

# CBI (DSP) LDC Exam 2023

CDLE-B-ENG

PAPER-II

ENGLISH

Time Allowed : Three Hours

Maximum Marks : 200

## QUESTION PAPER SPECIFIC INSTRUCTIONS

**Please read each of the following instructions carefully before attempting questions**

All questions are to be attempted.

The number of marks carried by a question is indicated against it.

Answers must be written in ENGLISH only.

Word limit in questions, wherever specified, should be adhered to and if answered in much longer or shorter than the prescribed length, marks will be deducted.

Any page or portion of the page left blank in the Question-cum-Answer Booklet must be clearly struck off.

1. Write an essay in about 500 words on any *one* of the following topics : 80

- (a) Social Life and Lifestyles in Contemporary India
- (b) India's Internal Security : Challenges and Reforms
- (c) Digital Gender Divide : The Indian Scene
- (d) Every point in history is a crossroad

2. Read the passage given below carefully and write your answers to the questions that follow in clear, correct and concise language :  $8 \times 5 = 40$

In classical theory, there is no such thing as underdevelopment and no such thing as development either. There is a national wealth accumulation and the economic growth that comes with that—growth of wages and of productivity. This is achieved through a growing stock of capital and, in the case of open economies, also through growing stocks of financial assets overseas. Sovereign wealth funds dramatize the importance of these factors.

For this growth to occur, neoclassical economics sees only the need for a legal framework, property rights, company law, including corporate governance, and the rule of law in personal law enforcement—no overriding of the law by the ruler or even a democratic government. But, in turn, the magic of the market is vastly overestimated by conservatives. In real business life, there are also imperfections in the information and in the knowledge possessed by the various sorts of participants in the economy.

In reality, of course, there is underdevelopment in some countries and gaps in knowledge relative to knowledge in lead countries. There is the sort of gap that we sometimes call technological gap leading to technological backwardness, and there are also widespread gaps in the informal kind of knowledge sometimes called know-how. This is private knowledge that each working person has acquired in the course of his or her own partly unique business experience. Knowledge is not only of artisans and artists, but is also the specialized knowledge of managers, marketers, financiers and ordinary employees of many, many kinds.

One category of the causes of underdevelopment is the underdevelopment of helpful economic institutions and cultural attitudes. The institutions to assist or enable market participants are missing in some countries or are not fully developed. Many institutions such as regulatory bodies remain missing there. The reason may be

that political support for certain kinds of institutions is not adequate for those institutions to be created and nurtured. Another category of causes of under-development is the overgrowth of obstacles and hindrances to development, such as unsuitable, unhelpful, even harmful institutions and cultural attitudes. For example, corruption and rent-seeking, workplace attitudes of taking orders, lack of employee loyalty, integrity, etc. Also included in this category are government policies such as minimum wage laws, no-firing laws and other such politically motivated subsidies, all of which are ill-conceived from the economic point of view.

There is so much confusion about development and growth and what I will call dynamism. If a country is not innovative, the only way it can develop is by improving its economic institutions and cultural attitudes. But there is another way too which is more superficial, but also very welcome—addressing technological backwardness through technological transfer. A lot of the growth, most of the spectacular periods of growth that we have seen in the past century or so, are just episodes of catch-up. They occur for a while and then run their course. One of the best examples is the technological catch-up of continental Western Europe beginning around 1955 and running to 1975 or so.

But such a period of high growth does not suggest innovativeness in commercially desirable or viable directions. The dynamism of a country is defined as the fertility of the business sector in coming up with new commercial ideas of promise, the aptness or shrewdness with which the economy's financial sector selects innovative proposals for development and for marketing, and the attitude of curiosity and experimentalism among consumers to buy new products. So, after we have done all the catching up that we can do, what we depend on really for development is acquiring dynamism, and if we already have some dynamism, to acquire more of it.

If the development process is ultimately sustainable development apart from these transitory catch-up episodes, then we need creativity in the marketplace ... the sort of innovation that I have been speaking of.

