


Descriptive Topics for SBI PO 2014

The best way to inspire and involve the Indian youth in making India an upcoming economic power is for all political parties to engage themselves in politics of development. In your well-considered opinion what measures should be adopted to achieve the goal.

Needless to reiterate and reaffirm that India needs politics of development rather than the politics of polemics and populism. More than ever before, both people and political parties should see to it that they work for harmony and not for acrimony among people professing different faiths and practising varied ways of conduct and character in their day to day lives. No other concern and consideration should weigh on the perceptions and priorities of politicians, programmers and planners, except those that enhance developmental activities in all walks of life and ultimately help improve quality of life of those subsisting at the lowest levels of our socio-economic ladder. It is time now that political parties of every hue and hype focused their manifestos, programmes and policies on developmental vision and pragmatic approach and action to achieve the goals of social justice. There is no denying that the most effective measure in this direction is the involvement of youth in developmental activities and a harmonious harnessing of their youthful energies and enthusiasm. For this to happen on the ground, we, as an upcoming nation, need to orient ourselves towards development, whether on farms or in factories, on technologies or service sectors, et al.

In order to make the best use of resources, both human and natural, all political parties must converge on developmental politics, because without development we cannot hope to engage our youth in constructive and creative activities, nor can we envisage a situation in future when poverty would be a thing of the past. It is true that barring a few examples, we do not have many icons among our political parties. The youth needs role models that only politicians can provide, because they wield power and affect people and their proclivities in large measure. Political parties should visualise a situation in future where our burgeoning youth should see an imprint of great leaders in every action.


It goes without saying that people's ethos, values and character are crucial factors that determine whether the country will move forward on a progressive path or stagnate. The education system, along with many other channels and sources of knowledge, must concentrate on cultivating in every citizen a sense of eternal values, as well as instilling discipline among them. The media, too, as partner in national development, should celebrate the success of the people and become an invigorating instrument of inspiring the youth by highlighting the best and the most unique among those who shine like stars in the firmament of our political spectrum.



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Some right thinking people feel that breakneck development in the name of liberalisation deepens social gaps. Express your views on the subject of development versus social disparities.

Globalisation/liberalisation has given an unprecedented push to development, as a result of which the tempo of life has acquired both success and stress, incentives impatience, achievements and angst. Besides these candid contradictions, research and development the world over has opened new vistas of opportunities in service sectors, travel and tourism, infrastructure and industry. The spread of a culture of emergency and the accelerated pace of development has increased the volatility of economics which, in turn, has led to deepening social gaps, thereby increasing social tensions and instability. Nearer home, the rise of naxalism in different parts of the country is a strong pointer to the disparities that fast-paced development has brought in its trail.



For a developing country like India, it is not only the urban-rural divide and deepening social gaps that confront us, but we also have to cope with the sway of individualism over the binding force of a collectivist society. There is, and will be a decline in social values.

It is feared that the ever-widening gulf between the haves and have-nots, knowledge and ignorance is bound to increase if development without social equity is preferred and promoted. Inequality and the feeling of being left behind and outside can be a seed to social conflicts and confrontation between the privileged and the deprived. No doubt, without development the multi-faceted problems of poverty, ignorance, disease, deprivation etc. cannot be tackled. But it is equally true that the fruits of development should reach those who need them the most.

Some thinking people advocate State-funding of elections as one of the most effective measures to rid our electoral system of the scourge of money and muscle power. On the basis of your experience and knowledge, express your views on the proposition under deliberation.

Despite occasional hiccups if the Indian democracy has acquired the image of a vigorous and vibrant form of government, it has also earned the sobriquet of money and muscle- driven democracy. Quite true and troubling description of our electoral process in some cases, the right thinking people and parties are of the strong opinion that State-funding of elections would go a long way in minimising the insidious influence of both money and muscle power in our otherwise quite fair and free conduct of elections.

The extent to which money power has become the driving force in elections, it is not irrelevant and irreverent to say that most candidates with limited means at their disposal find themselves handicapped and victims of denial of level playing ground. This amounts to negation of equal opportunity to one and all, as far as elections are concerned. In order to overcome this obvious flaw and disadvantage, State-funding of elections is one way that should be fully explored and worked out.

