



NABARD Gr A 2023 - PHASE 2

Precis Writing

Agenda

- Previous Year Precis. ✓
- Fundamentals of Precis Writing. ✓
- Tricks of Precis Writing. ✓
- Time Management. ✓
- Key mistakes. ✓
- Sample Precis. ✓

Question 2 – Precis Writing (Word Limit : 120 Words)

Level – Moderate

→ 2021

Imagine you are expecting to hear back from a potential new employer about an exciting job offer. Your interviewer was hard to read – there’s simply no way of guessing the outcome. As the days go by, do you half wish that you could just know the outcome – even if it is bad news – rather than endure a single minute more of the agonising wait? →

In study after study, the researchers found that any element of unpredictability significantly increases people’s discomfort, despite there being no objective difference in the intensity of the shock. Participants show greater stress if there is a 50% chance that they might receive a shock, for example, compared to situations in which there is a 100% certainty that they will be electrocuted.

And it’s not just the uncertainty of a threat that causes discomfort: we’re also reluctant to place ourselves in potentially profitable situations if they involve an element of unpredictability.

Neuroscientists have started to track the brain activity behind this kind of flawed decision making. The research is still ongoing, but the results so far offer some hints of the neural response to uncertainty. There appears to be heightened activity in the amygdala, for example, which may reflect a state of “hypervigilance”, so that we are extra alert to potential risks. Uncertainty also seems to trigger the anterior insula, which is involved in weighing up the consequences of a particular event, and which may inflate the brain’s estimates of the potential damage.

Question 2 – Precis Writing (Word Limit : 120 Words)

Level – Moderate

“Treating unknowns as potential threats would have been adaptive, as long as the associated anxiety did not compromise [essential activities] such as seeking food and shelter, or selecting mates,” explains Nicholas Carleton, a psychology professor at the University of Regina, Canada. In his opinion, the “unknown” represents one of humanity’s “fundamental fears” – perhaps even more important to our behaviour than our fear of death.

Despite this common evolutionary foundation to our fears of the unknown, people may vary greatly in their perceptions of uncertainty – beliefs that may shape their responses and their consequences for someone’s health and wellbeing.

PRECIS WRITING

Definition of Précis

A Précis is a clear compact condensed brief of a passage by exclusion of unimportant text and filtration of key points in the writer's own words.

Précis-writing is regarded as a very important kind of composition because it develops one's capacity to discriminate between the essential and the non-essential.

- Plan/outline of the original passage or article.
- Keep the abstract of the passage. ✓
- Selection of the most prominent phrases and sentences. ✓
- Form a chain of facts, Connect to make an organic whole.

(12-17) words
10-12
+ 50-170
8 points
~~little~~
→ Introduction
→ 9 sentences
→ Conclusion

PRECIS WRITING

Key points of a précis

- Crux/Gist of the passage is the Title.
- Avoid Replication of Important Sentences.
- Have Brevity and Clarity.
- Avoid Direct Speech and Use Indirect Speech.
- Exclusion of Statistical Information. ✓
- Observe Proportion. ✓
- One third of Original Passage/Follow the mentioned word-limit. ✓

Title → _____

Difference between Precis and Summary

PRECIS	SUMMARY
It must have a heading. ✓	A heading is not that required. ✗
It is just a small replica of the article. ✓	It is a brief description of the article. ✗
No need for maintaining the order ✓	The order should always be maintained here. ✗
It contains the main or essential points. ✓	It covers all the important points. ✗
The same tone is used throughout. ✓	It is expressed in terms of readers own words. ✗
The main idea has to be extracted. ✓	The idea is already extracted in the shortest form possible. ✗
It contains a conclusion as well. ✓	Not every time ends with a conclusion. ✗



PRECIS WRITING

Do's and Don'ts of Précis Writing

- Start the précis with the main idea so that reader can quickly understand the essence of the précis.
- Take one key point from every paragraph which can mostly be extracted from either the first or the last sentence of every paragraph.
- While writing a précis, make a suitable environment where all the points can be described and discussed equally. *observe Proportions.*
- As a précis is concise, compress it by using connecting words and make sure that space is available to retain the important data, keywords, and the concept.
- Removing the irrelevant data or sentence is as important as writing the relevant points. Thus, identify the superfluous data and facts and keep the core idea of the work only in the précis.
- Do not form personal opinions, remarks and criticism in a précis. ✓
- Do not reuse text from the passage. ✓
- Use Synonyms to present the sentence in own words. ✓



Precis Writing

5 Mistakes not to make while drafting a Precis.

- Typos / Grammatical Errors ✗
- Word Limit ✓
- Structure ✓
- Only use the information that is given in the paragraph. ✓
- Do not reuse text from the passage and form personal opinions ✓

135 - 140 - (150) → Max ks will be deducted.



