EduTap

RBI Grade B Descriptive English

Previous Year Paper

2021-2025

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Preface

Dear Students,

We are pleased to present this recollected question paper with answer keys for the **RBI Grade B Descriptive English** subject, covering the past five years **from 2021 to 2025**. This document has been meticulously prepared to serve as a valuable resource for candidates preparing for the RBI Grade B Phase 2 Exam.

By practising questions that have been actually asked in the examination, aspirants can gain clarity on the **exam pattern, difficulty level, and types of questions** likely to appear in the upcoming exam.

We wish you all the best in your exam preparation journey and hope that this document serves as a valuable asset in strengthening your performance and confidence.

Disclaimer: While every effort has been made to ensure the accuracy and relevance of the questions and answer keys, minor variations in question wording or options may exist due to the memory-based nature of this compilation. Candidates are advised to use this document as a reference tool to enhance their comprehensive understanding of the syllabus and overall exam readiness for the RBI Grade B examination.

Table of contents

RBI Grade B 2021 Descriptive English-Recollected Questions 1
Essay Writing 2
Precis Writing 2
Reading Comprehension 3
RBI Grade B 2022 Descriptive English-Recollected Questions 5
Essay Writing 6
Precis Writing 6
Reading Comprehension 8
RBI Grade B 2023 Descriptive English-Recollected Questions 10
Essay Writing 11
Precis Writing 11
Reading Comprehension 12
RBI Grade B 2024 Descriptive English-Recollected Questions 14
Essay Writing 15
Precis Writing 15
Reading Comprehension 17
RBI Grade B 2025 Descriptive English-Recollected Questions 19
Essay Writing 20
Precis Writing 20
Reading Comprehension 22
What Next? 24

RBI Grade B 2021 Descriptive English- Recollected Questions

Descriptive English

Essay Writing

Q1. Write an Essay of about 300 words on any one of the following topics: (40 Marks)

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

Precis Writing

Q2. Make a Précis of the following passage in 170 words and give it a suitable title.

(30 Marks)

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

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

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

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

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

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

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

Reading Comprehension

Q3. Read the passage given below and answer the questions on the basis of the passage in your own words. (30 Marks)

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

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

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

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

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

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

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

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

1. **Discuss the role of the insurance sector in India's financial and economic system?**
2. **How did liberalisation transform the insurance sector in India?**
3. **Identify the key challenges limiting insurance penetration in India?**
4. **Examine the role of regulation and technology in the development of the insurance sector?**
5. **Why is the insurance sector considered important for inclusive growth and financial stability in India?**

RBI Grade B 2022 Descriptive English- Recollected Questions

Descriptive English

Essay Writing

Q1. Write an Essay of about 300 words on any one of the following topics: (40 Marks)

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

Precis Writing

Q2. Make a Précis of the following passage in 170 words and give it a suitable title.

(30 Marks)

We human beings have been venturing into space since October 4, 1957, when the Union of Soviet Socialist Republics (U.S.S.R.) launched Sputnik, the first artificial satellite to orbit Earth. This happened during the period of political hostility between the Soviet Union and the United States known as the Cold War. For several years, the two superpowers had been competing to develop missiles, called intercontinental ballistic missiles (ICBMs), to carry nuclear weapons between continents. In the U.S.S.R., the rocket designer Sergei Korolev had developed the first ICBM, a rocket called the R7, which would begin the space race.

This competition came to a head with the launch of Sputnik. Carried atop an R7 rocket, the Sputnik satellite was able to send out beeps from a radio transmitter. After reaching space, Sputnik orbited Earth once every 96 minutes. The radio beeps could be detected on the ground as the satellite passed overhead, so people all around the world knew that it was really in orbit. Realizing that the U.S.S.R. had capabilities that exceeded U.S. technologies that could endanger Americans, the United States grew worried. Then, a month later, on November 3, 1957, the Soviets achieved an even more impressive space venture. This was SputnikII, a satellite that carried a living creature, a dog named Laika.