No doubt, State-funding of elections is one of the most immediate and urgent electoral reforms that are required to cleanse the system that has become money-centric. While the idea is good, there are some imponderables that may crop up during the course of raising funds by the Central and State governments, the distribution of such funds, whether in cash or kind, among a plethora of parties, both national as well as regional. It is too simplistic to assume that State-funding of elections or more transparent flow of business money to political parties and politicians will eliminate the evil impact of money over elections. State-funding has also its limitations with multiple parties and candidates.

Since the elections have become a very expensive affair, State-funding may not help much in arresting the rot that results from excessive flow of money expenditure that candidates tend to spend in the hope of making much more money or assets once they get elected. Even if the State-funding is only in kind, such as free supply of electoral/publicity material, diesel, petrol, vehicles etc., the expenses incurred by parties, friends, relatives of a candidate, may defeat the very intent and purpose of the proposition.

But still, with all these apprehensions lurking, there is no harm in hammering out a way so that State-funding of elections gets a start, with the hope that the initiative would prove a healthy step in the right direction.

Suggest three effective measures to reform criminal judicial system in India. Based on experience, knowledge and ground realities, state how the steps suggested by you would prove effective indeed.

In India, justice delayed is justice denied" does not provoke as much rage and outrage among people as does the acquittal of those in high-profile criminal cases. In recent years, the high and influential accused have so managed and manipulated to get themselves acquitted that the people at large have begun to lose faith in the entire criminal judicial system. The words of warning from various quarters that the judicial system in India is almost on the verge of collapse, should send the right message to the powers-that-be to take immediate and corrective steps to stem the rot that has set in the system, before it is too late to mend the matters.

Rightly, the letter and spirit of the entire legal system stresses on the fact that no innocent person should be punished for the crime that he or she has not committed. It is equally imperative that no accused or criminal should go scot-free simply on the technical ground of „benefit of doubt“. Since the Indian judicial system, especially the criminal system, has come under a cloud, both for delay and denial of justice to the victim/aggrieved, it is the crying need of the hour to reform the system without delay and dithering. The following measures, if adopted with due deliberations and discussion, would go a long way in strengthening people"s faith in the system and also help delivering justice that people expect from the courts.

The impression that crime has become a low-risk, high-profit business these days can be effectively countered if the trial courts start looking into the loads of circumstantial evidence, rather than entirely depending on witnesses who tend to turn hostile and buckle under the weight/threat of money and muscle power. Recommendations of Justice Malimath Committee that dealt with the problem of hostile witnesses should be incorporated in the Evidence Act and Section 164 of Criminal Procedure Code.

Another measure that can help set the distortions right is the separation of investigation agency from the law and order wing of the police. Since both need proper training in the modern techniques of crime detection and control, investigation and prosecution should be handled separately and the principle of accountability strictly followed.

The Evidence Act needs to be amended in such a way that the onus of proving not guilty is shifted on the accused. It has been seen that wherever the onus of proof has been shifted on the accused, the results have been quite different. Separation of civil and criminal wings would not only cut delays in delivery of justice, but would also lead to greater specialisation and faster disposal.



Water is the elixir of life. With sources of water drying and depleting every passing day, it is time that we in India devised and developed some ways to conserve water, both for the present and future generations. You are invited to suggest some steps that can help save and conserve water.

Nothing could be truer and telling than the fact that water is the elixir of life. Conservation of water is as much essential as preserving our flora and fauna and also protecting our heritage. With the highly disturbing reports of our water sources drying up or depleting in nature and nuance, it is time that we sat up and gave a serious thought and consideration to measures that could help save water and conserve it for use, both for the present and future generations. There is no denying that with the fast changing patterns of life, the demand for water is going to increase, both for domestic and non-domestic purposes. Unless some prompt and purposeful measures are taken to save and conserve water, the day would not be far away when we might be asked to face the music for want of adequate and regular supply of water, for domestic, agricultural, industrial and many other usages.

