishtil Dabas


Ms. Twinkle Dahiya


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SEBI Grade A 2022

58 Selections Out of 80


Abhishek Ashish


Anurag Bolia


Avinash Jaiswal


Chetan Choraria


Gourav Singh


Himanshi


Vishwbahu


Rishabh


Roshan Lal


Srinidhi Adhikary


Sushant Sanjay


Suvarna

Vivek Sharma

Shweta Meena

Q.1 Write an Essay of about 200 words on any one of the following topics: -(30 Marks)

1. Mental Health and its impacts should be spoken about.

A study revealed that in the same year, 14% of India's population suffered from mental health ailments, including 45.7 million suffering from depressive disorders and 49 million from anxiety disorders. The Covid-19 pandemic has further accentuated this mental health crisis, with reports from across the world suggesting that the Virus and associated lockdowns were having a significant impact on the population – particularly younger individuals.

In India, having a mental health disorder is perceived with a sense of judgement and there is stigma associated with those having mental health issues (The Live Love Laugh Foundation, 2018). Mental disorders are also considered as being a consequence of a lack of self-discipline and willpower. The stigma associated with mental health as well as lack of access, affordability, and awareness lead to significant gaps in treatment. The National Mental Health Survey (NMHS), 2015-16 found that nearly 80% of those suffering from mental disorders did not receive treatment for over a year. This survey also identified large treatment gaps in mental healthcare, ranging from 28% to 83% across different mental disorders (National Institute of Mental Health and Neurosciences (NIMHANS), 2016).

Mental disorders place a considerable economic burden on those suffering from them – the NMHS (2015-16) revealed that the median out-of-pocket expenditure by families on treatment and travel to access care was Rs. 1,000-1,500 per month. Discussions with respondents also revealed that expenditure incurred on treatment of mental disorders often drove families to economic hardship. This burden was more pronounced in the case of middle-aged individuals – who were also most affected by mental disorders – as it affects their productivity thereby amplifying the burden not just on the individual, but also the economy.

Acknowledging the extent of the issue would be the first step towards addressing the mental health crisis in the country. The next and most pertinent step – given the socioeconomic groups largely affected by the crisis – would be to take initiative towards making mental healthcare more accessible, with targeted interventions for vulnerable groups.

2. Role of Banks in Financial Literacy.

It is alarming that financial literacy in India lags behind that of many countries. According to a global survey, India accommodates around 20% of the total world population, yet only about 24% of the Indian population is aware of basic financial concepts! Governments since independence have made efforts to promote financial literacy as it is directly related to financial inclusion, which, in turn, plays a major role in fostering economic growth of the country.

The need for financial literacy to incorporate financial inclusion is now widely recognized by all stakeholders, including the policymakers, practitioners, bankers, researchers, and academicians across the globe.

In consonance with the OCED's global paradigm, the National Strategy for Financial Education aims at spreading awareness about basic financial products, such as bank accounts, in order to link new users to the financial sector. Educating the existing users in the financial sector to make informed decisions. Ensuring customer protection from risks and frauds by making them vigilant.

Financial inclusion is emerging as a new paradigm of economic growth that plays major role in driving away the poverty from the country. It refers to delivery of banking services to masses including privileged and disadvantaged people at an affordable terms and conditions. Financial inclusion is important priority of the country in terms of economic growth and advanceness of society. It enables to reduce the gap between rich and poor population. In the current scenario financial institutions are the robust pillars of progress, economic growth and development of the economy. Results of the study found positive and significant impact of number of bank branch and Credit deposit ratio on GDP of the country, whereas an insignificant impact has been observed in case of ATMs growth on Indian GDP.

3. Techno-stress; its impacts on students and teachers in education sector.

There has been increasing interest among researchers to understand the negative effects of technology, in the last two decades. Technostress or stress induced due to technology is extensively reported in the literature, among working professionals. Even though there has been an increased proliferation of digital devices in academia, there is a dearth of studies examining the prevalence of technostress and its impact among students.

While the benefits of technology cannot be argued, there has been increased interest in understanding the negative impact of technology on end-users. Technostress or "inability

to cope with new technologies", have been extensively studied in the literature on the organization employees and its impact on job outcomes.