Prior to the launch of Sputnik, the United States had been working on its own capability to launch a satellite. The United States made two failed attempts to launch a satellite into space before succeeding with a rocket that carried a satellite called Explorer on January 31, 1958. The team that achieved this first U.S. satellite launch consisted largely of German rocket engineers who had once developed ballistic missiles for Nazi Germany. Working for the U.S. Army at the Redstone Arsenal in Huntsville, Alabama, the German rocket engineers were led by Wernher von Braun and had developed the German V2 rocket into a more powerful rocket, called the Jupiter C, or Juno. Explorer carried several instruments into space for conducting science experiments. One instrument was a Geiger counter for detecting cosmic rays. This was for an experiment operated by researcher James Van Allen, which, together with measurements from later satellites, proved the existence of what are now called the Van Allen radiation belts around Earth.

In 1958, space exploration activities in the United States were consolidated into a new government agency, the National Aeronautics and Space Administration (NASA). When it

began operations in October of 1958, NASA absorbed what had been called the National Advisory Committee for Aeronautics (NACA), and several other research and military facilities, including the Army Ballistic Missile Agency (the Redstone Arsenal) in Huntsville.

The first human in space was the Soviet cosmonaut Yuri Gagarin, who made one orbit around Earth on April 12, 1961, on a flight that lasted 108 minutes. A little more than three weeks later, NASA launched astronaut Alan Shepard into space, not on an orbital flight, but on a suborbital trajectory—a flight that goes into space but does not go all the way around Earth. Shepard's suborbital flight lasted just over 15 minutes. Three weeks later, on May 25, President John F. Kennedy challenged the United States to an ambitious goal, declaring: "I believe that this nation should commit itself to achieving the goal, before the decade is out, of landing a man on the moon and returning him safely to Earth."

In addition to launching the first artificial satellite, the first dog in space, and the first human in space, the Soviet Union achieved other space milestones ahead of the United States. These milestones included Luna 2, which became the first human-made object to hit the Moon in 1959. Soon after that, the U.S.S.R. launched Luna 3. Less than four months after Gagarin's flight in 1961, a second Soviet human mission orbited a cosmonaut around Earth for a full day. The U.S.S.R. also achieved the first spacewalk and launched the Vostok 6 mission, which made Valentina Tereshkova the first woman to travel to space.

During the 1960s, NASA made progress toward President Kennedy's goal of landing a human on the moon with a program called Project Gemini, in which astronauts tested technology needed for future flights to the moon, and tested their own ability to endure many days in spaceflight. Project Gemini was followed by Project Apollo, which took astronauts into orbit around the moon and to the lunar surface between 1968 and 1972. In 1969, on Apollo11, the United States sent the first astronauts to the Moon, and Neil Armstrong became the first human to set foot on its surface. During the landed missions, astronauts collected samples of rocks and lunar dust that scientists still study to learn about the moon. During the 1960s and 1970s, NASA also launched a series of space probes called Mariner, which studied Venus, Mars, and Mercury.

Space stations marked the next phase of space exploration. The first space station in Earth orbit was the Soviet Salyut 1 station, which was launched in 1971. This was followed by NASA's Skylab space station, the first orbital laboratory in which astronauts and scientists studied Earth and the effects of spaceflight on the human body. During the 1970s, NASA also carried out Project Viking in which two probes landed on Mars, took numerous photographs, examined the chemistry of the Martian surface environment, and tested the Martian dirt (called regolith) for the presence of microorganisms.

Since the Apollo lunar program ended in 1972, human space exploration has been limited to low-Earth orbit, where many countries participate and conduct research on the International Space Station. However, unpiloted probes have traveled throughout our solar system. In recent years, probes have made a range of discoveries, including that a moon of Jupiter, called Europa, and a moon of Saturn, called Enceladus, have oceans under their surface ice that scientists think may harbor life. Meanwhile, instruments in space, such as the Kepler Space Telescope, and instruments on the ground have discovered thousands of exoplanets, planets orbiting other stars. This era of exoplanet discovery began in 1995, and advanced technology

now allows instruments in space to characterize the atmospheres of some of these exoplanets..

Reading Comprehension

Q3. Read the passage given below and answer the questions on the basis of the passage in your own words. (30 Marks)

The merger of the Forward Markets Commission(FMC) with Securities and Exchange Board of India(SEBI) is a major milestone for the commodity futures market in India. This idea is not new; it was floated seriously at least 12 years back when the commodity market was revived and three national-level exchanges were in the field. At that time it was felt the FMC should remain a separate entity, given the unique nature of this market.