The problem of depleting water sources is real and therefore the measures to meet the challenge should be equally robust and realistic. Knowledgeable people visualise the solution in traditional wisdom and modern technology. Just as the subject of environmental studies is being taught at different levels of school and college education, similarly the subject of water (how to avoid its wastage and conserve it) should be included in school curriculum. If students, in particular, and the public, in general, are made aware how to use water prudently and conserve every drop, we can face the dilemma of scarce water resources and increasing demand for this precious liquid.

With modern technology at our disposal, waste-water from cities and industry should be recycled. A comprehensive water policy that addresses the issues related to water resources, water-table going down in certain States, crop pattern or diversification ensuring linkages with sectors like energy, forestry and agriculture, should be drawn up. Last but not least is the crying need to

work in harmony with nature and give back what we take. After all the havoc that we have done to nature, the latter is still benign and bountiful. To make the best use of nature's benevolence, all users of water in India are required to know that discretion is the better part of valor and prudence is the panacea for many a man-made mess.

In the highly compact and complex world of today, sharing knowledge globally is the urgent need of the hour. Comment.

With the most sophisticated means of communication and connectivity at our beck and call, it is but natural that today's world has become a global village. With opportunities aplenty in the fields of travel and trade, commerce and industry, science and technology it is in the fitness of things that knowledge gained through legal and transparent channels is shared globally. Barring a few areas of national security and the matters related to national pride/prejudice, the sharing of knowledge to fight the scourges of terrorism, fundamentalism, natural calamities and diseases should become the telling tone and temper of our times.

Ours is an age of convergence of ideas and information and if the contours and contents of cooperation and coordination keep on expanding to the advantage of one and all under the sun, the dream of having a world knowledge platform would become a ringing reality. The evolution of world knowledge platform would surely be a meeting place for science, technology, industry, management and marketing that, in turn, would enable joint design, development, cost effective production and ultimately marketing of knowledge in various domains. Such a scenario in future would not only accelerate and accentuate growth but also improve the human lot.

In the years to come, the exploration of space can act as a motivator for natural collaboration between nations. The thrust into space will benefit the world's next industrial revolution that will be triggered by missions of exploration of minerals as energy sources from planets and asteroids. All this and much more can be visualised and achieved, once the nations of the world voluntarily come on the world knowledge platform.

Suggest three effective measures to prevent custodial deaths in India. State how the steps suggested by you would bring about a qualitative change in the situation.

The frequent occurrence-cum-reporting of custodial deaths and fake encounters is not only the negation of „rule of law“ but also a gross violation of human rights. In a democratic set-up like ours, it is a matter of shame and shock that law enforcers tend to become law-breakers and yet manage to go scot free. Having lived with this pernicious phenomenon for quite long, it is time that public conscience is stirred and law-makers rise to the occasion and think of some concrete and cogent measures to prevent such aberrations as cast a slur on the working of our law-enforcing agencies. If the powers- that-be mean business in this regard, there is no reason why the following steps should not bring about a qualitative change in the prevailing situation.

It is imperative that investigating work be separated from policing, thus restoring the confidence of people in police force and it's working. Things have gone wrong chiefly due to the combining of investigation with policing and giving a free hand to the police to extract confessional statements from the accused.



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The law governing the entire hierarchy of law-enforcing agencies needs to be changed because anything allowed to remain static for long loses its relevance and propriety. Instead of using force/torture to extract information (right or wrong) the police should adopt scientific methods. Crimes are committed in all societies—both developed as well as developing. Whereas the most advanced countries resort to scientific methodology to gather information from the accused and his accomplices, here in India we are still using age-old and time-barred tricks and tactics.

Custodial torture should be treated as a heinous crime and transparency should be brought into the working of police across the board. Law-enforcing agencies should ensure that all guidelines issued from time to time are adhered to while arresting and detaining an accused. The UN Convention against torture and other cruel, inhuman and degrading treatment or punishment should be given a serious thought by the powers-that- be.

In order to ensure that benefits of economic development reach one and all in India, labour-intensive industrialization is the urgent need of the hour. Express your views on the subject.