Well, that is not really the way most economists think about it, even going back to as imaginative an observer as John Maynard Keynes. Many commentators think of development as a process having static goals such as high levels of productivity. Keynes and Frank Ramsey even envisioned a time when economies would level off to a state that Ramsey called 'bliss' in which there would be very little employment,

very short working hours and low margins of productivity; when the capital would be down to zero and there would be an exhaustion of investment opportunities and most economic life would centre around the pursuit of the arts.

But that would mean, of course, that in the business economy, the cause for challenge and for problem-solving would come to an end. The impact of the arrival of 'bliss' would fall on employees and on managers. There would not be any need for any managers because there would not be any change any more. It would mean the end of jobs for all sorts of people. It would mean the end of creative activity on the part of entrepreneurs and their teams. It would mean the end of novelty for consumers, for everyone. So, it is safe to say that much of the world will not opt for such a Keynes-Ramsey state of bliss. Instead, most countries are going to want to pursue development in the sense of a never-ending process whose continuation is essential for current performance of human needs—mental stimulation, problem-solving, creativity and novelty.

Now, the concept of inclusion : having argued that business activity has many rewards, it is important that there should be inclusiveness in the system. Indeed, among the general public, there is great value placed on the opportunities available to people of working age to obtain rewarding work in the formal economy and to be self-sufficient. These two conditions are what we might mean by social inclusion or economic inclusion.

What is the conceptual basis for valuing participation and self-sufficiency and so on? What are the deeper thoughts behind that conclusion? The central importance of jobs and self-support derives from several human needs, I believe. For one thing, people crave mental stimulation from new things, from novelty. The best way of exposing oneself to the challenge of new things is to have a job in an economy that is innovative, that is changing all the time and that presents new things.

People need to engage their minds, and for most people jobs are the main means by which they encounter new problems to solve, discover their talents and expand their capabilities. Another point : people gain satisfaction from achieving something and from experiencing personal growth from working with others. A great many people also want involvement in their society and for them to work in a job in the economy's mainstream is to be part of society's grand project. Last but not least, the pecuniary reward from working has both material and symbolic value. People want the dignity brought by self-support and the autonomy brought by having a

substantial income of their own to meet their own special needs. Earning one's own way, making enough to support oneself at a decent level by social standards and to be part of community life is hugely important for people's self-respect. For these reasons, the availability and the quality of the country's jobs and the wages employers can afford to pay and the productivity of work are among life's primary goods.

Given the richness of the experience of jobs, why is it that people generally put so much emphasis also on their wages? It might seem a strange question. Of course, the obvious answer is to buy goods. But what is really behind it? I have come up with an answer that has the same tenor as the argument I just made about the reasons people value the experience of their jobs and its non-pecuniary rewards. It is that especially high wages enable people to explore new goods on the market, to solve the problems of finding and the value additions of novel goods and to solve the problem of understanding how to use those goods and derive enjoyment from them. We do not have enough of wage income to be able to participate in the discovery and the mastery of new consumer goods when we miss out on a significant part of what society does. So, in a way, there is a kind of unity in my thinking about the importance of jobs and wages.

Decades past, when we talked about inclusion, we referred to discriminatory barriers that deprived women and many minorities of access to the formal economy. The deficiency of inclusion now in the Western economies refers to the tendency of greater numbers of the less advantaged or less qualified to be marginalized from society, and possibly even from the labour force. The problem involves the unequal treatment of persons of unequal market ability, which is philosophically different from the unequal treatment of persons of equal ability and experience based simply on gender or race, for instance.