The commodity market came under the regulation of the FMC and was guided by the FCRA of 1952 with the FMC being a division of the ministry of consumer affairs (MCA). The argument put forward was that the market was young and needed attention and expertise. It could not be treated as a financial instrument since it involved the physical delivery of goods, which in turn had a bearing on spot markets and prices. Therefore, the MCA would have regulated by the APMC Acts, which fall within the jurisdiction of State governments.

Over the years, the market has matured. In between there was a dent to the credibility of commodity markets with the NSEL failure, but the futures markets have carried on through this turmoil and emerged more resilient.

There have also been controversies regarding their links with inflation, which has led to the banning of futures trading in specific commodities. Conditions have stabilized since, and there is evidently a need to take this market to a different level.

On way of looking at commodity derivatives is like is like any other financial instrument as is the case in several markets, including the US. Since India has separate regulatory structures- the FCRA and SCRA Acts dealing with commodities and securities – integration would be required. The first step taken earlier was to bring the commodity futures market under the Ministry of Finance and, as an extension, merge the FMC with SEBI.

What would this mean for the market? Commodity derivatives can now be looked upon as a financial instrument analogous to equity or debt. This will bring all derivatives under a single regulator just like in the US, where the CFTC controls and regulates them.

This will be good news for brokers if there is integration of the two trading platforms. There will be some housekeeping to be done as all brokers need to register with SEBI. Exchanges too have to comply with the net-worth norms.

It is not known if the stock exchanges will be allowed to deal with commodities and vice versa for commodity exchanges. If permitted, there would be further competition in both markets, leading to consolidation at some point of time, which is always the case for financial infrastructure. The major consideration is to ensure that risk from one market does not spill into the other. This was the primary reason for commodities being separated from securities. The consequence, however, was that the same broker firm would open a commodity outfit and then trade from the same office space under two banners. With a single regulator now for both the markets, and hence also for the exchanges, this need to need separate companies trading in two segments with separate risk capital.

The existing exchanges will definitely see a shakeout as stock exchanges venture into this space. It is unlikely, however, that in the absence of consolidation they can make a useful dent in the business of existing players. This is so because historically it has been observed that exchanges tend to get specialized in specific products and generate liquidity to the extent that it is difficult to wean away business. Hence MCX retains primacy in bullion and energy while NCDEX dominates the agricultural spectrum. New exchanges have come and barely survived, and more often than not been marginalized by market forces..

1. **Why was the commodity market put under the regulation of the Forward Market Commission (FMC)?**
2. **What will be the impact of the merger of FMC with SEBI?**
3. **Why was decision for separating commodities from securities taken?**
4. **What was/were the consequences of separating commodities from securities?**
5. **What will be the impact of existing changes on stock exchanges?**

RBI Grade B 2023 Descriptive English- Recollected Questions

Descriptive English

Essay Writing

Q1. Write an Essay of about 600-620 words on any one of the following topics: (40 Marks)

A. Climate Change and its economic impacts on developing countries

B. India's own digital currency: E-rupee

C. Innovative motivation methods for modern employees aligned with organisation growth

D. Multi-linguistic social media accounts for businesses – need?

Precis Writing

Q2. Make a precis based on the given passage in 180 – 200 words: (30 Marks)

In what became the first celebration of International Women's Day in 1911, more than a century ago, women worldwide gathered to fight for their right to education, work, vote, hold public office, and end discrimination. That same year, the first Model-T car rolled off the assembly line, and the Computing-Tabulating-Recording Company was founded, later renamed IBM. Decades later, British mathematician Alan Turing would first question whether machines can think, and the term artificial intelligence (AI) was coined in 1956.

Women's rights, their economic empowerment, and technology have advanced considerably in the last century. Advances in machine learning, large datasets, and increased computing power have driven AI development in recent years, moving from academic discussions into remarkable real-world applications with real opportunities and challenges for gender equality.

For many, 2022 was the year AI became real. The rise of foundation or general-purpose AI models, including the emergence of very large language models, paved the way for a "generative AI" renaissance, with AI that generates novel content, transposes text-to-video and -image, and offers advanced chatbots accessible to all. AI tools became mainstream with the release of the AI model ChatGPT, which reached about 100 million monthly active users in just two months, making it the fastest-growing consumer application in history.

