

DESCRIPTIVE TEST : ENGLISH LANGUAGE

1. Essay Writing :

Write an essay on any one of the following:

- (i) Communication in Basic life
- (ii) Safety of Women in India
- (iii) Terrorism: How it is affecting

2. Letter Writing :

- (i) Write a letter to Editor asking them about the present scenario of price rise in commodity; suggest them few points, what steps are to be taken to stop them?
- (ii) Being the Insurance officer of a reputed Insurance company, write a reply to a person who had enquired about the rationale of insurance policies.
- (iii) Write a letter to the insurance company head and ask them to continue your policies since you have missed to deposit last two premiums.

3. Write a précis of the passage given below and give a suitable title to it:

Doing housework, taking care of children, and carrying out assorted jobs for husbands are work just as much as is performing paid employment in an office or factory. To ignore this is to do a disservice to women in the labor force. The reality of housework is that women's work in the home averages 56 hours per week for the full-time homemaker, and 26 hours per week for the employed wife/mother. Husbands and children barely increase their contribution to housework and child care when the wife/mother is in the labor force. As a result, the employed woman with family responsibilities gives up most of her leisure (to carry out the responsibilities of family life.

We realize that it may sound strange to hear women's activities in the home called work. Since women who do housework and take care of children receive no salary or wages, homemaking is not considered "work". Economists have finally helped us to recognize the importance of women's work in the family by estimating the monetary value of homemaking. These estimates range from \$4,705 (1972) through \$8,200 (1968) to over \$13,000 per year (1973), depending on whether the work of the homemaker is considered equivalent to an unskilled, skilled or a professional worker, respectively. For example, is child care comparable to babysitting at \$0.75 per hour, to a nursery school aid at \$3 per hour, or to the care of a child psychologist at \$30 per hour?

Some people have proposed that the solution to the problems of the employed housewife would be simply to pay women for being housewives; hence, women

with heavy family responsibilities would not have to enter the labor force in order to gain income for themselves and/or their families. This is not a solution for many reasons: Wages provide income, but they do not remedy the isolating nature of the work itself, nor the negative attitudes housewives themselves have toward housework (but not toward child care). Wages for housework would reinforce occupational stereotyping by freezing women into their traditional roles. Unless women and men are paid equally in the labor force and there is no division of labor by sex, women's work in the home will have no value. Since it is not clear what constitutes housework, and we know that housework standards vary greatly, it would be difficult to know how to reward it.

Pay for housework might place homemakers (mainly wives) in the difficult position of having their work assessed by their husbands, while in the case of single homemakers it is not clear who would do the assessing. Wages for housework, derived from spouse payments, overlook the contribution women make to the society by training children to be good citizens, and assume that their work is only beneficial to their own families. Finally, payment for housework does not address itself to the basic reason why women with family responsibilities work: to increase family income over that which the employed husband/father makes. Also, single women with family responsibilities work because they are the family breadwinners.

It may seem puzzling that the hours of women's home activities have not declined because of the availability of many appliances (washing machines, gas and electric ranges, blenders, etc.) and convenience products (prepared soaps, frozen foods, mixes, dried food etc.). The truth is that appliances tend to be energy-saving rather than time-saving, and the convenience of appliances has encouraged a rise in the standards of housekeeping. Hence, women today spend more time than their grandmothers doing laundry, since family members demand more frequent changes of clothing today than in earlier generations. Husbands and children expect more varied meals. Advertising encourages women to devote an inordinate amount of time and money to waxing floors, creating rooms free of "odor-causing" germs, and seeking to meet other extraordinary standards of cleanliness. Furthermore, the increasing concern with good nutrition means that many homemakers are now spending more time preparing foods that are not available in the market price, or which are only available at great costs. (670 words)

ANSWERS

4. Write a short passage on each of the following topics in about 100 words.
 - (i) Capitalist Economy & Socialist Economy
 - (ii) Short term or Long term life insurance policy
 - (iii) Electronic Clearing Service
5. Read the following passages carefully and answer the questions given below it.