Technostress among students may lead to a higher burden on the higher education institutions through a decrease in productivity, dropouts, and deviation from academic work. Therefore, there is a need to examine the prevalence of technostress among students and its consequences. Students of the present generation have a different set of characteristics and habits, which makes them an interesting group to be studied. By 2020, new generation cohort steps into the business world and are called as Digital Natives. These students are born in the Internet-connected world and ICT is part of their routine.

Increased use of technology in higher education has compelled students to complete all their academic work, including assessments, using technology. Technology-enhanced learning applications such as learning management systems, MOOCs and digital exam devices require students to develop ICT skills. It has become imperative to investigate the impact of technostress on the academic productivity of students. Findings reveal that the technostress instrument is valid to be used in the academic context, with minor modifications, and students experienced moderate levels of technostress. It was also found that technostress had a negative impact on the academic productivity of students.

4. Asset Reconstruction Companies

Asset reconstruction companies (ARCs) is a type of finance company in India. They were formed as part of steps taken by the Government to clean up the balance sheets of banks and financial institutions and help revive the credit and investment cycle in India. The ARC industry was born out of the Recapitalization and Financial Services Industry Development Act 2002. The Act gave an opportunity to banks, insurance companies, and financial institutions that have been into losses for some time or are facing temporary capital problems.

Asset Reconstruction Company is a new concept in the Indian financial system. The company has been formed by pooling of non-performing assets (NPAs) of various Banks/Financial Institutions. The ARC has to be incorporated as a non-banking finance company (NBFC). It can be set up by Indian or foreign individuals, companies, corporations, and Public Sector Undertakings.

The major objectives of formation Asset Reconstruction Company are:

• Asset management activity so as to generate cash flows for repayment of debt and interest thereon.

• Ability to bring in operational efficiency and economies of scale in the organization.

• To promote innovation in financial markets.

• To develop new instruments for risk management and credit enhancement techniques.

• Developing securitization market by promoting high-grade financial assets.

• Enhancement of project evaluation, monitoring, and implementation capabilities.

• Developing infrastructure for alternate sources of long-term finance.

The number of ARCs in the country has risen sharply over the last few years with nine new entities starting up operations in 2006. With an asset base of Rs.90 billion (December 2008), Asset Reconstruction Company of India Ltd (ARCIL) is India's largest ARC, followed by Asset Reconstruction Company of India (ARCI). ARCs are regulated by SEBI and their services are available to both Indian and foreign investors/borrowers. Funds managed by ARCs can be used for almost any commercial purpose – real estate purchase/development; machinery acquisition; working capital requirement, etc.,

Q.2 Read the given passage and draft a precis within 150 words: -(30 Marks)

Certainly, with the advent of globalization, the market has become more competitive, because it has opened the opportunity for new competitors. This does not necessarily mean risk for the survival of local businesses, but a challenge that they must consider. This challenge relates to the need to create greater consumer loyalty to products and services, greater suitability of the product to the consumer's needs and greater concern about the social impact of the company. Moreover, this global scenario represents some opportunities for the companies to act in the new markets. It is clear that this action will depend mainly on the quality of their own products and services offered.

However, first, the concept of product quality is not so immediate and obvious. Although not universally accepted, the definition for quality with greater consensus is that "suitability for the consumer usage." This definition is comprehensive because it includes two aspects: characteristics that lead to satisfaction with the product and the absence of failures. In fact, the main component consists of the quality characteristics of the product features that meet the consumers' needs and thus it provides satisfaction for the same.

These needs are related not only to the intrinsic characteristics of the product, such as the sensory characteristics of a food product, but also to its availability in the market with a compatible price and in a suitable packaging. The other part is the absence of faults, which is related to the characteristics of the product according to their specifications, making the

consumer inspired by the reliability of the product, i.e., the consumer is sure that he will acquire a safe product, without health risks, and with the properties claimed on the label.

For these objectives to be achieved it is required an efficient management of quality, which implies continuous improvement activities at each operational level and in every functional area of the organization. The quality management combines commitment, discipline and a growing effort by everyone involved in the production process and fundamental techniques of management and administration, with the goal of continuously improving all processes. For that, the industries need to be structured organizationally, establish policies and quality programs, measure customers' satisfaction and even use more quality tools and methodologies. Specifically for the food industry, also involves the knowledge and application of techniques and programs for product safety.