Despite the fact that Indian economy has been surging ahead and the GDP growth showing a steady rise over the years, the spectra of unemployment and imbalanced development among various regions still keeps staring us in the face. Unless the fruits of economic development reach one and all, there is every likelihood of the tremors of unrest erupting every now and then.

Undoubtedly, we need credible policy solutions to reduce imbalances. Industrial development must spread to new regions so that the feeling of neglect and alienation among people living in the least developed areas of India is adequately addressed and pacified.


The hold of „crony capitalism“ must yield to capitalism with social concerns. In the present economic-cum-market dispensation, industrialization ought to be a winning process of social transformation, intensive employment and economic development. A developing country like India cannot afford to view industrialization as a negative phenomenon. There are areas of concern, like displacement of persons, environmental damage and alienation of working class. These concerns must be dealt with and remedied before the situation gets out of hand. If our labour laws are inhibiting the growth of new ventures, they have to be suitably amended without harming the larger interests of workers, both skilled and unskilled. It should be clear to one and all that without labour- intensive industrialisation, there can be no lasting and meaningful solutions to the problems of unemployment.

There is an urgent need to impress upon research institutions to come up with all possible solutions on how to prevent „crony capitalism“, inject greater competition in the industrial sector and tackle problems faced by domestic enterprise. All said and done, efforts are required to ensure that markets remain competitive by curtailing monopolistic practices.

Having maintained steady economic growth over the years, it is time to make India a knowledge society/hub. Comment.

When the goal is to excel, expediency is ruled out; when the only course open is merit , mediocrity is out of reckoning; and when the competition is cut-throat, compromise on quality is out of the question. Making India a knowledge society is not a pipe dream but a reality, both actionable and achievable. We have already taken the first step in this direction by establishing the „National Knowledge Commission“. Since the objective of making India a knowledge hub is closely linked with the setting up of World Class Universities and Institutions undertaking high ranking research, it is imperative that we focus on right perceptions and correct practices, irrespective of the compulsions of electoral politics or other petty considerations.

The master plan of establishing World Class Universities may hit many a roadblock unless and until the three key agencies—Human Resource Development Ministry, University Grants Commission and National Knowledge Commission—agree on the need of allowing the proposed universities to prosper and excel in pursuit of the highest standards of academic and research achievements. Since public finance is an integral constituent of universities worldwide, most of the new universities shall need significant initial financial support from the government, without any political and bureaucratic control or interference. Once it is admitted that the universities shall grow without any covert or overt outside influence, and there will not be any automatic career advancement but through open competition, the goals envisaged now will begin to appear after some years and India will be on top as the fountain of knowledge.



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We need intellectuals and original thinkers and for this to happen we must provide facilities to our universities at par with world standards. Granting intellectual freedom to universities, Vice Chancellors and faculty members is also the prerequisite of making India a knowledge hub.

Moral policing is bizarre and banal, besides being a criminal act. Comment.

There is no denying that any act, done individually or collectively, that results in violation of rights of others is a crime that deserves no leniency or mercy, however compelling the circumstances may be to commit such an unlawful act. On the face of it, both „moral policing“ by some self-appointed guardians of morality or culture and “honour killing” of girls by parents or their kin, are not only bizarre and banal in nature but also anachronistic. Of late, incidents of „moral policing“ by some misguided youth have become quite common and their occurrence, especially on New Year Eve, Valentine Day, in or around „Pubs“ where women visit in non-traditional dress, have rightly invited criticism and condemnation. No one has the right to indulge in hooliganism or molestation of women by way of protest or agitation against the so-called „obscurity or immorality.

In a democratic set up like ours, people have the right to differ and disagree on any issue but do not have the right resort to violence to have one’s way.

To stop the cross-cultural currents by venting one’s ire in the form of burning shops, forcing theatres to close down and misbehaving with women, is both illegal and illogical for which the law of the land must effectively intervene and bring to book the miscreants stalking the streets as “moral police”. Once the goons realise that they will have to pay heavily for breaking the law, more and more of them will be unwilling to indulge in such activities.

Suggest some effective measures to deal with the growing menace of violence in Indian society.