Project management is the process and activity of planning, organizing, motivating, and controlling resources, procedures and protocols to achieve specific goals in scientific or daily problems. A project is a temporary endeavor designed to produce a unique product, service or result with a defined beginning and end (usually time-constrained, and often constrained by funding or deliverables), undertaken to meet unique goals and objectives, typically to bring about beneficial change or added value. The temporary nature of projects stands in contrast with business as usual (or operations), which are repetitive, permanent, or semi-permanent functional activities to produce products or services.

In practice, the management of these two systems is often quite different, and as such requires the development of distinct technical skills and management strategies. The primary challenge of project management is to achieve all of the project goals and objectives while honoring the preconceived constraints. The primary constraints are scope, time, quality and budget. The secondary—and more ambitious—challenge is to optimize the allocation of necessary inputs and integrate them to meet pre-defined objectives.

A physical commodity is an actual product that is sold or traded as a commodity, either in the futures market or spot market. Commonly, physical commodities are things like oil, grain, and precious metals. These products get a great deal of attention from investors, who often buy them as an investment, and then sell them in the futures market before the contract matures and delivery must be accepted.

In order to be considered a physical commodity, a number of conditions must be met. First, there must be many different producers and the market must be relatively easy to enter. Next, there must be an end market for that physical commodity. Often, the commodity is a raw material that a processor will add value to before it reaches the final user, though this is not always the case. Many physical commodities do require some additional work in order to be suitable for an end user, but others do not. Those who buy the raw materials are usually bulk buyers who have specialized equipment or needs.

Questions :

- (i) How does project management differs from usual business?
- (ii) What, according to the passage, is/are the obstacles before project management?
- (iii) Why do physical commodities generally find favour with investors?
- (iv) What, according to the author of the passage, are the conditions to be met for a commodity to be qualified as a physical commodity?
- (v) What, according to you, should be a suitable title to the passage given above?

1. (i) Communication is the activity of conveying information through the exchange of thoughts, messages, or information, as by speech, visuals, signals, written, or behavior. It is the meaningful exchange of information between two or more living creatures. From the moment we wake up in the morning till the moment we go to bed, we have to communicate. We communicate with our family, our neighbors, our friends and also with complete strangers we come across in our daily life. At work, we communicate with our business partners, our employees, our colleagues, our boss, our customers and our suppliers.

Communication is central in all we do, sometimes it is the goal of our efforts at other times it is a step to some other goal, from when we wake up in the morning till we come back to bed at night the majority of the things we do is communication or closely related to it. And communication is not just words, words are basic symbols accepted to notify particular items, so before there were words we communicated with one another (even if only to explain the meaning of words), communication comprises words, voice, listening and body language which it is said we use to communicate more than words. We are distinct entities with varied thought, plans, aims and paths, but to be successful we must interact and assist each other in our activities, thus the need to communicate. Proper communication comprises the ability to select the right words, to utter these words to the understanding of whosoever we are communicating with, to bear the appropriate body language to accompany the word and to in turn understand whosoever we are communicating with.

As a rule, the better one communicates the more successful one is. People who can communicate effectively are usually equally effective at whatever they do. These individuals are able to state clearly what they want, first to themselves and therefore they are always motivated and filled with purpose, and then to those they are working with so they know exactly what the goal is and what their part to play is. Good communicators are good leaders for this reason, they can clearly and effectively communicate their goals and plans for achieving them to those they work with, so everyone understands the goal and are motivated to work towards it. Often we say and hear others say "that is not what I was trying to say", that statement is a sign of a barrier in the communication process ongoing, most likely because one of the parties involved is lacking with their communication skills. Our ability to communicate usually pears with our problem solving ability because we know and can communicate our problems clearly and thus elicits the right response to solve problems.

Every organization adds to the list of required skill for prospective employees: the ability to communicate effectively. This skill is very necessary today with the communication revolution brought by technological advancement, to be successful today one must be adept

at communication not just physically but also through the technological tools used today. So it is, in our personal relationships the better we are at communicating the more sociable we are and the more acquaintances we have, consequently the more popular we become.

As much as some people may seem to communicate effortlessly, communication is an art and is developed through practice and assessment, every good communicator goes through a process whereby they learn and practice the skill of communication, they review themselves and build on where they may be lacking. As an activity almost all life forms are involved in albeit in widely different ways, communication is a crucial part of our existence and interaction, our ability to master it can be the difference between getting what we want and "I am trying to find the right words" and "what are you trying to say."