Solution:

Title: - Quality Management: Important Aspects for the Food Industry

The competitiveness of a company can be seen as a reflection of the strategies adopted as a means to adapt to the prevailing standards of competition in the markets in which the organization operates. Certainly, quality is a key factor for the food industry acts in a market increasingly globalized. For that companies must establish competitive strategies and develop an appropriate internal structure. The reality of each company, in financial terms, cultural, organization and motivation, will determine the degree of maturity and efficiency in quality management. What can be concluded is that the competitive advantage certainly goes through the constant search for new tools and learning management systems that improve the quality of processes and services and consequently the products offered by the food industry.

Q.3Read the given passage and answer the given questions: -(40 Marks)

Role of Weather Forecasting in Agriculture Sector.

Agriculture and farming are mainly dependent on seasons and weather. The temperature matters a lot in that case when it comes to the farming of different kinds of fruits, vegetables, and pulses. Previously we did not have a better understanding of weather forecasting and farmers were still doing their job based on predictions. Though sometimes they occur loss due to false predictions of weather. Now that the technology is developed and special weather forecasting mechanisms are available, the farmers can get all the updates are on a smartphone. Education towards that is, of course, an important thing but

most of the farmer population at this stage knows the basics which make it easy for them to use the features.

Occurrences of erratic weather are beyond human control. It is possible, however, to adapt to or mitigate the effects of adverse weather if a forecast of the expected weather can be obtained in time. Forecasts should ideally be used for small areas. Some aspects of weather forecasts for agriculture are quite distinct from synoptic weather forecasts. While clear weather is required for sowing operations, it must be preceded by seed zone soil moisture storage. Crop weather factors mean that crops and cropping practices vary across areas within the same season. In the case of well-organized weather systems, the desired areal delineation of forecasts can be realized. The area to which the weather forecasts will be applied must be unambiguously stated.

Weather forecasting is a prediction on conditions of atmosphere depending on location and time. Every area will have their different predictions related to the condition of weather which makes pretty easy for the farmers to know how and what to do when. The relationship between weather and agriculture has, therefore, necessitated the need for accurate prediction of the weather; to enable farmers to make an informed decision that will not bring losses to them. Temperature, sunlight, and rainfall have major effects on the crops. For livestock, temperatures and adequate water and food are essential.

The forecast of the weather event helps for suitable planning of farming operations. It helps to decide whether to undertake or withhold the sowing operation. To irrigate the crop or not, when to apply fertilizer and whether to start complete harvesting or to withhold it are the major components for which forecasting is a must.

Irrigation is an artificial application of water to land for agricultural production and farming. The requirements for irrigation and crop growth are affected by weather variability. The amount of timing and evapotranspiration are two main weather-related requirements. Climate variability is something that all farmers need to react upon. Extended periods of dry conditions, commonly known as drought is one of the major impacts in the irrigation system. So if their proper forecast is done chances of losses are way lower than expected. Drought can increase daily crop water use due to lower humidity and accompanied by higher temperatures. Managing under the extreme conditions, irrigators need to understand daily and seasonal crop water use patterns, as well as adopt practices and technology which result in good production of crops.

Timing of fertilizer has a significant effect on crop yields. Proper timing of the fertilizer application increases yields, reduces nutrient losses and prevents damage to the environment. Wrong timing and not predicting the weather may result to waste of fertilizer and even damage the crop. Knowledge of how the application of the fertilizer is done is

required. Weather forecast can help the farmers to decide the timing on when to apply them and in which condition. Both the resources and money could be wasted if the application of fertilizer is done wrong and hence a proper knowledge and prediction is a must. According to research, fertilizing plants in winter is not good as the crops do not actively grow. Actual temperatures may shift above and below averages from year to year.

The consequences of unseasonal changes in temperature and their potential negative effects on host plants and pests are very well known. Unseasonably high temperatures may lead to lower plant productivity and more pests on the farm. Applying pest and disease control is important to protect the farm and crops from the insects. Weather forecast helps the farmers to know when to apply the pests and chemicals to avoid the crop wastage. By some estimates, up to 40 percent of the world's food supply is already lost due to pests. Reduction in pests and applied chemicals is important to ensure global food security, reduced application of inputs and decreased greenhouse emissions. Climate-smart pest management is a cross-sectoral approach that aims to highly reduce pest induced crop losses. And the method along with the forecast should be applied everywhere to ignore the wastage.