With AI tools already changing work, education, and leisure in significant ways, we must ask: is today's AI addressing the gender equality issues that have plagued policy makers for decades? While women have gained the right to education, work, vote, hold public office and protection against gender discrimination, technologies play a big part in ensuring those rights are upheld. Are policy makers doing enough to ensure that today's AI systems do not perpetuate yesterday's biases?

Although technologies have evolved, some barriers to gender equality and economic empowerment are still much like the ones women faced over a century ago when the world celebrated the first International Women's Day. In many countries, women still have less access to training, skills, and infrastructure for digital technologies. They are still underrepresented in AI research and development (R&D), while harmful stereotypes and

biases embedded in algorithms continue to prompt gender discrimination and limit women's economic potential.

Today, men are leading most cutting-edge AI companies, while female voices animate most Virtual Personal Assistants (VPAs) and advanced humanoid robots – like Alexa and Siri, or robots Sophia, Ameca, Jia Jia, and Nadine. This reflects gender biases at home and in the workplace by reinforcing traditional norms of women as nurturers in supporting roles.

New generative AI tools can also produce overtly sexualized digital avatars or images of women while portraying men as more professional and career oriented. As generative AI and robotics advance, their effects on women's economic and social equality remain to be seen.

Reading Comprehension

Q3. Read the given passage and answer the questions that follow: (30 Marks)

Some economists argue that businesses are using the cost-of-living crisis as an opportunity to generate excessive profits. This isn't just an idle theory. Economists at the European Central Bank (ECB) have some statistical evidence to back it up.

You can only learn so much by breaking down the consumer price index, the traditional measure of rising prices (inflation, let's not forget, is simply the rate at which the prices of the average goods and services we spend most of our money on change each year). That might tell you how much is down to food price inflation, but it can't give you a sense of how much of that given increase in food prices is benefiting workers versus their employers.

Basic economic theory teaches that charging what the market can bear will prompt companies to produce more, constraining prices and ensuring that more people have access to the good that's in short supply. Say you make empanadas, and enough people want to buy them that you can charge $5 each even though they cost only $3 to produce. That might allow you to invest in another oven so you can make more empanadas — perhaps so many that you can lower the price to $4 and sell enough for your net income.

Tempting as it is to blame businesses for what we're suffering through, there's not an enormous amount of evidence from these figures that they are the main culprit. Taxes (in other words the government) contributed much more to inflation in 2021 and into 2022 than business profits.

Now, with Britain facing double-digit inflation, a miserable cost of living crisis and rising interest rates, the above might not be of much consolation. And it's quite possible the numbers may well shift - note that these figures are a little slow to be updated, so we don't know the picture as of the early part of this year.

There is not much disagreement that many companies have marked up goods more than their own rising costs. This is especially evident in industries such as shipping, which had record profits as soaring demand for goods filled up boats, driving up costs for all traded goods. Across the economy, profit margins surged during the pandemic and remained elevated.

Even so, it's a reminder that the data sometimes tells a subtly different story to the mainstream narrative.

1. **How are businesses using the cost-of-living crisis to generate excessive profits?**
2. **What is the traditional measure of rising prices?**
3. **Why is the consumer price index not sufficient to understand the impact on workers and employers?**
4. **What has contributed more to inflation in recent years, business profits or taxes?**
5. **In which industries have companies marked up goods more than their rising costs?**

RBI Grade B 2024 Descriptive English- Recollected Questions

Descriptive English

Essay Writing

Q1. Write an Essay of about 600-620 words on any one of the following topics: (40 Marks)

A. **Discuss what would be the social, economic and environmental impacts of hosting Olympics for India.**

B. **How Climate change impacts global migration. Discuss impacts on countries from which people emigrate and on countries to which they immigrate to.**

C. **Importance of mental health of employees in an organisation. What steps can organisations take to ensure the well being of employees?**

D. **"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young."- 'Henry Ford'. Elaborate.**

Precis Writing

Q2. Make a precis based on the given passage in 180 – 200 words: - (30 Marks)

In the age of rapid technological advancement, artificial intelligence (AI) has become a transformative force reshaping industry worldwide. One of the most fascinating developments is the concept of AI serving as the Chief Executive Officer (CEO) of an organization. While this idea might seem futuristic, it is increasingly becoming a plausible reality, with AI systems evolving in complexity and capability. The prospect of an AI CEO brings a host of benefits, challenges, and ethical considerations that are worth exploring.