(ii) Violence against women is present in every country, cutting across the boundaries of culture, class, education, income, ethnicity and age. Even though it is now forbidden in most parts of the world, the reality is that violations against women's rights are often sanctioned under the garb of cultural practices and norms or through misinterpretation of religious tenets. Moreover, when the violation takes place within the home, as is very often the case, the abuse is effectively condoned by the tacit silence and the passivity displayed by the state and the law-enforcing machinery.

In India even in the 21st century, women cannot step out of their house at any given time, assured of her physical and sexual safety. The fear of violence and teasing restricts a woman's anatomy, curtails her mobility and her ability to work and participate in social activities. Even today in India, women can't move at night in secluded places and even at daytime at crowded places. Hundreds and thousands of incidents of physical / sexual abuse and culturally justified violence happens every day.

Violence against women is often a cycle of abuse that manifests itself in many forms throughout their lives. Even at the very beginning of her life, a girl may be the target of sex- elective abortion or female infanticide in cultures where son preference is prevalent. During childhood, violence against girls may include enforced malnutrition, lack of access to medical care and education, incest, female genital mutilation, early marriage, and forced prostitution or bonded labour. Some go on to suffer throughout their adult lives - battered, raped and even murdered at the hands of intimate partners. Other crimes of violence against women include forced pregnancy, abortion or sterilization, and harmful traditional practices such as dowry-related violence, sati (the burning of a widow on the funeral pyre of her husband), and killings in the name of honour. And in later life, widows and elderly women also experience abuse.

Rape is the fastest growing crime in the country today and as many as 18 women are assaulted in some form or the other every hour across India. Over the last few months cases of rapes and assault have made

it to the headlines with alarming frequency. The gangrape and brutal murder of 'Nribhaya', the recent Shakti Mills gangrape, etc are nothing but the pointers to how women are being treated in the world's biggest democracy in the 21st century. Equally horrific are news reports of foreign tourists being sexually assaulted. An American was molested in Pushkar, a British journalist raped in Goa, Canadian girls attacked in Kumarakom to list the few instances. It looks like that India as a nation has ceased to know how to treat women as human beings who have a right to dignity and safety.

While the impact of physical abuse may be more 'visible' than psychological scarring, repeated humiliation and insults, forced isolation, limitations on social mobility, constant threats of violence and injury, and denial of economic resources are more subtle and insidious forms of violence. The intangible nature of psychological abuse makes it harder to define and report, leaving the woman in a situation where she is often made to feel mentally destabilized and powerless. Today India is listed as 4th dangerous country for women to live in.

For me women's safety is not just about safeguarding her from sexual harassment; it also includes safe spaces, freedom from poverty and access to all basic amenities, safe public transportation, financial security and autonomy and safer healthier community. Building such a nation is everyone's job. It's a mandatory duty of government and judicial system to perfectly ensure women safety and most important duty is to take severe actions against culprits and to give a strong warning. It is time for the entire society to eradicate all forms of violence against women and to gift a safer nation to our coming generations. Though there are Government legislations and some pro-active policies in this regard, the state of things will not change for better unless every Indian join hands in making women safety their prime concern and take concerted steps in this direction. Education, correct representation of women in media, transparency in social interaction of the two genders, liberal and accepting attitudes, and most importantly a speedy and strong justice system will go a long way in ensuring safety of girls in our country.

(iii) The term 'terrorism' means premeditated, politically motivated violence perpetrated against non-combatant targets by sub-national groups or clandestine agents, usually intended to influence an audience. It is a forceful and unlawful method to achieve the desired goal. Its sole motive is to overthrow the existing law and order machinery. It is a deliberate use of violence against civilians and armed personnel and the state.

Terrorism has occurred throughout history, but today the world is experiencing a global rebirth of attacks. Today it no longer affects only small societies, such as isolated third world countries who fell victim to regular terrorist attacks, but the whole world is becoming more familiar with Arab and Muslim names. The terrorist violence that is on the rise today has in-

formed citizen all over the world about different types of terrorism. Also with the resurgence the world is experiencing of terrorism, the Nation's have been to do what they can to eliminate terrorism.