The method of getting experts to do tailor-made weather forecast is a little bit expensive compared with the use of the cheap weather forecast information available in the media but it is beneficial to the farmers in the long run. In the future, therefore, farmers will come to rely on the satellite forecasting due to numerous advantages.

Q.1 Discuss the co-relation between Agriculture and Weather forecasting.

Agriculture and farming are mainly dependent on seasons and weather. The temperature matters a lot in that case when it comes to the farming of different kinds of fruits, vegetables, and pulses. Previously we did not have a better understanding of weather forecasting and farmers were still doing their job based on predictions. Though sometimes they occur loss due to false predictions of weather. Now that the technology is developed and special weather forecasting mechanisms are available, the farmers can get all the updates are on a smartphone. Education towards that is, of course, an important thing but most of the farmer population at this stage knows the basics which make it easy for them to use the features. The relationship between weather and agriculture has, therefore, necessitated the need for accurate prediction of the weather; to enable farmers to make an informed decision that will not bring losses to them. Temperature, sunlight, and rainfall have major effects on the crops. For livestock, temperatures and adequate water and food are essential.

Q.2 How does Weather forecasting helps the farmers?

Occurrences of erratic weather are beyond human control. It is possible, however, to adapt to or mitigate the effects of adverse weather if a forecast of the expected weather can be obtained in time. Forecasts should ideally be used for small areas. Some aspects of weather forecasts for agriculture are quite distinct from synoptic weather forecasts. While clear weather is required for sowing operations, it must be preceded by seed zone soil moisture storage. Crop weather factors mean that crops and cropping practices vary across areas within the same season. In the case of well-organized weather systems, the desired areal delineation of forecasts can be realized. The area to which the weather forecasts will be applied must be unambiguously stated. Weather forecasting is a prediction on conditions of atmosphere depending on location and time. Every area will have their different predictions related to the condition of weather which makes pretty easy for the farmers to know how and what to do when. The relationship between weather and agriculture has, therefore, necessitated the need for accurate prediction of the weather; to enable farmers to make an informed decision that will not bring losses to them.

Q.3 How important is weather forecasting with respect to Irrigation?

Irrigation is an artificial application of water to land for agricultural production and farming. The requirements for irrigation and crop growth are affected by weather variability. The amount of timing and evapotranspiration are two main weather-related requirements. Climate variability is something that all farmers need to react upon. Extended periods of dry conditions, commonly known as drought is one of the major impacts in the irrigation system. So, if their proper forecast is done chances of losses are way lower than expected. Drought can increase daily crop water use due to lower humidity and accompanied by higher temperatures. Managing under the extreme conditions, irrigators need to understand daily and seasonal crop water use patterns, as well as adopt practices and technology which result in good production of crops.

Q.4 Discuss the role of fertilizers in a crop cycle?

Timing of fertilizer has a significant effect on crop yields. Proper timing of the fertilizer application increases yields, reduces nutrient losses and prevents damage to the environment. Wrong timing and not predicting the weather may result to waste of fertilizer and even damage the crop. Knowledge of how the application of the fertilizer is done is required. Weather forecast can help the farmers to decide the timing on when to apply them and in which condition. Both the resources and money could be wasted if the application of fertilizer is done wrong and hence a proper knowledge and prediction is a must. According to research, fertilizing plants in winter is not good as the crops do not actively grow. Actual temperatures may shift above and below averages from year to year

Q.5 Discuss the impact of seasonal changes of temperature on the crops.

The consequences of unseasonal changes in temperature and their potential negative effects on host plants and pests are very well known. Unseasonably high temperatures may lead to lower plant productivity and more pests on the farm. Applying pest and disease control is important to protect the farm and crops from the insects. Weather forecast helps the farmers to know when to apply the pests and chemicals to avoid the crop wastage. By some estimates, up to 40 percent of the world's food supply is already lost due to pests. Reduction in pests and applied chemicals is important to ensure global food security, reduced application of inputs and decreased greenhouse emissions. Climate-smart pest management is a cross-sectoral approach that aims to highly reduce pest induced crop losses. And the method along with the forecast should be applied everywhere to ignore the wastage.