An AI CEO could revolutionize the way companies operate. AI's capability to process massive amounts of data in real time would allow it to make decisions quickly and efficiently, free from human bias or fatigue. Imagine an AI system that continuously analyzes market trends, monitors internal performance, and identifies opportunities or risks faster than any human could. Such capabilities could lead to optimized business strategies, improved financial outcomes, and heightened competitiveness. AI, as a CEO, would be driven by algorithms that prioritize efficiency, eliminating redundancies and ensuring every aspect of the business operates at peak performance.

Moreover, an AI CEO would be able to make unbiased, data-driven decisions that are not influenced by emotions, personal gain, or corporate politics—issues that often plague human leaders. Decisions on investments, mergers, and resource allocation could be made purely based on predictive analytics and historical data. This impartiality could result in a fairer and more transparent corporate environment, potentially increasing shareholder trust and improving stakeholder relationships.

Unlike human CEOs, AI does not need sleep, breaks, or vacations. An AI CEO would work around the clock, ensuring that the organization is constantly monitored and managed. It could handle global operations seamlessly, adapting to different time zones and markets without delay. Such a presence would be invaluable in crisis situations, where immediate

action is required. AI's ability to react instantly and coordinate responses across all levels of the organization could minimize damage and ensure continuity.

Furthermore, AI's scalability allows it to lead multiple organizations or manage expansive conglomerates simultaneously, something a human CEO could never achieve. With access to the vast networks of cloud computing, an AI system could execute millions of operations per second, tailoring strategies for each subsidiary or business unit without compromising the overall vision. This ability to scale efficiently might redefine the structure of large organizations, enabling them to become more agile and responsive to global changes.

Despite the advantages, there are significant challenges and ethical concerns surrounding the idea of an AI CEO. One of the primary issues is accountability. In traditional corporate structures, the CEO is accountable to shareholders, boards, and regulatory bodies. However, with an AI CEO, it becomes unclear who is to blame when things go wrong. Is it the AI's fault, the company that developed it, or the organization that deployed it? These questions pose complex legal and ethical dilemmas that would require new frameworks and regulations.

Another concern is the lack of human empathy and understanding in AI. While an AI CEO can analyse data and predict outcomes with accuracy, it lacks the human intuition and emotional intelligence necessary for some aspects of leadership. For instance, managing a team of employees, negotiating with business partners, or responding to a public relations crisis requires a level of empathy and tact that current AI technology cannot replicate. Human leaders can inspire and motivate people through emotional connections, something that an algorithm-driven entity may struggle to achieve.

Moreover, AI-driven leadership may exacerbate inequality and unemployment. As AI becomes more proficient in handling complex tasks traditionally performed by top executives, the displacement of human workers, including mid-level managers and decision-makers, could become a serious issue. The rise of AI CEOs could potentially accelerate the trend of automation, leaving many employees without opportunities for advancement or even employment.

Rather than replacing human CEOs entirely, a more balanced approach could involve AI serving as an advanced executive assistant. In this role, AI would provide human CEOs with data-driven insights, predictive analytics, and strategic recommendations. The human leader would remain the face of the organization, making the final call and handling the interpersonal aspects of leadership. This hybrid model would leverage the strengths of both human and AI capabilities, maximizing efficiency while retaining the essential human touch in leadership.

The concept of an AI CEO is no longer confined to the realm of science fiction; it is an emerging possibility as AI technology continues to advance. While the efficiency, scalability, and objectivity that AI brings to the table are enticing, there are significant ethical, legal, and societal challenges that need to be addressed. The future might not see AI entirely replacing human leaders but rather collaborating with them, forming a new model of leadership that combines the best of both worlds. As organizations continue to explore this potential, it is

essential to develop frameworks that ensure AI's role in leadership remains ethical, transparent, and beneficial for all stakeholders.

Reading Comprehension

Q3. Read the given passage and answer the questions that follow: (30 Marks)

Customer Relationship Management (CRM) represents a sophisticated integration of technology, strategy, and organizational processes aimed at enhancing the management of customer interactions across the entire business spectrum. CRM systems are not merely technological tools; they embody a comprehensive business philosophy designed to foster stronger, more personalized customer relationships. As the nexus of customer-centric operations, CRM systems provide a unified platform that centralizes customer data, tracks interactions, and facilitates communication across sales, marketing, and customer service departments. This holistic approach enables organizations to maintain a 360-degree view of their customer base, thereby optimizing both customer experience and business outcomes.

