



PFRDA Grade A Descriptive English

Phase 2

Previous Year Papers

2021-25

#beexamready

Preface

Dear Students,

We are pleased to present this recollected question paper with answer keys for the **PFRDA Grade A Descriptive English** subject, covering the past five years **from 2021 to 2025(Exam held 3 times)**. This document has been meticulously prepared to serve as a valuable resource for candidates preparing for the PFRDA Grade A 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.

EduTap

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 **PFRDA Grade A examination**.



EduTap



Table of Contents

<u>PFRDA Grade A 2021 Phase 2 - Descriptive English Recollected Questions.....</u>	1
<u> Essay Writing.....</u>	2
<u> Precis Writing.....</u>	2
<u> Reading Comprehension.....</u>	3
<u>PFRDA Grade A 2022 Phase 2 - Descriptive English Recollected Questions.....</u>	4
<u> Essay Writing.....</u>	5
<u> Precis Writing.....</u>	5
<u> Reading Comprehension.....</u>	6
<u>PFRDA Grade A 2025 Phase 2 - Descriptive English Recollected Questions.....</u>	8
<u> Essay Writing.....</u>	9
<u> Precis Writing.....</u>	9
<u> Reading Comprehension.....</u>	10
<u>What Next?.....</u>	12

PFRDA Grade A 2021
Phase 2
Descriptive English
Recollected
Questions

Essay Writing

Q.1 Write an Essay of about 250 words on any one of the following topics: - (30 Marks)

1. Role of Financial Literacy in Building an Inclusive Economy
2. Climate Change and Its Impact on Global Food Security
3. The Relevance of the Cooperative Movement in Rural Development
4. Cybersecurity: A Growing Threat to the Digital Economy

Precis Writing

Q.2 Make a Précis of the following passage in 120 words and give it a suitable title. (30 Marks)

The concept of a circular economy is fast emerging as a practical solution to pressing global issues such as environmental degradation, overconsumption of resources, and climate change. Unlike the conventional linear model — where raw materials are extracted, used, and then discarded — the circular economy promotes a closed-loop system in which resources are used efficiently, waste is minimized, and materials are reused and recycled. It encourages companies to design products for durability, repairability, and recyclability, thereby extending their lifecycle.

For example, in the electronics industry, companies are beginning to explore modular designs that allow users to upgrade components instead of replacing entire devices. In construction, buildings are being designed so that materials can be disassembled and reused. Retailers are promoting second-hand marketplaces and encouraging consumers to adopt "product-as-a-service" models, where items are rented or shared instead of purchased. These innovations not only reduce the pressure on natural resources but also open new avenues for entrepreneurship and job creation.

The economic benefits of a circular model are substantial. By reducing dependence on virgin materials, businesses can hedge against resource volatility. Moreover, this model promotes localized value chains, which are more resilient and sustainable. It aligns with the United Nations' Sustainable Development Goals (SDGs), particularly in responsible consumption, climate action, and decent work.

Governments worldwide are taking notice. The European Union has adopted a comprehensive Circular Economy Action Plan, while several Asian economies, including India, are drafting national frameworks. India's NITI Aayog has emphasized the potential of circular practices across sectors like agriculture, construction, and e-waste. However, the transition is not without challenges. It demands investment in research and technology, capacity building, regulatory support, and most importantly, a shift in consumer behavior. A collaborative effort involving policymakers, businesses, and consumers is necessary for mainstreaming the circular economy. By embedding sustainability into economic design, the circular economy provides a roadmap to a more resilient and inclusive future.

Reading Comprehension

Q.3 Reading Comprehension (40 Marks)

Read the passage carefully and answer the questions in your own words.

India's urban population is rapidly increasing, and with it comes rising expectations for economic mobility, job creation, and access to quality services. However, despite impressive GDP growth, these benefits have not been equitably distributed. A significant segment of the population, particularly in rural India, continues to be left behind. This urban-rural divide is more than just geographic — it reflects disparities in income, infrastructure, education, health care, and digital access.

According to the National Statistical Office, rural households on average earn far less than urban ones, and depend heavily on agriculture, which is susceptible to monsoons and market volatility. Meanwhile, cities offer a wide array of formal employment opportunities, access to financial institutions, and better public services. The gap is further worsened by migratory patterns, where young people move to cities in search of work, leaving rural areas underdeveloped and aging.