All terrorist acts involve violence or the threat of violence. These violent acts are usually committed by nongovernmental groups or individuals who are either part of or officially serving in the military, law enforcement agencies, intelligence agencies, or other governmental agencies of an established nation. Terrorists attempt not only to create panic but also to weaken confidence in the government and the political leadership of the target country. Terrorism therefore is designed to have psychological effects that reach farther beyond the impact on the immediate victims of an attack. Terrorists mean to frighten and therefore scare a wider crowd, such as a rival ethnic or religious group, an entire country and its political control, or the entire international community. Terrorist groups are generally small and have few members, limited firepower, and other resources. For this reason they rely on intense bloody and destructive acts of hit-and-run violence to attract attention to their group and their cause. Through the media they are able to create a larger voice for themselves and create hostilities among people.

Terrorism produces harmful effects in several ways. The consequences of terrorism can be disastrous for all countries, both rich and poor, and their people. The normal social life gets totally disturbed and a large number of innocent lives go in vein. Fear and terror haunt everybody and the productivity of people is miserably stalled. Everything may come to a halt and the dream of leading a life of happiness and peace is shattered. Economic and social development of the society cease to uncertainly. Almost all become paralyzed amid terrorist incidents.

Terrorism breaks down the social, economic political and legal structures of the affected countries and the entire process of development stops. Socio-cultural mosaic goes to rack and ruin, and the economy of the country suddenly becomes a shamble. The rule of law and human rights crumble and people suffer terribly. For developing countries, terrorism is fatal to their development planning because they can hardly withstand the violent assaults of terrorism: their longing for a better and brighter future goes up in smoke. Moreover, terrorism not only weakens the established political authority but also brings about political instability. In that situation the maintenance of the rule of law and human rights become almost impossible.

Terrorism idealizes violence, does away with morality, distorts politics, promotes totalitarianism, subverts progress, and destroys the apparatus of freedom in democratic societies. In fact, it destroys the will of a civilized society to defend itself. It appears that everything the mankind strives for collapses like a house of cards. As a matter of fact, terrorism is war against civilization. Today, terrorism poses a great threat not just to human life, human rights, dignity and democratic values but to very existence of a civilized life. If the present trend continues, human civilization itself will be a casualty.

(i) To,

February 1, 2014

The Editor, Times of India
How to stop Price Rise in India?
Sir,

This is with reference to a recent news article in the Times of India, titled 'Food prices fall globally, but keep rising in India.' According to the article, when it comes to slower economic growth, the government never fails to point out the problems in the global economy but there seems to be little link between Indian and international food prices. Latest data released by the United Nation's Food and Agriculture Organization shows that the Food Price Index fell 3.5% in December 2013, compared to a year ago. For the full year, the index averaged 209.9, which was 1.6% lower than 2012, the Rome-based agency said. In November 2013, the Food Price Index fell 4.4%.

What I believe is that the food price inflation in India to more industrial categories has provoked a crescendo of calls for sharp monetary tightening. Such a response would be appropriate if excess demand were driving inflation. But the current high wholesale price index (WPI) inflation follows prolonged cost shocks and a period of very low inflation. This low base overstates inflation. Policy should rather reduce inflationary expectations without hurting the supply response.

The government now seems to be trying a better combination: imposing fiscal consolidation so monetary policy can be more accommodative. Lower debt, deficits and interest rates are useful attributes for a more open economy to have. But rather than raise tax rates that push up prices and costs, a better approach to fiscal consolidation is to reduce wasteful government expenditure. Plugging leakages and cutting allocations in areas where budgets have not been spent would create better incentives to spend.

A sharp rise in interest rates has severe consequences. We saw the collapse in industry following such a rise in the late 1990s and in July 2008. Policy should rather follow a path of gradual rise in interest rates conditional on inflation. The knowledge of future rise will reduce inflationary expectations, if combined with action to reduce costs.

A short-term nominal exchange rate appreciation reduces costs. This can be very useful to contain a temporary spike in oil or food prices and will become more effective as petrol prices are free and food prices reflect border prices. Today, the price of Washington apples determines that of Indian apples.

The current depreciation runs counter to the attempt to reduce inflation. Changing one exchange rate prevents thousands of nominal price changes that then become sticky and persist, requiring painful prolonged adjustment. Small steps give the freedom to respond to evolving circumstances. But to walk with baby steps one must start early and coordinate action over several fronts.