The irony of life has been that “the more we change, the more we remain the same”. If in the past violence resulted from ignorance and irrational behaviour based on petty parochial prejudices, now it emanates from bad blood, blinkered biases and perceived wrongs that have no basis, either now or in the past. It is both shocking and shameful that in the land of Buddha and Gandhi, the cult of violence has made deep roots, not only in people’s psyche but also in their day-to-day dealings.

Knowing full well that violence vitiates social climate and violates human rights, the scourge continues to grow. No doubt, we live both in the best of times as well as in the worst of times. If we have the state-of-art technology at our disposal to render life less boring and painful, we have an easy access to arms and other means of violence to make life equally unsafe and unpleasant. It is a matter of deep concern that the curse of violence is no longer, confined to criminals and anti-social elements; it is very much evident among students in schools, colleges and universities that are supposed to be nurseries of knowledge and civilization values.

In order to re-inculcate the spirit of tolerance and understanding among those who easily lose self-control, the teachings of Gandhi can work as balm to pacify the ruffled ego of the prospective violators of social norms and laws of the land. The time has come to re-discover Gandhi in our mental make-up and convince ourselves of the relevance and reverence that Gandhi symbolised as the supreme symbol of non-violence, both in thought and action.

Meditation and Yoga have also proved their efficacy in controlling one’s agitated nerves and dubious desire to wreak vengeance. India is fortunate enough to have been the home of both meditation and Yoga and there are examples aplenty to show how these twin gifts have worked wonders in bestowing mental and physical health and harmony on those who practise them.

The Confederation of Indian Industry (CII) has advocated the removal of unnecessary controls on higher education in India to produce better quality human resource. Comment.



The proposal has come from a reputed body representing India’s well established captains of industry that merits cool consideration if not immediate consent. Since education, both secondary and higher falls under the ambit of „Concurrent list“ of the Constitution, the control and

finances for its spread, promotion and excellence are the concerns of State and Central governments. Competition and competence are the buzz words today and due emphasis is required for the production of quality human resource, both for domestic and global purposes. It is also an admitted fact that no institution can flourish under the weight of rigid rules and unnecessary controls. The earlier they are done away with the better for the healthy growth of all innovative ideas and their prudent implementation.

However, there is always a possibility of higher education sans controls degenerating into commercial enterprise. We should have some regulatory mechanism to keep a watch over the working of colleges and universities, which otherwise enjoy near complete autonomy to give out degrees and run courses that are in tune with the requirements of industry and other sectors. If we are aspiring to be a knowledge society, there is no choice but to make a clear distinction between controlling institutions of higher learning and regulating them as is the case with financial institutions, insurance sector, shares and mutual funds sectors.

We must follow international patterns to permit private universities and colleges to operate for producing better human resource. Lest the poor are denied the opportunities of requiring higher education the State and Union governments should arrange funds for those who belong to poor families.

All said and done, both policy planners and educationists must sit together and work out a system that enables us to strike a balance between the best in life and the best in our educational institutions of higher education.

The Judiciary appears somewhat divided on adopting Alternative Dispute Resolution (ADR) mechanisms. Comment.

Indian judicial system, for all intents and purposes, is highly tedious, tardy and tiring. Not only is the judicial process extremely expensive for an ordinary person but also takes years and years to deliver justice. In order to overcome the much criticised delay in justice delivery, the adoption of Alternative Dispute Resolution (ADR) mechanisms like Lok Adalats, arbitration, mediation and conciliation was thought of and subsequently practised with commendable success. Although the alternative mechanisms have delivered speedy justice to the people, yet the exercise has raised some pertinent questions by some legal luminaries.



Though some good has come out of the ADR mechanism, it is also a fact that Lok Adalats have put pressure on judicial officers, affecting their routine work. If the ADR mechanism is to succeed in letter and spirit, the vacancies of judicial officers should be filled in a judicious and transparent manner. This way the judiciary could share some of its officers exclusively for ADR purposes. In order to see that the regular work of the courts does not suffer, the proposal to have Evening and Rural Courts could be given practical shape by setting up such courts presided over by competent and qualified judicial officers. Unless we can do something about the problem of delay and huge arrears, the whole system would get crushed under its weight. We must guard against the system getting discredited and people losing faith in it and taking recourse to extra legal remedies

Suggest three effective measures to check the menace of farmers and farm labourers in debt committing suicide.