To address these inequalities, India has undertaken several rural development programs aimed at enhancing livelihoods, improving connectivity, and promoting entrepreneurship. Initiatives like the Pradhan Mantri Gram Sadak Yojana (PMGSY) have connected remote villages through all-weather roads, while the Digital India mission has expanded internet connectivity and digital literacy. Schemes like Skill India and Startup India are attempting to foster micro-entrepreneurship in rural settings.

However, a major enabler of rural upliftment lies in agri-tech and digital transformation. By providing farmers with real-time weather data, market prices, soil health insights, and access to credit via mobile platforms, technology is beginning to bridge the divide. Farmer Producer Organizations (FPOs) have also empowered smallholders to negotiate better prices and invest in shared infrastructure like storage and transportation.

Another important factor is the social aspect. Investing in quality education, healthcare, and sanitation in rural areas builds human capital and slows distress migration. Community-led models, where local governance bodies and civil society collaborate, have proven successful in states like Kerala and Himachal Pradesh.

Bridging the urban-rural divide is not just about economics; it is about social justice and long-term sustainability. India's demographic dividend can only be fully realized if growth is inclusive and opportunities are extended to all — regardless of their geography.

Answer the following questions based on the passage:

Q1. What are the main factors contributing to the urban-rural divide in India?

Q2. Discuss some key government initiatives mentioned in the passage aimed at reducing this divide.

Q3. How has technology helped in empowering rural communities, particularly farmers?

Q4. According to the passage, why is addressing the urban-rural divide essential for India's future?

PFRDA Grade A 2022
Phase 2
Descriptive English
Recollected
Questions

Essay Writing

Q.1 Write an Essay of about 250 words on any one of the following topics: - (30 Marks)

1. The rich cultural heritage of India.
2. Highlight the Pros and Cons of Trading & investing
3. Discuss the effects of inflation on the poor and marginalized section of society.
4. How can awareness of the importance of Health be generated?

Precis Writing

Q.2 Make a Précis of the following passage within 120 words and give it a suitable title. (30 Marks)

Everything we do leaves a digital footprint. Big data has emerged as a buzzword in recent years. Broadly, it means a large amount of information that is generated as trails or by-products of online and offline activities — what we purchase using credit cards, where we travel via GPS, what we ‘like’ on Facebook or retweet on Twitter, and so on. Today, the Data as a Service (DaaS) movement is gaining momentum, spurring one of the fastest growing industries in the world. A somewhat nebulous term, DaaS refers to the myriad functions that technology serves. Clearly, big data holds vast potential to favorably impact the global socio-economic environment. But is it being used as a signaling device for effective policy changes?

In the last decade, technology has spawned a new wave of economic development by creating new avenues for employment, amplifying economies of scale and reducing costs of production. Consequently, several platforms have emerged to counter growth challenges. Agriculture is also being revolutionized by technology. Several European countries utilize Cloud Computing and Telematics to assist farmers at every stage of the value chain, from crop growing (like prescription application that boosts yield) to trade (like digital sale systems eliminating middlemen). This helps farmers to hedge against uncertain variables such as rainfall and soil fertility by smoothing the transaction process. In the realm of financial services, net banking has significantly shrunk costs and time, while also encouraging financial inclusion.

The process of using data to augment standards of living involves a shift from the aggregate to the particular, i.e. a more personalized approach. Big data, combined with Behavioral Science, has given rise to a discipline called Psychometrics, which uses people’s digital traces to determine various aspects of their lives. Ultimately, it is these personality traits that determine behavior. Hence the application of psychometrics to



communications is changing the landscape of consumer retail, business, education, and even politics across the globe.

India is the second-largest Internet market in the world, with 331 million Internet users. NASSCOM predicts that India's big data market will be a \$16-billion industry by 2025, with a 32% share of the global market and a CAGR of 26%. A simple search — 'Big Data in India' — in Google's news search bar reveals that big data can make Indian cities a better place to live in, increase job opportunities, help track fraud, and influence politics. We have a vast amount of data from all layers of the societal pyramid, but a lot of it is sitting dormant due to ignorance and lack of infrastructure.