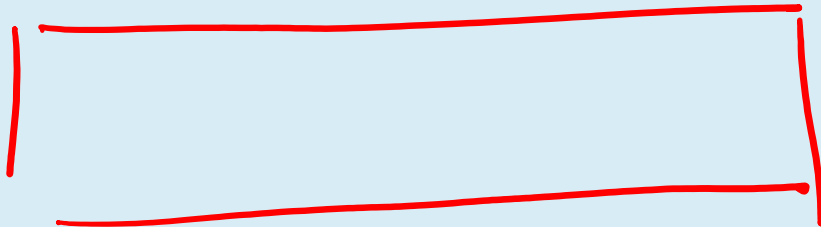
Time-Management

- Precis Writing

- Expected Word Limit – (150 - 170 words) ✓
- Weightage – 30 Marks ✓
- Time Allotment - 20 – 25 Mins ✓
 - 7-10 mins to read the passage. ✓
 - 10-12 mins to draft precis. ✓
 - 1 min to proof read. ✓

35 → Essay
25 → Precis
25 → Letter

5 mins



Precis Writing

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Precis Passage

Since the first modern electric vehicles (EV) took to the roads in the 2000s, critics have been quick to question the 'clean' label attached to them. From manufacturing concerns to battery power sources as well as overall autonomy, EVs have been under scrutiny from sceptics. With the amount of debate and misinformation troubling the waters, the facts behind the efficiency of electric vehicles have become somewhat clouded - so just how clean are these vehicles?

A comparative study between EVs and internal combustion engine vehicle (ICEV) in China corroborates the ICTT report, indicating that infrastructure and efficient manufacturing techniques are the keys to reducing emissions during production. Chinese EV battery manufacturers produce up to 60% more CO₂ during fabrication than ICEV engine production, but could cut their emissions by up to 66% if they adopted American or European manufacturing techniques. As such, the pollution created through the extraction process and production of batteries remains on par or slightly higher than the manufacturing process of petrol or diesel-based engines.

An electric car at charging station in Bergen, Norway. This Scandinavian nation has the highest use of electric cars in the world, and running on mostly hydropower they are also the cleanest.

In its study, the ICTT also notes the stark difference in emissions between electric and internal combustion over the course of their lifetimes. With no combustion and complete lack of tailpipe emissions, EVs produce the bulk of their emissions through their manufacturing process and the sourcing of their energy, giving them an advantage over petrol and diesel-powered cars.

Precis Passage



Whilst ICEVs have been steadily reducing their emissions since 2000, electric vehicles still have a marked edge by producing close to no running emissions. Additionally, as EVs become more common and manufacturing becomes more widespread, battery recycling will be more efficient and reduce the need to extract new materials, therefore lessening the reliance on mining and production of new batteries.

The total impact of electric vehicles is more pronounced when looking at their complete lifetime, where combustion engine vehicles are unable to compete. EVs are responsible for considerably lower emissions over their lifetime than vehicles running on fossil fuels, regardless of the source that generates the electricity .

A new study by the Center for Economic Studies (CES) in Munich proclaimed: “Germany’s current energy mix and the amount of energy used in battery production, the CO2 emissions of battery-electric vehicles are, in the best case, slightly higher than those of a diesel engine, and are otherwise much higher.”

Although it may seem like a damning indictment on electric vehicle performance, the paper was quickly debunked by industry experts, who found a long list of inaccuracies with the CES’s findings. Apart from laying out previously discredited information such as electric car batteries becoming “hazardous waste” after 150,000 km, or misrepresenting government data to fit their research, the study also painted ICEV emissions as lower than the reality.

Precis Passage

Solution –

Are Electric Vehicles Really Better For The Environment?

The country in which the batteries are being produced as well as the battery composition has a much higher level of impact on emissions. EVs are responsible for considerably lower emissions over their lifetime than vehicles running on fossil fuels, regardless of the source that generates the electricity. An argument that is routinely put forward to contrast the clean image of electric cars is the pollution behind the manufacturing process of their batteries. There is indeed a range of rare earth metals that make up the composition of the battery, and their extraction and manipulation can contribute to carbon emissions. However, as a 2018 International Council on Clean Transportation (ICTT) report illustrates, the country in which the batteries are being produced as well as the battery composition has a much higher level of impact on emissions .

PRECIS WRITING

Bad Precis

Financial Inclusion as a Mechanism For Development of Banking Sector in Rural Areas and Awareness to Rural customers

~~→~~ Financial inclusion is a payment system that's allow you to move money around safe and at low cost .As an important developmental agenda of India financial inclusion has paradigm shift in to the approach of bank and financial institution. Currently 44,000 banking branches and 23,000 ATMs are in rural area out of 1.5 lakh branches and 1.6 lakh ATM respectively and rest are in semi urban and metropolitan areas. Also increasing banking outlet in village from 69,694 to 3.8 lakh between 2009 - 14 and rural braches opened 1,300 in last two decades to 12,748 during 2010- 14 .