The primary function of a CRM system is to consolidate customer information from various touchpoints, including emails, social media interactions, web activity, phone conversations, and face-to-face meetings. By compiling these data streams, CRM systems offer an integrated, real-time view of each customer's profile, encompassing their purchase history, preferences, service requests, and any previous interactions with the organization. A detailed customer repository not only assists sales teams in tailoring their strategies but also enables marketing departments to deploy targeted, data-driven campaigns, and customer service teams to deliver prompt and efficient support.

CRM systems play a crucial role in streamlining and automating workflows within an organization. By automating routine tasks like data entry, lead management, and follow-up notifications, CRMs reduce manual effort and the potential for human error, enhancing productivity and operational efficiency. Advanced CRM platforms also incorporate artificial intelligence (AI) and machine learning algorithms to provide predictive analytics and insights, allowing businesses to anticipate customer needs, forecast sales trends, and optimize resource allocation. This transformation from reactive to proactive customer engagement is essential in today's highly competitive market landscape, where customer expectations are continually evolving.

Moreover, CRM systems act as a critical linkage between various organizational departments, ensuring that customer data is accessible and actionable across all units. This cross-functional integration promotes a culture of collaboration, wherein sales, marketing, and customer service teams have a unified understanding of the customer's journey and can coordinate efforts to deliver a cohesive and consistent experience. For instance, when a customer logs a service issue, the information is immediately accessible to the sales team, enabling them to adapt their approach and prevent potential dissatisfaction from escalating.

The implementation of a CRM system, however, is not a one-size-fits-all solution and often depends on the scale, industry, and specific needs of the organization. Small and medium-

sized enterprises (SMEs) might opt for cloud-based CRM platforms due to their scalability, flexibility, and lower upfront costs. These platforms, hosted on third-party servers, allow businesses to scale resources up or down based on demand.

The adoption of CRM systems also poses certain challenges. Transitioning to a CRM requires organizational commitment and a shift in culture, as it involves re-engineering existing processes and training employees to adapt to new technologies. Without proper training and support, employees may resist change, leading to low adoption rates and suboptimal usage of the CRM's capabilities. Furthermore, selecting the wrong CRM platform, one that does not align with the company's strategic goals, can result in inefficiencies and a poor return on investment (ROI). Organizations must therefore conduct thorough needs assessments and strategic planning before investing in a CRM solution.

In summary, CRM systems have become indispensable tools in modern business operations, serving as the cornerstone for implementing customer-centric strategies. They provide the technological infrastructure and data-driven insights necessary for organizations to build and maintain meaningful, long-term customer relationships. By aligning technology, people, and processes, CRM systems empower organizations to anticipate customer needs, enhance service delivery, and drive sustainable business growth in a highly competitive market environment.

1. **What is the primary function of a CRM system in an organization, and how does it benefit businesses?**
2. **How does CRM facilitate cross-departmental collaboration within an organization?**
3. **What are some key differences between cloud-based and on-premises CRM systems, and when might a business choose one over the other?**
4. **What challenges might an organization face when implementing a CRM system?**
5. **How do advanced CRM systems leverage artificial intelligence (AI) to enhance business operations?**

RBI Grade B 2025 Descriptive English- Recollected Questions

Descriptive English

Essay Writing

Q1. Write an Essay of about 600-620 words on any one of the following topics: (40 Marks)

A. **India committed to reducing the emissions intensity of its GDP by 45% by 2030 (from 2005 levels) as part of its updated Nationally Determined Contributions (NDCs). What is the way forward?**

B. **Shift in Advertisement strategies from paper billboards to digital billboards. Role of technological change in Media.**

C. **How can youngsters help older people in keeping up with times in Education sector?**

D. **We are copying startups of western countries. Are such startups relevant for developing countries like India?**

Precis Writing

Q2. Make a precis based on the given passage in 180 – 200 words: - (30 Marks)

The Amazon rainforest is inching toward a "hypertropical" climate regime that has not existed on Earth for at least 10 million years, new research suggests.

Scientists predict this regime will cause more frequent and extreme droughts, which could lead to mass tree dieoffs. By 2100, hot droughts could bake the Amazon for 150 days of the year, extending even into the wet season, according to a study published Wednesday (Dec. 10) in the journal Nature.