With more players entering the market, data prices are recurrently dropping, and smartphones today cost a third of what they did a few years ago. If an individual possesses all three components of JAM, the advantages are multi-fold — they can procure loans via electronic banking, access telemedicine, make online purchases for items which may otherwise be difficult to obtain, etc. Moreover, the data collected from these activities can be translated into policy measures that will improve consumers' lives.

Reading Comprehension

Q.3 Read the given passage and answer the following questions based on the passage in your own words. (40 Marks)

Some of the misplaced economic policies in the recent past have excluded most of the rural society from partaking in India's journey of development, resulting in a sense of deprivation and dissatisfaction among a large percentage of people in the Indian villages.

Poverty in rural India is rampant with the average annual earning of a small and marginal farmer household at ₹79,779 in 2015-16, according to the Committee on Doubling of Farmers' Income. The disparity in per capita rural and urban income has remained persistently high, with an average urban worker earning over eight times an average agricultural worker, according to NITI Aayog. The widening urban-rural divide is also evident in the inequalities in consumption, quality of life, and availability of physical and social infrastructure. To ensure inclusive economic growth, the government needs to urgently focus on transforming the agrarian economy to pull the maximum number of people out of subsistence farming and give them a much more remunerative role.

With two-thirds of India's billion-plus people living in villages, jump-starting the economic engine of rural India will have a multiplier effect on investment, consumption, government expenditure and exports. The potential of rural India can be gauged by the fact that agricultural startups have raised nearly \$130 million in about 70 deals in the past five years to 2018, according to a news report.

Although agriculture contributes to about 17% of India's gross domestic product (GDP), its significance to the people of India cannot be overemphasized. In addition to feeding the country, agriculture has nearly half of our 1.3 billion-plus population depending on it for their

livelihood. The bad news is agricultural growth is slowing. Between fiscal 2014 and 2019, agri-GDP grew at 2.9% per year compared with a 3.7% per annum growth between fiscal 2005 and 2014.

The Narendra Modi-led government has cut its task out. It will need to focus on agri-technologies that can boost agricultural productivity, create value-added farm products and tap "farm-to-fork opportunities" to ensure better realization for farmers. It will also need to create millions of micro-entrepreneurs and thousands of economic clusters in rural India, besides investing in rural roads, rural electricity, irrigation networks and national cold chain grids.

To re-energize the rural economy, the Modi government has been trying to bring in some policy reforms like e-markets, farmer producer organizations (FPOs) and the Model Contract Farming Act, 2018. As Indian farmers have the smallest landholding on the planet, they lack individual bargaining capacity in the open market for their small produce. In such a scenario, the creation of FPOs can give them a competitive edge because they can pool in their produce, invest in cold storage facilities and better negotiate with large buyers. In fact, these FPOs can tie up with business schools to build the knowhow for developing a robust entrepreneurial ecosystem that leads to the creation of a vibrant rural economy. If we can create villages that can directly sell produce to global markets, then we will see the ripple effects of a micro-entrepreneurial economy flowing through rural India.

While smart government policies, financial inclusion initiatives and investments in infrastructure can help, greater use of technology can fire the entrepreneurial spirit and spur innovation in rural India. Technology can also help farmers' access to high-quality inputs, crop health and yield data and crucial weather related information. Adoption of advanced agriculture technology through machines and equipment that use data analytics, Internet of Things and robotics can help optimize inputs and enhance yields. Moreover, using technology and data science can help build more efficient supply chains that connect retail grocery stores with food processors and FPOs.

Even as we move on the policy front, we must also bridge the huge knowledge gap in Indian agriculture between farmers on one side and crop scientists on the other. Farmers should be trained on micro

irrigation, micro propagation, latest farming technology, smart use of fertilizers, better understanding of crop rotation etc.

To conclude, to kick-start the rural economy, we must formulate policies that focus on helping people emerge from an existence of perpetual disadvantage through incentives not hand-outs. A bridging of the urban-rural divide is imperative for long-term sustainable growth of the economy.

Q.3 Read the passage given above and answer the following questions on the basis of the passage in your own words. (40 Marks)

1. Briefly discuss the menace of Urban-Rural divide in India.
2. Discuss the growth of Agri-economy and its potential in India.
3. Discuss the measures taken by the government to revive the rural economy.
4. According to the passage, discuss the role Technology can play in rural economy of India.