~~→~~ Despite the physical outreach and rural footprint of banks still 44 percent Indians lack access to a saving account because of some major challenges like underdeveloped infrastructure, bad roads etc, and also illiteracy and language differences fails to offer product relevant to the rural customers. Inspite of this problem RBI has initiating to expansion of branches in rural areas through financial inclusion plans and granting licenses.

~~→~~ The success of financial inclusion depends on how they take care of ???, while designing product and services for the financial excluded customers who are low financial literacy illiteracy low and cyclical income etc and for the more affluent consumer segment .

x → 1 paragraph 1 word limit

PRECIS WRITING

Good Precis

Financial Inclusion in India post 2010

Though, financial inclusion is a significant growth program and is deemed a necessary condition, it alone cannot be enough for economic development. Post 2010, financial inclusion has resulted in a drastic change in approach by banks and financial institutions, catalyzed by a regulatory push and a demand pull. Consequently, the banking network has risen rapidly during this period. However, a little less than half of Indians are yet to own bank accounts, owing to nascent infrastructure, illiteracy, language barriers and irrelevant banking products. Supply-side issues include small transaction size and high credit risks. In spite of this, rural banking has managed to flourish, aided by the RBI through its Financial Inclusion Plan and rural reach incentives. This success depends mainly on customization of bank products and services according to the unique demographics of the financially excluded, while inclusively catering to expectations.

Read the Passage and write a precis on the basis of the passage.

Agriculture is the primary source of livelihood for about 58% of India's population. Gross Value Added by agriculture, forestry, and fishing was estimated at Rs. 19.48 lakh crore (US\$ 276.37 billion) in FY20. Share of agriculture and allied sectors in gross value added (GVA) of India at current prices stood at 17.8 % in FY20. Consumer spending in India will return to growth in 2021 post the pandemic-led contraction, expanding by as much as 6.6%.

The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year due to its immense potential for value addition, particularly within the food processing industry. Indian food and grocery market is the world's sixth largest, with retail contributing 70% of the sales. The Indian food processing industry accounts for 32% of the country's total food market, one of the largest industries in India and is ranked fifth in terms of production, consumption, export and expected growth.

Principal agricultural commodities export for April 2020 - January 2021 was US\$ 32.12 billion.

The Economic Survey of India 2020-21 report stated that in FY20, the total food grain production in the country was recorded at 296.65 million tonnes—up by 11.44 million tonnes compared with 285.21 million tonnes in FY19. The government has set a target to buy 42.74 million tonnes from the central pool in FY21; this is 10% more than the quantity purchased in FY20. For FY22, the government has set a record target for farmers to raise food grain production by 2% with 307.31 million tonnes of food grains. In FY21, production was recorded at 303.34 million tonnes against a target of 301 million tonnes.



Production of horticulture crops in India was estimated at a record 326.6 million metric tonnes (MMT) in FY20 as per third advance estimates, an increase of 5.81 million metric tonnes over FY20. India has the largest livestock population of around 535.78 million, which translates to around 31% of the world population. Milk production in the country is expected to increase to 208 MT in FY21 from 198 MT in FY20, registering a growth of 10% y-o-y. Area under horticulture is projected to rise by 2.7% in FY21.

Sugar production in India reached 26.46 MT between October 2019 and May 2020 sugar season according to Indian Sugar Mills Association (ISMA). India is among the 15 leading exporters of agricultural products in the world. Agricultural export from India reached US\$ 38.54 billion in FY19 and US\$ 35.09 billion in FY20.

The organic food segment in India is expected to grow at a CAGR of 10% during 2015--25 and is estimated to reach Rs. 75,000 crore (US\$ 10.73 billion) by 2025 from Rs. 2,700 crore (US\$ 386.32 million) in 2015.

The processed food market in India is expected to grow to Rs. 3,451,352.5 crore (US\$ 470 billion) by 2025, from Rs. 1,931,288.7 crore (US\$ 263 billion) in FY20 on the back of government initiatives such as planned infrastructure worth US\$ 1 trillion and Pradhan Mantri Kisan Sampada Yojna. The food processing industry employs about 1.77 million people. The sector allows 100% FDI under the automatic route.

Between April 2020 and February 2021, the total value of processed food products exports was Rs. 43,798 crore (US\$ 6.02 billion). India exported key processed food products such as pulses, processed vegetables, processed fruits and juices, groundnuts, guar gum, cereal preparations, milled products, alcoholic beverages and oil meals.