Notwithstanding the fact that India has made stupendous strides in the manufacturing and service sectors, our economy still depends upon the fruits of agriculture and other farm produce. It is both shocking and shaming that over the years a large number of marginal farmers and farm labourers in debt have committed suicide. Despite the one time Central government's massive farm loan waiver running upto seventy one thousand crores, the menace of "farmer suicides" continues to stare us in the face. The problem of debt that leads to depression and subsequent suicides on the part of farmers cries for some effective measures. Experts and knowledgeable persons strongly feel that besides monetary compensation to the families of victims, the need to initiate rehabilitative and integrative programmes for the dependents is urgent and imperative. Whatever measures are planned to be taken, should bear in mind the need to check the menace, as also to rehabilitate the families of the victims.

The factors that lead to farmers' indebtedness must be thoroughly probed by agricultural experts and their recommendations to remove the causes of indebtedness must be given concrete action-cum-resulted shape. Mere verbal assurances and drab discussions on the farmers' plight won't change the dismal scenario in which the poor farmer under debt finds himself. Subsidies on

farm inputs, cheap loans, round the clock irrigation facilities and remunerative prices for agricultural produce, as recommended by the M.S. Swaminathan report, would go a long way in making agriculture a paying proposition.

What we badly need to cope with the problem is to formulate an overall plan of action including infrastructure development like health and education, identification of agri- based industry and other economic activities, special package for reducing the economic burden of the vulnerable sections, to check illicit drug use and alcoholism and above all wasteful expenditure on social ceremonies.

In a civilised society mobile users are supposed to follow certain basic manners/ etiquettes. Comment.


If mobile phones and motor bikes are the metaphor of an upwardly mobile generation, they are equally a nagging nuisance and nightmare if used uncaringly and unscrupulously. Just as road users of all hues and hypes are supposed to follow certain road rules for their safety and smooth movement of traffic, in the same vein mobile phone users have to observe certain basic etiquettes. A parliamentary panel that went into the entire gamut of mobile phone use observed that mobile phones had become a menace in India due to its improper and indiscriminate use as most consumers were either unaware of basic etiquettes or did not wish to follow them.

The Committee on Petitions of Parliament gave its observations on a petition, seeking reasonable restrictions on the use of mobile phones in educational institutions, places of worship and similar other public areas that required silence and solemnity. It is highly unethical as well as unpardonable to suffer and tolerate instances of mobile phones ringing in high volume in public halls, condolence meetings, lectures/seminars, cinema halls, religious assemblies, auditoriums, crematoriums/graveyards and at places of worship. All this shows the low level of basic cell phone manners among consumers. The Panel Report observed: "Counselling users on cell phone manners has not been conceptualised on a professional level in India. In the US, the month of July every year is observed as „cell phone courtesy month" to encourage „unmindful" consumers to follow polite and considerate usage and be more respectful of surroundings." The panel ruled out a blanket ban on its use in public places. In case of higher institutions, students and teachers could use the mobile phone during free time in non-prohibited areas. No doubt, a mobile phone is helpful for an attendant in hospital to communicate with relatives of a patient, but a complete ban on its use by doctors and attendants in operation theatres, intensive care units and areas where expensive medical gadgets are kept is a "must" and no laxity on this count should be condoned.

Economic growth and social development are co-related. Comment.

There is nothing more pleasing and palatable to hear from experts and economists that India is the second fastest growing economy and if the ill-effects of global meltdown do not affect our growth story harshly, India would become an economic power by 2020. Ever since the economy has been unshackled and left free of undesirable and unnecessary hurdles, we have written our success story on the economic front with commendable confidence and competence.

In a highly competitive world that we live in, if fast and sustained economic development is the crying need of the hour, it is equally true and telling that the constitutional guarantees and directives are made mandatory so that the goals of social development/social justice remain in sharp focus. Gone are the days when people could be pleased with pompous promises.