Yours faithfully
V.G. Mahalingam
Chennai, India.

(ii) To,

February 5, 2014

Mr. A.B. Mahapatra,

Reply: Rationale behind buying Insurance Policies

Dear Sir,

I am Aviral Panda, Head of Insurance Officers at SBI Life, Bhubaneswar, Odisha. This is with reference to your letter asking about the merits of buying an insurance policy, etc. It is quite natural for anyone willing to have insurance to seek answers for queries as diverse as should I buy life insurance? Is life insurance really necessary? Is life insurance a good investment? I would like to list some of the reasons why you should certainly have an insurance policy.

You can't predict the future. You don't know what will happen: This one may seem like common sense, but my answer would not be complete if I didn't include it. No matter how healthy you are, and how great your family health history is, you just don't know how long you will live. Every day, a large number of Indians are killed through accidents and other tragedies. To put it bluntly, you are not invincible. While the statistics are in your favor, there is still chance that you could die through a car accident, cancer, heart attack or other tragic event. Everyone is at risk for early death.

Life insurance provides financial support to your spouse and children: Life Insurance is not for those who die, it's for those who live. This is very true. If you pass away, your spouse and children will, obviously, lose your income. This could mean having to move from the home, that your spouse would have to get a second job, and that they could not afford to live the same lifestyle. With the death of a loved one, their lives are changed forever. If you have life insurance, you can prevent them from further hardship.

Your spouse could become disabled after your death and unable to work: It's possible that your spouse, who might be carrying for your children, could become injured or disabled after your death. She or he would then be unable to financially support the family.

You might not be able to obtain insurance later on when you do want it: Do you not have any children and/or aren't married, and don't have any family? You might be thinking, well there's no reason to have life insurance. But, what if you do get married someday, and/or have children? By then, it might be too late. You could have developed a serious illness that will prevent you from getting life insurance. If you get it now, and make the payments, you will still have life insurance by then.

If you become terminally ill, you will not spend your last days of life worrying about your family, and regretting that you didn't purchase life insurance: The only thing worse than having a serious terminal illness is having a serious terminal illness with no life insurance. Do you really want to spend your last days worrying about your family's financial future? Think about it.

loved ones: Of course, no amount of money can replace someone when they die. However, knowing that they will be financially secure should their spouse die can offer some peace of mind.

These are some of the reasons why you should buy life insurance today. If you are unsure which life insurance company to use, check out SBI Life, one of the most trusted names in the insurance industry. I am sure you wouldn't have double thoughts on this subject now. I strongly suggest you to go in for life insurance. Life is short; make the most out of it.

Yours faithfully

S.P.T. Shastri

SBI Life, Bhubaneswar.

(iii) To,

February 2, 2014

M.P. Gujral,

ABCD Insurance, Chandigarh, Haryana.

Request for allowing the continuation of insurance policy

Sir,

I am Manoj S. Dhingra, a policy holder of ABCD Insurance, since the last one and half years. Due to some unforeseeable circumstances, I could not pay the last two quarterly premiums on time; but I am willing to resume the due payments with your permission.

I would like to apprise you with the circumstances I have had been, leading me to skip payments. My dear wife who had been ailing with leukemia passed away six months ago, leaving me and my little children in the most trying circumstances a family could ever face. Both personal and professional fronts took a deep nosedive; everything seemed to have turned their backs on us. We had to start over again despite the unbearable and irreparable loss that we had to face. Thanks to the god Almighty that he provided us with enough energy and willingness to tide over the crisis and emerge stronger day by day. I am happy to inform you that not only have I been able to resume works, but my children have also resumed their old lives in a desired way.

So I am willing to make up whatever went missing in these few trying months. I can assure you that there will not be let down from my part as far as the timely payment of premiums is concerned. Hope you understand my situation.

Thanks for your consideration

Yours faithfully

Manoj S. Dhingra,

Policy No: 19218765

AK-67, Sector 55, Chandigarh

3. Précis Writing

Should Housewives be paid?