**PFRDA Grade A 2025
Phase 2
Descriptive English
Recollected
Questions**

Essay Writing

Write an Essay of about 250 -270 words on any one of the following topics: (30 Marks)

1. Benefits of mandatory internships in universities for students.
2. “The most unhappy customer is the best source of learning in business development.” Discuss in the Indian context.
4. Improvement and Advancement in Indian Railways after 2016. Discuss.
5. Role of Virtual Reality in modernization around us.

Precis Writing

Q2. Make a Précis of the following passage in 140 - 160 words and give it a suitable title. (30 Marks)

Japan’s demographic curve has bent decisively toward ageing: the population has been shrinking for more than a decade, the share of people aged 65 and over is close to a third of all residents, and births have fallen to successive record lows. A persistently low total fertility rate hovering a little above one child per woman means fewer entrants to the workforce just as longevity pushes up pension and healthcare demands. This twin squeeze smaller tax base, larger welfare bill shows up in tight labor markets, pressure on caregiving systems, and the need to keep productivity rising simply to stand still. The geography of ageing matters, too: many rural prefectures face school closures and service deserts, while major metros juggle childcare shortages and long waiting lists despite higher incomes.

Tokyo’s response combines family policy, labor market reform, and selective openness to foreign talent. The Children & Families Agency, created in 2023 as a central “control tower,” coordinates a broad pronatalist push. Child allowances have been expanded by removing income caps and increasing benefits for third and subsequent children, while the one-time childbirth lump sum has been raised to reduce out of pocket maternity costs. A signature aim is to “double the child budget” over the next decade, backed by a dedicated support fund so programs can scale with need. Universities and municipalities are being nudged to add student housing and family friendly rentals, and national plans include a pipeline of hundreds of thousands of family-oriented units to ease the space constraint that deters second and third child.

Work–family balance is a second pillar. Policy targets call for a sharp rise in fathers’ childcare leave uptake by 2030, with temporarily higher benefit replacement rates when both parents take leave. More nurseries, extended hours, and better pay for childcare workers address the supply side. Because fertility decisions hinge on economic security, the government links these steps with tuition relief and expanded grants for multi child households, as well as scholarships in growth fields to improve lifetime earnings.

Ageing is not treated only as a birth rate problem. Japan also seeks to keep older adults economically active. Since 2021, firms have been encouraged to secure employment opportunities up to age 70 through reemployment, outsourcing, or entrepreneurship support. Pension tweaks that reduce penalties for working past traditional retirement aim to make “second careers” normal. On the labor supply margin, immigration remains controlled

but pragmatic: the Specified Skilled Worker framework brings in carers, factory workers, and others for sectors with acute shortages, with an expanded “Type 2” track enabling longer stays and family reunification for highly skilled roles.

None of these measures is a quick fix, but together they form a coherent strategy: lower the practical and financial hurdles to raising children, redesign work so families thrive, mobilize seniors’ skills, and plug priority gaps with foreign workers while using a single agency to learn quickly and scale what works

Reading Comprehension

Q3. Read the passage given below and answer the questions based on the passage in your own words. (40 Marks)

Humans evolved over hundreds of thousands of years in small, mobile bands of hunter gatherers facing scarce resources, variable danger, and tight social interdependence. Our bodies and brains were shaped for that environment prioritizing short term survival, social belonging, and efficient energy storage. In the last few centuries and especially in the past few decades the environment changed far faster than biology can adapt. The gap between ancient adaptations and modern conditions is called evolutionary mismatch.

Consider food. For most of human history, calories were hard to find, and sweet or fatty foods were rare windfalls. Natural selection favored strong preferences for sugar, salt, and fat and a drive to eat when food was available. In affluent modern settings, we face the reverse: cheap, ultra processed foods engineered for “bliss points,” large portion sizes, and constant availability. Our ancient cravings meet a 24/7 buffet, producing obesity and metabolic disease not because our willpower is uniquely weak, but because the food environment exploits ancestral preferences.