Agrarian Economy - Potential drivers of Indian growth story

Although agriculture sector employs more than half of India's population yet it only contributes a little less than one fifth of India's GVA. But, surprisingly, India's agricultural sector, especially the food processing industry is on the cusp of dynamic growth in both domestic front as well as exports. Every vertical including food grain production, government procurement, horticultural production, milk production and sugar production is expanding at a good pace. India which is already a major exporter of agricultural produce and that position is set to improve. Even the organic food sector is expected to grow at a very good pace and reach ten billion dollar valuation in a few years which is a further pointer to the overall growth in the agriculture and food sector. The processed food market, a major employment generator is set to almost double on the back of sustained government support and our processed food export is also clocking impressive numbers in broad agreement with the robust growth trend of the whole agriculture sector.



PRECIS WRITING

Home Work

Q. Make a Précis of the following passage in 150 words and give it a suitable title.

(30 Marks)

The Union Budget has introduced various reforms to boost economic growth and put India back on track to become a \$5 trillion economy. While the budget may not have a big bang announcement, it has significantly stepped up expenditure for the next financial year to ₹30.42 trillion from the revised estimate of ₹26.98 trillion in the current fiscal. It is thus evident that the government will aim to spend aggressively in the new fiscal and put money in the hands of citizens through its various programmes, including lowering of personal income tax, to boost demand.

At the same time, the government is creating room for reviving private sector investment by rolling out the National Infrastructure Pipeline that envisages creation of 6,500 infrastructure projects worth ₹103 lakh crore over the next five years. A rapid implementation of these projects that are backed by efficient financing mechanism holds the key to revitalising the growth engine and propelling GDP towards \$5 trillion mark. The bevy of projects promises to transform the hinterland and build robust infrastructure across sectors like housing, safe drinking water, clean and affordable energy, healthcare, world-class educational institutes, modern railway stations, airports, bus terminals, metro and railway transportation, logistics and warehousing, irrigation projects, etc. The proposal to grant 100% tax exemption to Sovereign Wealth Funds on their investments in infrastructure is expected to bring copious and long-term funds into the sector. Similarly, abolition of dividend distribution tax will encourage foreign companies to also step up investments in these projects.



PRECIS WRITING

The idea to develop five new smart cities with states under (PPP) Public Private Partnership model is also a step in the right direction as it will have the potential to harness convergence of three different economic activities of upcoming economic corridors, manufacturing activities in those regions, and new age technologies and demands of aspirational classes.

Backed by a dynamic workforce, India is at the cusp of a major economic transformation and a flurry of projects are critical to not only provide gainful employment but also fulfil aspirations of a young society that wants better standards of living, with access to health, education, clean energy, water and better jobs. It is here the Budget has rightly laid stress on the need for a robust education system for creating next generation talent pool and enhancing skill sets with greater inflow of finance to attract talented teachers, innovate and build better labs. Various innovative ideas like improving employability of students in general stream, providing internship to newly graduated engineers in local urban bodies and attaching a medical college to an existing district hospital in PPP mode are noteworthy.

The budget has provided ₹22,000 crore for power and renewable sector. Interestingly there is mega push to boost generation of solar power. Schemes like helping 20 lakh farmers set up stand-alone solar pumps and enabling them to set up solar power generation capacity on their barren land and sell it to the grid will give a fillip to renewable energy in the country. Similarly, the plan to set up large solar power capacity alongside the rail tracks on railway land is also a laudable move. Along with several large renewable energy projects including solar parks, such small ticket projects by farmers will allow India's rapid transition to an era of sustainable and clean power generation and bring down our dependence on coal-based power generation.



PRECIS WRITING

Given that a number of our cities are battling polluted air, it is heartening to note that the budget also talks about the need to shutdown thermal power plants that are old with high carbon emission levels. The land vacated by such power projects can in fact be used to set up wind or solar energy farms. The budget has also allocated Rs 4,400 crore to encourage states to implement plans for ensuring cleaner air in cities.

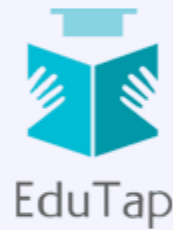
While the budget did not announce any major steps to address the financial woes of the distressed power distribution utilities or Distribution Companies (DISCOMs), it set the ball rolling with the proposal to promote smart metering. If states and Union Territories replace conventional energy meters by prepaid smart meters in the next 3 years, it will significantly ease the financial burden of DISCOMs and cut their losses. At the same time, it would give consumers the freedom to choose the supplier and the price of electricity.

To sum it up, the budget has the right intent in several areas. It is now over to quick and seamless implementation to unleash the animal spirits in the economy.



*Thank
You!*

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