"When these hot droughts occur, that's the climate that we associate with a hyper tropical forest, because it's beyond the boundary of what we consider to be tropical forest now," study lead author Jeff Chambers, a professor of geography at the University of California, Berkeley, said in a statement.

Scientists think a hyper tropical climate last existed between 40 million and 10 million years ago, during the Eocene and Miocene periods. The average global temperature during the middle Eocene was 82 degrees Fahrenheit (28 degrees Celsius) — 25 F (14 C) warmer than the average today — and previous research suggests forests near the equator had fewer mangroves and evergreen trees.

Currently, the Amazon rainforest experiences hot drought conditions a few days or weeks of the year. But due to climate change, the region's dry season — which typically lasts from July to September — is getting longer, and the annual proportion of hotter-than-normal days is increasing.

Chambers and his colleagues analyzed 30 years of temperature, humidity, soil moisture and sunlight intensity data from a patch of forest north of Manaus, a city in the heart of the Brazilian Amazon. The researchers also examined information from sensors that measured water and sap flow inside tree trunks at this site, which helped them understand how the trees coped with drought conditions.

During droughts, trees struggled to access water and stopped absorbing carbon dioxide (CO_2), the researchers found. That's because evaporation rates surged during droughts, reducing

soil moisture. Trees responded by closing the pores on their leaves that control water and gas exchange with the atmosphere, so they preserved water. But this simultaneously blocked CO2 absorption, which in plants is necessary for tissue growth and repair.

As a result, when drought conditions were extreme, a proportion of the trees died from CO2 starvation. And when soil moisture dropped below a threshold of 33% meaning only one-third of the soil's pores were filled with water — trees also developed bubbles in their sap that were akin to clots in human blood vessels, preventing normal circulation inside the plants' fluid-filled xylem.

"If there are enough embolisms, the tree just dies," Chambers said. The soil moisture threshold leading to this collapse was remarkably consistent across two El Niño years in 2015 and 2023, and it matched thresholds measured at another study site in the Amazon. "That was really surprising to everyone," he said.

Slow-growing trees like the Shihuahuaco (Dipteryx micrantha) are more resistant to drought conditions than fast-growing trees. (Image credit: Angela Ponce for The Washington Post via Getty Images)

Annual tree mortality in the Amazon rainforest is currently just above 1%, but it could rise to 1.55% by 2100, the researchers found. This may seem insignificant, but it makes a huge difference on the scale of the entire rainforest, Chambers said.

Fast-growing trees were more vulnerable to hot droughts than their slow-growing counterparts, because they needed abundant water and CO2 to sustain this growth. This suggests slow-growing trees, such as the yellow ipê (Handroanthus chrysanthus) and the Shihuahuaco (Dipteryx micrantha), will eventually dominate the Amazon as temperatures rise — if these trees can cope with increasing water stress and the rate of temperature change, that is.

The results indicate that rainforests in other parts of the world, such as western Africa and Southeast Asia, may also be transitioning to a hyper tropical climate regime. This shift has dramatic implications for Earth's carbon cycle, because rainforests absorb huge amounts of CO2 that would otherwise end up in the atmosphere.

The predictions of what could happen to the Amazon by 2100 assume negligible reductions in CO2 emissions, so "it's up to us to what extent we're actually going to create this hyper tropical climate," Chambers said. "If we're just going to emit greenhouse gases as much as we want, without any control, then we're going to create this hyper tropical climate sooner."

Reading Comprehension

Q3. Read the given comprehension and answer the questions that follow: - (30 Marks)

In the Middle East, Africa, and elsewhere, regions with severe water shortages make extensive use of desalination facilities that process seawater into usable freshwater. The Japanese city of Fukuoka, which has no major river nearby, has also adopted desalination technology to solve its frequent water supply issues. But Fukuoka's desalination plant is very different from other facilities around the world: along with freshwater, it also generates electricity. How did Japanese engineers put two previously unused wastewater streams to work creating renewable energy through osmotic power generation?

The Uminonakamichi Nata Seawater Desalination Center (Mamizupia) has served the Greater Fukuoka metropolitan area since 2005. The plant was built to address the lack of readily available freshwater in Greater Fukuoka, which has 2.6 million residents but no large rivers nearby. Mamizupia can produce around 50,000 cubic meters of freshwater daily—enough to meet the needs of some 250,000 people.