The marginalization of the less advantaged operates through both a paucity of jobs for them and through pay offers so remote from the earnings of those in the mainstream of the labour force that their morale is impaired or broken. The way a market economy determines wage rates also affects inclusion. People are far from identical in their abilities and their productivity in terms of market value, ranging over a vast spectrum from barely positive productivity to dazzling ability. There were times when deficiency in capabilities did not transfer into the deficiency of inclusion. A family involved all its members, even those only marginally productive. In the modern corporation, managers do not have much left after the demands of share owners with which to subsidize some workers' employment. As a result, the

average pay cheque, even at tenth of the way up the wage distribution, is a small fraction of the average pay in the middle, at least in the Western economies that I know of. But that probably would be more or less true of many developing economies as well.

- |   |    |
|---|----|
| (a) What are the differences between the classical and the neoclassical understanding of economic growth?   | 8  |
| (b) According to the passage, what are the causes of underdevelopment in economic institutions?   | 8  |
| (c) What is a catch-up? How is it reflected in the theories of Keynes and Ramsey in the passage?  | 8  |
| (d) Why are the concepts of inclusion, participation and self-sufficiency important for the growth of an economy?   | 8  |
| (e) Summarize the major viewpoints of the passage in your own words.  | 8  |
| 3. Make a précis of the following passage in about one-third of its length. Do not give a title to it. The précis should be written in a single paragraph and in your own words : | 40 |

Our rural programmes are planned and presented as our modest contribution to the urgent national task of improving the village. The bulk of the rural folk are uneducated and illiterate. Their education, therefore, is a fundamental need. They cannot be reached effectively by the printed word. Visual and aural publicity are the only means of reaching them. Hence the importance of the radio in the work of educating the villager.

The popular conception of a listener sitting comfortably in his home, tuned in to his favourite station or hopping from station to station in search of something after his heart, does not apply to the rural listeners. Here we have to broadcast to people who have no means of listening and we have to make it possible for them to listen. Often they have no inclination to listen. We have, therefore, to persuade them to do so, to tempt them; in short, to take them unawares and bring something useful or instructive.

The setting up of a radio receiver in a public place in a village where the villagers can assemble and listen is the only way of providing listening facilities for the rural folk. The work of establishing such community listening centres, started long ago, has been progressing steadily but slowly. The responsibility for installing and maintaining such radio receivers rests with various State Governments except in Delhi where the scheme is operated by AIR. All India Radio also maintains a Section

in its Planning and Development Unit at Delhi to give technical advice to the various Governments on all matters connected with the formulation and operation of such schemes. Rapid implementation of new schemes and expansion of the existing ones to cover large parts of the country are essential, for we are at present reaching but a small fraction of the vast rural population.

It has been our primary aim in rural broadcasts to show the villagers how to learn to help themselves and to engender in them the desire and determination for self-improvement. We bring to the attention of the villagers better methods of production which would help in the reduction of the gap between the production and consumption of food in our country. Talks on health and sanitation figure prominently in these broadcasts because of the high incidence of disease in rural areas. The need for certain fundamental social reforms is frequently stressed in our rural programmes. The villager is also made conscious of his culture and traditions as well as the folk arts and crafts that have survived through the ages. Such attempts at the revival of rural arts and crafts help in cultivating in the villager a respect for himself and his way of life. Our broadcasts present to the villager better conditions of life than he is familiar with, and bring to him ideas more progressive than his own. Care is taken, however, to see that they are not too remote from his own world of ideas, otherwise the nexus between our broadcasts and the reality in the village is likely to be broken. Our function normally is to create a climate of opinion favourable to these ideas and our hope is that bands of fieldworkers of other agencies will further the inculcation of these ideas and their translation into action.

In a new type of programme entitled 'Radio Farm Forum' broadcast from seven selected stations, we tried to combine both functions. Besides broadcasting useful information we went out to the rural areas and formed discussion groups among villagers and attended meetings where they discussed the points we had raised in our broadcast. We ascertained their difficulties and doubts and tried to help them resolve them. We were able to canalize the innate inventiveness of the rural people themselves into useful ways of finding the means of solving their problems.