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That economic and social development go hand in hand, is not only a fact of modern concept translated into reality, but also a sure safeguard against unrest and avoidable social/ethnic tensions. In India, if we witness some areas suffering from militancy or insurgency, the reasons may be both political and economic. When people's perceptions and beliefs coalesce and express themselves or become visible in the form of alleged or real discrimination, deprivation, neglect or imbalance, it is time to ponder and take urgent steps to redress their grievances, both political and economic. It is the paramount duty of every government, whatever be its composition or complexion, to see that the benefits of growth trickle down to the various strata of society. Besides a fair share in the national economic development to those who still live below the poverty line, it is incumbent on governments, both Central and States, to focus directly on health, sanitation, education, housing etc issues of the rural and economically backward population.

There is no denying that accelerated economic growth is important to achieve social upliftment as only an efficient economy can produce surplus to meet the needs of one and all. All said and done, we require high economic growth, high public expenditure on social services, and an efficient and accountable public spending to ensure sustainable and stable growth for all social classes, especially those at the lowest rung of our socio- economic milieu.

In what practical ways can the income of Indian farmers be augmented?

Despite the fact that the country has made many successful strides in the fields of science and technology, agriculture still remains the backbone of Indian economy. Any neglect of agriculture, by design or default, can land us in serious trouble. If the advocates of agricultural economy plead for due attention and priority to this sector, it is both timely and tenable, to say the least. It is quite ironical to see that those who work day and night in the fields/farms to feed us, are forced to live in penury and debt. The National Crime Records Bureau (NCRB), in its report-2007, brought out the startling figure that forty-six farmers commit suicide every day in the country, even as packages are being rolled out in a bid to bailout the debt-ridden community from crisis. Along with some right thinking and knowledgeable people and the Consortium of Indian Farmers Association (CIFA), some practical proposals have been worked out, and if they are implemented in letter and spirit, the lot of the Indian farmer could improve a good deal.



Since augmentation of income of Indian farmers is the key to ameliorate his "hand to mouth" existence, it is in the fitness of things that farm produce is given fair price by taking into account the hard labour put in by the farmer, high cost of inputs, uncertain weather conditions and so on. Enhancing of irrigation facilities and storing and marketing facilities are the other major issues that need to be addressed. Besides, providing opportunities for supplementary income by developing dairy, poultry, sheep rearing, piggery, etc, wherever possible, also needs immediate attention.

Experience, knowledge and ground realities give out a simple and straightforward message to planners and policy makers. Farmers' livelihood is beset with umpteen problems and farming is the most risky profession. It is time for all those who sit in legislatures/Parliament to legislate policies and measures which will ensure that farmers get fair compensation for their toil and travails.



India is predominantly an agriculture- dependent rural economy. Making plans focused on sitting in accommodating them only in industries is not possible. The best solution is to develop agriculture sustainability by providing huge resources in the years to come. Encouraging rural artisans, and the village and cottage industries as envisaged by Mahatma Gandhi is another way to help the rural masses to enhance their income.

The medium is the message. (McLuhan). Express your views on the role of the medium like television that becomes a strong for those who run the affairs of the State.

When McLuhan posted famously, in the 1960s, that „the medium was the message“ he was reminding people that they often tend to focus on the obvious, missing out the more subtle changes wrought in society and culture by a new innovation. TV is certainly new to India, but one of the unintended consequences of the traumatic events in Mumbai (26/11) was that the medium of television

indeed became the message, as it provided a handy vehicle for the public to vent its disappointment, anguish and outrage at the manner in which they felt the „powers-that-be“ had let them down. “Enough is enough” was the spontaneous outburst of their angst and anger as caught by the television cameras covering the horrendous happenings. The messages „deliver or disappear“ and „perform or perish“ were not lost on those who were at the helm of affairs, both at the State and Central levels. People may hold different opinions on the role of television sending out live pictures of the terrible time that both the hostages and people at large had to suffer, but one thing that came out very candidly was that the country was no longer in a mood to hear platitudes but was demanding action tangible and credible that could secure their lives anywhere in the country.