HIROKAWA Kenji heads Mamizupia for the Facilities Department at the Fukuoka District Waterworks Agency, which manages Greater Fukuoka's water supply. According to Hirokawa, concentrated seawater, which contains the salt and impurities caught by filters that allow only water molecules to pass, is roughly 8% salt—more than twice the 3.5% salt content of regular seawater. Because discharging concentrated seawater directly into the sea could damage marine ecosystems, Mamizupia initially disposed of it by mixing it with the discharge from a nearby sewage processing plant. Before Mamizupia went into operation, however, researchers were already exploring possibilities for using concentrated seawater instead of simply discarding it. Given global trends toward energy conservation and decarbonization, osmotic power generation was pursued as the best option.

One key player in the osmotic generation project was Kyowakiden Industry Co., Ltd., a water processing plant construction firm that was involved in building Mamizupia. Dr. UEYAMA Tetsuro of Kyowakiden explains the phenomenon of osmosis utilized in osmotic power generation. When two bodies of water with different salt content—like saltwater and freshwater—are separated by a semi-permeable barrier known as an osmotic membrane, water from the side with lower salt content crosses the membrane to the other side, seeking an equilibrium in salt concentration. Osmotic power generation harnesses the kinetic energy of this flow to turn turbines and generate electricity.

Osmotic power generation at Mamizupia has two main strengths. First, it puts two previously unused wastewater streams, one from the nearby sewage treatment plant, to work generating power. Second, it can generate power 24 hours a day, virtually unaffected by the weather, with extremely high utilization rates of around 90%. Mamizupia is expected to generate around 880,000 kWh per year, which is enough to power 300 average households.

Given the virtues of the technology, Ueyama is optimistic about its broader possibilities. "A system like this could be deployed in any densely populated region with the necessary infrastructure nearby—a desalination plant, like Mamizupia, and a sewage treatment facility—which gives it high potential for global expansion. Our initial target is the Middle East.

Not only does the region have more desalination facilities than anywhere else in the world, but many of those facilities are very large. For example, the United Arab Emirates is home to one of the world's largest desalination plants, which produces around 909,000 cubic meters of water daily. The utilization rate of osmotic power generation rises in proportion to the facility's size. So compared to Mamizupia, which generates around 110 kW from 20,000 cubic meters of water per day, we can expect vast amounts of electricity to be produced."

Hirokawa chimes in again on the ultimate objectives of the project. "Eventually, we hope to achieve osmotic power generation using ordinary, non-concentrated seawater. Since seawater makes up some 97.5% of all water on the planet's surface, this would be a major contribution to building a sustainable world."

To achieve this breakthrough, Hirokawa adds, the most urgent necessity is more efficient osmotic membranes. Japan is among the world's leaders in water treatment technology, with a roughly 60% share of the global market for desalination membranes. The day when a next-generation membrane enables osmotic power generation with regular seawater may not be far away. As a key facility for verifying advances in that field, Mamizupia is sure to attract notice from around the world.

1. **Why was the Uminonakamichi Nata Seawater Desalination Center (Mamizupia) established, and how does it address Fukuoka's water challenges?**
2. **What environmental problem did concentrated seawater pose, and how did it influence the adoption of osmotic power generation?**
3. **Explain the principle of osmosis and how it is used to generate electricity at Mamizupia.**
4. **What are the major advantages of osmotic power generation at Mamizupia compared to other renewable energy sources?**
5. **What is the future potential of osmotic power generation, and what technological advancement is necessary to expand its use globally?**

What Next?

1. **Identify Right Source:** Follow the best study resources (books, online courses, videos, etc.) for each topic on the list. Do not follow multiple sources for the same topic but rather follow good sources multiple times.
2. **Topic Prioritization:** Review the document to identify key topics that require special attention. Prioritize your study schedule based on the significance of each topic in the syllabus. Ensure a balanced approach, allocating more time to critical subjects.
3. **Width of Syllabus:** Merely going through the syllabus is not enough; Regularly revisit the document to reassess what topics actually need to be covered.
4. **Depth of Understanding:** Recognize the varying depths at which topics should be covered. While some concepts demand a broad understanding, others require a more in-depth analysis. Tailor your study approach, accordingly, allocating more time to complex topics that demand deeper comprehension.

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