Movement shows a similar mismatch. Bodies designed for daily walking, lifting, and intermittent bursts of exertion now spend hours seated. Sedentary work, screen-based leisure, and car centric infrastructure reduce non exercise activity to historic lows. Exercise becomes a scheduled “add on” rather than the default condition of life. The result is rising rates of musculoskeletal pain, cardiovascular disease, and mood disorders that physical activity would otherwise buffer.

Social life also strains under mismatch. We evolved for groups of about 50–150 people with face-to-face interactions, clear reputations, and lifelong relationships. Today, social media expands our “tribe” to thousands of weak ties and intermittent notifications, remixing status cues and outrage incentives. The brain’s threat detection circuits, once useful for immediate dangers or social exclusion, can become chronically activated by news cycles, online comparison, and ambiguous text-based communication. Loneliness can paradoxically rise even as digital connection increases.

Decision making, too, reflects ancestral priorities. Our minds overweight short-term rewards and vivid threats but struggle with slow, abstract risks like climate change, pension planning, or privacy erosion. Markets, algorithms, and persuasive design leverage these biases, nudging choices that feel good now but accumulate long term costs. Modern dating illustrates mismatch in intimate life. Historically, mate choice occurred within small networks with strong norms and reputational feedback. Dating apps create vast markets with gamified swiping, intermittent rewards, and abundant choice. While this increases access, it can also foster choice overload, superficial screening, and a “search” mindset that undermines commitment. Intermittent reinforcement occasional matches, sporadic replies

hooks attention in ways akin to variable ratio reward schedules. These dynamics may heighten anxiety, reduce empathy, and encourage performative self-presentation, affecting both relationship quality and mental health.

Addressing mismatch does not require abandoning modernity. It means designing environments that work with, not against, our evolved tendencies: default active transport and walkable neighborhoods; food policies that make minimally processed options cheaper and easier; digital hygiene norms and platform designs that reduce compulsive engagement; and relationship education that emphasizes communication, boundaries, and intentionality. By aligning incentives and infrastructure with human nature, societies can capture technological benefits while mitigating the hidden costs of living with Stone Age minds in a high-tech world.

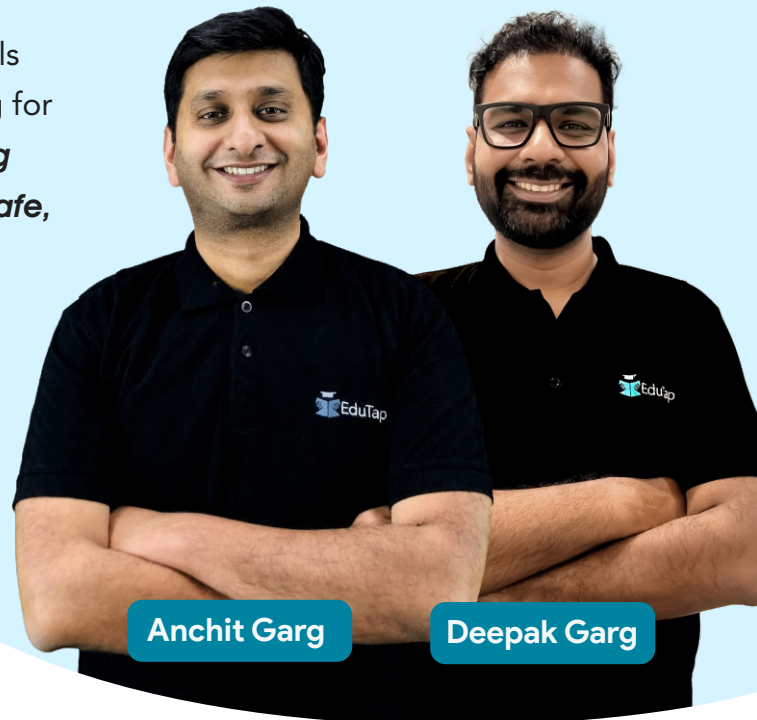
- 1. Discuss the concept of evolutionary mismatch.**
- 2. How is modern dating impacting relationships and mental health?**
- 3. Analyse how food and movement environments exploit ancestral preferences.**
- 4. Examine the role of social media in activating threat detection and status systems.**
- 5. Why do humans struggle with long term, abstract risks?**

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.

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.