The household work carried out by women in different capacities is as much as paid employment in an office or factory. The employed women have to work more when they give sometime to their family responsibilities. The home work done by women has never been regarded as "work" but now the economists have calculated the monetary value of their work and have

even proposed payment for their home duties. Posted at www.educationobserver.com/forum
does not sound a satisfactory solution to the problem for several reasons. Women's work in the home has no value unless men and women are treated at a par with one another for payment in the labour force. The assessment of house work from the point of view of payment is also a difficult task. The wages paid for house - work do not cover the household duties, like care and training of children. Moreover, the women work in an office or factory in order to increase the family income. Sometimes, they themselves are the bread winners of the family. The latest scientific appliances and convenience products have not helped in making saving of time, but of energy only. The time spent in household work is still the same as or more than time spent before because the standard and expectations of the husbands and children have substantially gone up in the way of better washed clothes, new dishes of food and the like. (233 Words)

4. Passage Writing

(i) Capitalism and socialism are somewhat opposing schools of thought in economics. While the philosophy of capitalism centres around how Capital (or the "means of production") is owned, operated, and traded for the purpose of generating profits for private owners or shareholders; in Socialism the Emphasis is on profit being distributed among the society or workforce to complement individual wages/salaries. The central arguments in the socialism/capitalism debate are about economic equality and the role of government: socialists believe economic inequality is bad for society and the government is responsible for reducing it via programs that benefit the poor, e.g. free public education, free or subsidized healthcare, social security for the elderly, higher taxes on the rich. On the other hand, capitalists believe that government does not use economic resources as efficiently as private enterprise and therefore society is better off with the free market determining economic winners and losers. The U.S. is widely considered the bastion of capitalism and large parts of Scandinavia and Western Europe are socialist democracies. However, the truth is every developed country has some programs that are socialist. An extreme form of socialism is communism.

(ii) Life insurance is a contract between an insured (insurance policy holder) and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money (the "benefits") in exchange for a premium, upon the death of the insured person. Life insurance may be divided into two basic classes: temporary and permanent; or the following subclasses: term, universal, whole life, and endowment life insurance. Term Insurance covers "Risk" and Risk means "Death". Here a lump sum amount is payable only if death occurs during a selected period. If the insured survives till the end of the selected period, nothing becomes payable. Permanent life insurance is life insurance that remains active until the policy matures, unless the owner fails to pay the premium when due. Whole life insurance risk covers the death of the insured, whenever it may happen. It means that there is no fixed term under whole life insurance. Most poli-

cies provide a dividend to the policy holder which helps with retirement. There are two variations in the whole life insurance products: Pure Whole Life Insurance: - where premiums are payable continuously throughout the life of the insured till death. Risk coverage is for the entire duration of life and the life insured amount is paid on the happening of the death of the insured at any time. Limited Payment Whole life Insurance: - where premiums are paid for a limited and shorter period and the option of the insured or till death if earlier. Risk coverage is however throughout the life of the insured.

(iii) Electronic Clearing Service (ECS) is a mode of electronic funds transfer from one bank account to another bank account using the services of a Clearing House. This is normally for bulk transfers from one account to many accounts or vice versa. This can be used both for making payments like distribution of dividend, interest, salary, pension, etc. by institutions or for collection of amounts for purposes such as payments to utility companies like telephone, electricity, or charges such as house tax, water tax, etc or for loan installments of financial institutions/banks or regular investments of persons. There are two types of ECS called ECS (Credit) and ECS (Debit). ECS (Credit) is used for affording credit to a large number of beneficiaries by raising a single debit to an account, such as dividend, interest or salary payment. ECS (Debit) is used for raising debits to a number of accounts of consumers/ account holders for crediting a particular institution.

5. (i) The basic difference between project management and usual business lies in the duration of their longevities. While projects are temporary endeavors aimed at the production of unique product or result; usual businesses are repetitive and permanent in nature. However, both aim at the production of products and services.

(ii) According to the passage, scope, time, quality and budget are some considerations which impede or act as constraints before project management in the production of products and services. Besides, optimization of the allocation of inputs and their integration for the achievement of pre-defined goals act as further constraints.

(iii) Investors prefer physical commodities as they are tradable in the futures or spot market. They find it convenient to buy them as an investment and then sell them in these markets even before the maturity of contracts and the acceptance of deliveries.

(iv) For a commodity to be qualified as a physical commodity there should be several producers engaged in its production and it should be easy to make an entry into the market. Besides, such commodities should have an end market.

(v) An apt title for the passage should be 'Project Management and Physical Commodities.'