## PART C - Day 1

#### COMPREHENSION

1. Please read the passage carefully and answer the following questions.

There have been numerous media reports of instances of violence against doctors and health-care institutions across India. In most cases, the proximate cause is the death of a patient. All reports suggest that most of these patients could not have been saved with the infrastructure available in the institution, yet their deaths have been seen as a case of neglect by medical personnel. Doctors have responded to these attacks with anger and anguish, by striking work, demanding more security and even taking to social media with messages about how the profession is seen as an easy target.

Violence against doctors is not new. The World Health Organisation published guidelines on handling workplace violence in 2002. However, the incidence and intensity of violence against medical professionals in India is on the rise.

It is important to reflect on how the medical profession — always held in respect in our society — has come to such a sorry pass where health-care workers need protection from the very people they are meant to take care of. It appears that these attacks are symptomatic of a larger malaise, manifested in a general increase in violence as a method of demonstrating power, loss of faith in institutions, anger against perceived marginalisation, and lack of understanding of science and society. The violence against doctors is not the despairing violence of the victim who feels there is nothing to lose and wishes to make at least one statement in a life which has been perceived as full of oppression. It is rather the violence of those who feel empowered to beat another person to their will. It is an act of telling the assaulted that the aggressor can get what he wants from society and the victim better fall in line. In the last few years in India, we have seen several identity groups assaulting, or threatening to assault, people whose views they do not agree with. We have seen people being killed for their views. We have seen writers, film-makers, scientists and others being forced into submission. The state has failed to stand firm on the rule of law. It has become accepted and legitimised to use violence as a method of expressing disagreement.

Civil society has been complicit. Each group in our fractured society becomes vocal only when its interests are affected. Thus doctors, pillars of the establishment, have failed to ensure the security of the established society by standing up against violence as a method of settling differences.

Seventy years after independence, we have come to a situation where there is widespread dissatisfaction with all institutions of society. All of them are seen as corrupt and self serving. It is only a matter of degree. No more is the doctor automatically held in high esteem. The default option is now to see him or her as lazy and greedy and ready to serve only the rich and powerful. The idea that most doctors are themselves victims in the current organisation of society, where on the one hand they are expected to be caring, compassionate, competent and considerate, and on the other are not assured of a definite career plan, have severe financial insecurity, especially in the earlier years and are often working long hours with very poor infrastructure does not seem to be understood by the doctors themselves. In their short-lived and usually futile strikes, no major changes are demanded of the government which would make practising medicine in India more meaningful for the profession and more useful for society. The present health-care system in India has inequity built in. Patients can see it. The demand by medical professionals for better pay is seen as selfish. It has to be coupled with demands for patient care such as better access, better facilities, and more personnel so that individual attention can be given. At present, most doctors are not advocates for patients. They play along with governments unwilling to spend on health care and accept the prevalent view that providing public sector health care is a favour and not a right. Doctors are seen as a part of the power structure. When they are attacked, public support and empathy is lacking.

Also, it is common knowledge that inequality is widespread in Indian society. A citizen's ability to access common services is largely influenced by the social class to which they belong. Many people show off their social position by their ability to preferentially access public services. Thus the "VIP pass" has become a symbol of power. Discontent against this situation is growing. The discontent is coupled with a desire to prove one's social position by forcing access to services through violence. The idea that "if I am somebody the doctor would have tried more", is a proximate cause for assault. The tremendous technological advances in medicine are not available to the majority in India. Increasing privatisation, corporatisation and commercialisation of medical care have ensured that many procedures cannot be accessed by the general public.

Examples of the privileged having access to extremely expensive care in the private sector, though many of these interventions are usually futile, propagates the idea that modern medicine can salvage even the most critically ill provided enough money is spent.

There is also a failure to establish and propagate a good understanding of modern science in India. Such understanding would encompass the knowledge that although medicine in the modern world has greatly improved the chances of survival in many serious conditions, there are also many situations in which no intervention will succeed. The continuous barrage in the popular media of this or that "miracle treatment", and the deification of certain medical professionals as endowed with extraordinary abilities, encourages a false understanding in the public mind that if they had resources, they would have been able to access these extraordinary treatments and doctors. The truth is that such hype is generally completely untrue and driven by the desire for money and fame. Many doctors themselves believe in all kinds of superstitions and unverified and unverifiable treatments. They contribute to the ensuing confusion about what modern medicine can and cannot do. This poor understanding of science and of the limitations of modern medicine Otherwise, there remains a suspicion that all was not done to save the patient and that much more would have been done had the patient paid more for an expensive hospital and doctor. The frustration against their own position in society is vented by attacking the doctor and the facility.

