

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.

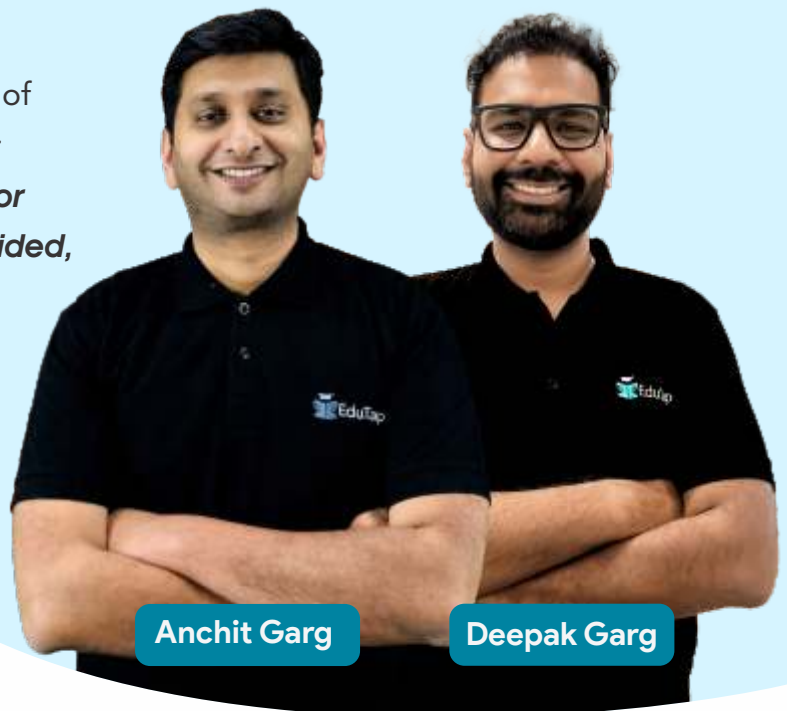
The horizontal or extroverted strategy applies individuals actively creating black market networks and structures which can be stretched beyond neighborhood communities focus in the vertical strategy. What it basically proposes is to trade with people you know and people who are recommended to you. This 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?**

About Us

We are a passionate team of experienced professionals who understand the challenges of aspirants preparing for government jobs. Our vision is to *"create a nurturing ecosystem for the aspirants so that they can feel safe, guided, and mentored."*



Anchit Garg

Deepak Garg

Our Mission

At EduTap, our mission is to empower students to reach their full potential by providing comprehensive guidance, expert mentorship, and a supportive community. Since our start in 2016, we've grown into a trusted platform for aspirants, delivering exceptional results in government recruitment exams and certifications year after year.

Why Choose Us



Our **mentors walk with you every step of the way**, providing personalized guidance and insightful advice.



Our courses offer a **comprehensive curriculum** that covers all aspects of the exam, from theoretical knowledge to practical application.



We have a **track record of helping students (even if they are not our paid subscribers)** achieve their dreams, with consistently high results in leading government exams.



We help you connect with a **community of like-minded individuals** who share your goals and support your journey.