'Farm Forum' proved that while the average farmer is conservative, here and there one comes across pioneers who make experiments. The enthusiasm was infectious and even people who were prone to be sceptical about the scheme at first became regular correspondents and participants in the discussions. The frequent personal contacts with the farmers and cultivators brought to the programmes a sense of reality and close link with our countryside so essential for the success of rural broadcasts. Another interesting attempt on the part of some stations has been to

relay the entire rural programme on occasional evenings direct from some village or other in their respective zone. It is necessary to have one or two members of the station's staff to compose such programmes although the bulk of the broadcast consists of contributions from the villagers themselves. Apart from helping the station to discover new talent, these relays have been found invaluable in increasing the interest of the entire village in its rural broadcasts.

Rural broadcasts are mainly utility programmes but unless the programmes are also entertaining the utility is likely to suffer. The keynote is the mixture of the useful with the agreeable with the emphasis on the latter.

(Approximately 837 words)

4. (a) Rewrite the following sentences after making necessary corrections. Do not make unnecessary changes in the original sentence :  $1 \times 5 = 5$

- (i) The gold is a precious metal.
- (ii) He pushed his way in the crowd to reach the ticket counter.
- (iii) The boy looked between all the coats in the cupboard until he found his own.
- (iv) Beside Cricket, I enjoy watching Tennis.
- (v) When I saw the vase, I knew it was exactly what I had looked for.

- (b) Supply the missing words :  $1 \times 5 = 5$

- (i) We got up \_\_\_\_ dawn and had our breakfast.
- (ii) We fell \_\_\_\_ his story of having lost all his money.
- (iii) \_\_\_\_ Christmas Day we greet and bless each other.
- (iv) The food was rationed \_\_\_\_ the war.
- (v) The job will be finished \_\_\_\_ next Monday.

(c) Use the correct form of the verbs given in the brackets :

1×5=5

(i) The tallest of the three boys \_\_\_\_ next door to me. (live)

(ii) It was very misty early this morning, but the sun \_\_\_\_ now. (shine)

(iii) We \_\_\_\_ his house since 1952. (visit)

(iv) Death \_\_\_\_ to everyone sooner or later. (come)

(v) As he \_\_\_\_ the room he took off his hat. (enter)

(d) Write the antonyms of the following :

1×5=5

(i) Ascent

(ii) Disable

(iii) Epicure

(iv) Theist

(v) Fallacy

5. (a) Rewrite the following sentences as directed without changing the meaning :

1×5=5

(i) It is very hot today.

( Add a question tag )

(ii) She was tired. She still went on working.

( Combine the sentences using 'although' )

(iii) The mason is building the house.

( Change into passive voice )

(iv) No food was wasted. No water was wasted.

( Combine the sentences using 'neither' and 'nor' )

(v) The teacher said to Riya, "Were you present in the class yesterday?"

( Change into indirect speech )

- (b) Use the following words to make sentences that bring out their meaning clearly. Do not change the form of the words. (No marks will be given for vague, clumsy and ambiguous sentences) :  $1 \times 5 = 5$

(i) Polyglot

(ii) Abhor

(iii) Ambidextrous

(iv) Gregarious

(v) Catastrophic

- (c) Choose the appropriate word to fill in the blanks :

$1 \times 5 = 5$

(i) She is taking music \_\_\_\_ everyday after finishing the school.

( lessons / lessens )

(ii) I wanted to discuss the matter \_\_\_\_ but did not have time.

( farther / further )

(iii) The magician created an \_\_\_\_ of flowing water on stage.

( illusion / allusion )

(iv) I left the cinema hall before the \_\_\_\_ scene of the movie.

( climactic / climatic )

(v) Mohan likes his \_\_\_\_ bike because it enables him to exercise indoors.

( stationery / stationary )

(d) Use the following idioms/phrases in sentences of your own to bring out their meaning clearly :

1×5=5

- (i) with a high hand
- (ii) through thick and thin
- (iii) black sheep
- (iv) leave in the lurch
- (v) burning the midnight oil

★ ★ ★