What can be done? An immediate step is to ensure exemplary action against violence as a means of settling issues. This means that the state must impose the rule of law quickly and fairly, whenever the law is broken. Governments who speak of "action-reaction" and failed to act when the law was broken have sown the seeds of the present unhappy situation. More long-term measures require vastly improved health infrastructure, fewer patients per doctor in line with international norms so that care can not only be given but seen to be given.

Greater accountability is needed, not only from doctors but from all sections of society. Each professional group and government institution, whether they are doctors, civil servants, lawyers or judges cannot continue to act as though it is doing the public a favour by carrying out their duties. The general public must truly believe that the institutions of the state which have been nominally created to serve them are actually doing so. There should not be an adversarial relationship between the public and institutions.

Doctors should participate in spreading understanding of science and society. At present, the public often does not understand the deeper structural problems underlying the apparent failures of the doctors. Medical practitioners should help highlight these. Public anger is often justified, but it is directed against those who are not really responsible, but are forced to take the blame for problems which they have no resources to solve. We must propagate science better. There has to be a better understanding of how the world and society works. We should be able to debate and counter mumbo-jumbo.

The artificial divide between the medical community and the civil society should not be allowed to escalate. The general public must be convinced that except for a small number of really corrupt, most of the doctors are just trying to do what is possible in the circumstances in which they are. In their own interest to protect the doctor community. Differences with medical professionals — as with any other section of society — can never be settled by violence. Peoples' committees in hospitals will be a welcome step. There must be a constant audit of the working hours of medical personnel and the fatigued doctor should not be left in the front line to deal with an emotionally charged public. Social workers in crucial departments such as accident and emergency wards to handle anxious crowds will certainly reduce the stress of already overburdened postgraduates and house surgeons.

Civil society and the medical community must together to demand better health care for our population. A more peaceful and civilised world has not come about by accident. It is the result of the cooperation of individuals and societies. We cannot falter now.

a. Why the situation is such that medical professionals, once so respected in our society, need protection from violence today?

The insecurity and the subsequent need for protection can be attributed to a general malaise to the society that has given in to the idea of violence as a method of asserting power, been plagued by erosion of faith in institutions, perceived anger over marginalisation, and a lack of adequate understanding of science and society.

b. Why public support is seen to be lacking when doctors are attacked?

The inherent inequities in the Indian healthcare system often exposes the deep contrast between a poor patient and a relatively affluent doctor. Besides, the doctors do not usually advocate for the patients' rights and rather take it for granted whatever inadequate infrastructure and support is provided by the Government. They are often seen by people as part of the power structure rather than ones of the people and

therefore they lack public sympathy and support.

c. Why should doctors participate in spreading understanding of science and society?

It would address the problem of inadequate public understanding of the deeper structural issues underneath the apparent failure of doctors and assuage the anger wrongly directed at doctors.

d. What is the proximate cause in most cases of violence against doctors?

The proximate cause of violence against doctors in most cases is a death.

e. How is the civil society complicit as violence gains currency as method of expressing disagreement?

Each group of our civil society becomes vocal only when their own interests are affected and remains otherwise unperturbed when violence is generally used as a tool to settle differences. This silence in general makes the civil society complicit.

## 2. Please write a precis of the given text and give it a title:

Thumb rule:

- a. All the main points and gist of the text should be encapsulated in the precis.
- b. The precis should roughly be of about 1/3 words of the main text.
- c. Words and expressions should be as original as possible.
- d. Copying of words and phrases or repetitions should be avoided.
- e. It should be lucidly express the gist of the text and ornamental expressions should be avoided.

The hacking of the IT system of a bank that occurred in July 2016 has been revealed to the public only now. The reasons for this abnormal delay are not readily known.

From the face of it, the attack was not just a daring misadventure by unknown miscreants. It was also a culpable goof-up by one or more bank employees, raising serious questions about the

security drill and training in place at the institution. It throws up huge concerns about the quality of online security that banks in India provide to their customers.

The only redeeming feature of the unfortunate episode was that the bank ultimately did not lose any money because of some smart and quick action on its part, which denied payment to those who formed part of the conspiracy. The commendable response to a crisis may mitigate the failure of the security system. It does not however allay misgivings about future arrangements at the bank.

## Not technological

From the facts admitted to by Union Bank, the intrusion was not because of a lack or the failure of technology. It was the product of intruder ingenuity and the carelessness of one or more bank employees.

According to facts known till now, this was a triumph for the art of pure and simple phishing which, in simple terms, meant the generation by criminals of a deceptive and fraudulent mail addressed to the victim (either an individual or an organisation).

Everything on the mail would appear normal, as if it emanated from an authorised and trustworthy source, in this case, the RBI (@rbi.org.in). Union Bank was not a specific target, it was chosen at random. The mail in question sought some sensitive information (passwords, user names from the recipients (about 15 Union Bank employees). Three employees smelt a rat and promptly reported it to the bank's IT department. At least one committed the supreme folly of opening the mail and facilitating entry of a malware carried by the bogus mail into the bank's servers.

Thereafter it was a kill for the hackers, who transferred nearly \$170 million to two Cambodian banks, and one bank each in Thailand, Taiwan and Australia. The *modus operandus* seen here had a lot of parallels to the heist reported by the Central Bank of Bangladesh in February 2016, when marauders gained access to the SWIFT (Society for a Worldwide Interbank Financial Telecommunication) code that regulates receipt and despatch of details on international bank transactions.

### **Timely detection**

The fraud at the Union Bank was detected before the transfer could be made. This was possible due to the healthy bank practice of preparing a reconciliation statement at the end of each working day. The blunder committed by the fraudsters in deleting from that statement the six criminal transactions made earlier in the day was an utter giveaway.

Investigations revealed that there was no insider collusion, nor was there a technical glitch. This was basically an act of deceit perpetrated on unwary and possibly ill-trained bank employees. It is easy to blame the bank management. I wouldn't do that.

It is the experience world over that no amount of education and training can help prevent such mishaps. It is difficult to find a single hard-working and devoted human worker who does not relax his vigil even for a second.

Mind you, banking is a stressful calling, and this accounts for the extreme vulnerability of banks. What was admirable was the ability of the senior management of Union Bank to react swiftly to a first class crisis. It is this capacity that should be built up assiduously by any organisation.

In this respect, VIP security and bank security have something in common. Both can fail in a moment due to lack of care and the extreme stress and fatigue of the arduous exercise of protection. It is ironical that, at the end of the day, technology takes a back seat to criminal skill.

## **KEY FOR PRECISE**

## Human error makes technological shields vulnerable to security

The recent hacking of the IT systems in a bank, which has come to public knowledge just now for some reason, did involve not only iniquitous attempts by some unknown culprits but also irresponsible mistakes on the part of bank employees, exposing to questions the quality of online security, practices and procedures in the organisation. While the fact, that no money was lost to the culprits speaks of a praiseworthy response that contained the crisis, it does not assuage apprehensions about future preparation. It was a simple phishing attempt, having many precedents worldwide, driven by dexterity of the hackers and supplemented by employee's negligence. While some reported the phishing mail to IT department, at least one employee erred in opening the phishing mail that would compromise the bank's server. The fraud was averted at the very last moment before millions of money were to be siphoned into accounts on foreign soils. Enquiries revealed that the attempt was neither attributable to any technological lapse nor any insider complicity. Though the bank may be criticized for the training gap of the unsuspecting employee, it may be remembered that as in case of physical security, bank security too may fail due to momentary lack of attention given the stressful nature of the job, thereby opening a leeway for the criminal to exercise his skill.

## **ESSAY**

- 1. Please write an essay within 250-300 words (Word limit requirement may slightly vary in actual exam. paper) on any of the given topic-
- a. Importance of Tourism

**Introduction:** Tourism is the practice of travelling for pleasure especially on one's holidays. It is an organized journey during which several places are visited.

**Tourism is one of the major source of foreign exchange.** Tourism is not merely a business for providing pleasure and rest. It has now grown into a big industry. Every year thousands of foreigners come to India as a result of which we earn a lot of foreign exchange.

**Tourism Industry creates employment and contributes towards improving the economy.** Tourism has caused the growth of travel agencies and tour operators, establishment of hotels and guest houses, restaurants and eating houses, making of luxury coaches and vehicles, and introduction of super-luxury trains and airways. It has also encouraged the revival and modernization. Of many small-scale cottage industries whose artisans and craftsmen have now flooded the market with innumerable gift items and curios. It its own way tourism is thus trying to solve a part of our vast unemployment problem.

Tours and holidays are the necessities of modern busy life. Gone are our peaceful and leisurely ways of life. Instead we have now to lead a busy and hurried life. in our daily life, we have to work very hard while discharging our duties and responsibilities. We also have to respond to various calls coming from home and outside. After performing all these we feel very tired and find that all our strength and energy has drained out. If it continues for a long time we fall a prey to complex physical and mental illness. Now nothing can replenish our lost energy so quickly and comfortably as tourism. We realize that the benefits of tourism are much more than what we pay for it.

# Motives/Purposes behind of Tourism

Tourism serves some purposes such as:

- 1. It causes us to go to near or distant places, to see things with our eyes, and to fulfill our curiosity.
- 2. It satisfies our hunger for natural-beauty. A beautiful mountain scene, a lovely beach, or an exquisite sculptural work, casts an irresistible charm on our mind, and tourism lets us enjoy it to the full.
- 3. It makes us tolerant and broadminded so as to appreciate different people, their speech and dress, their manners and customs, their social and economic conditions.
- 4. It encourages intercultural contacts and intercultural activities.