The people were shocked to see a handful of terrorists holding the entire country hostage and those entrusted with the responsibility of keeping the perpetrators at bay, shamed at their utter failure to prevent the outrage. In such a trying and tormenting situation, like a diligent delivery boy, the medium of television, that is known more for its live performances, reality shows, soap operas, news and views et al, delivered the most meaningful message to the „corridors of power“. The message had its

desired effect on the political class. Heads began to roll, though not too many. A new more stringent Anti- Terror Law was passed and the National Intelligence Agency created. Besides, Multi Agency Centre (MAC) was activated so that all loopholes and communication gaps between various intelligence gathering agencies could be removed.


In the tragic events of 26/11 (Mumbai) people discovered the potential of the medium of television, both as a message and a messenger. This new found power should be taken a little further. In TV (and to a lesser extent in news papers) the people of India now have a medium, not mean but monumental, which can not only carry messages far and wide but can also serve to unite the masses in a common cause. Since we live in a democracy, and know that politicians are indispensable to democracies, we should evolve an instrumentality to ensure that our politicians comply with some minimum levels of propriety, and perform the functions for which they have been elected. Surely that instrumentality is the medium of TV, the carrier of message for now and future.

A casualty of the expanding market economy has been the devaluation of the academic profession. Comment.

Today, when we stand in front of our shopping malls, multiplexes and other exhibits of money and market power, we find to our dismay that the real and regretful casualty of the expanding market economy has been the devaluation of the academic profession.

Although comparisons are odious yet they are inevitable in the globalised village that we inhabit. Both competition and competence are the buzzwords. If by design or default academic excellence is allowed to suffer at the altar of economic forces, the consequences in the years to come could be quite unpleasant and unwanted. One of the fallouts of the shortage of research scholars will mean hindering India’s progress as a knowledge economy. There is already a severe shortage of well-trained young doctorates to fill existing posts in research institutes and universities. This problem is likely to be even more acute in the envisaged elite new universities of the international standards. There is ample evidence that India is not well-placed and prepared for the future transformation since the growth in the number of doctorates has only been 20 per cent in the period 1991-2001, compared to 80 per cent in China. In the opinion of prof M.G.K. Menon, eminent scientist, there is a crying need to provide better incentives to encourage youngsters to take up science and research as a career. For this to happen it would also be necessary to get the best amongst the young to come into science, and take up research. There has to be a sustained campaign to point to the excitement of science and the discoveries that come through it.

Besides offering lucrative incentives to those who wish to go in for academic career as faculty members and research scholars, there is a pressing need for urgent government policy interventions, including high priority initiatives, to attract, nurture and retain the



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country's best young minds in academia and research. Under no circumstances should the market economy be allowed to undermine academic profession-cum-research. Those at the helm of affairs should know that increased coverage in the media of different facets of teaching, research and academic achievements, both nationally and internationally, can turn the tide in favour of academia.

In what ways is Privatisation affecting human sustainability? Express your views.

It may sound harsh to some ears but the fact of the matter is that privatisation and profiteering are the two sides of the same coin. It is quite ironic and disquieting that the advocates of „liberalisation, privatisation and globalisation“ are more concerned about „economic sustainability“ in the midst of global meltdown than about human sustainability. If some right thinking people are agitated over the possible dangers in the form of global warming, polluted rivers, excessive emission of carbon dioxide into the environment, it is time to sit back and introspect.

Along with a few islands of prosperity represented by multiplexes, malls, skyscrapers, and the like, the issues of under-nourishment of millions across the board and resource- depletion are some of the rigorous realities that pose serious problems. We have come to such a precarious pass of rapid economic development versus hunger malnutrition, rich- poor divide and so on as a result of our over-enthusiasm and over confidence on the so- called visible successes of privatisation.

The resilience and sustainability of the capitalistic economic development based on market-led forces is already facing a serious global recess, as a consequence of which millions of jobs are going to be lost across the world. This dismal scenario may further add to the already prevalent high degree of diversity and economic development process of the Asian societies, which requires revamping of the policy processes to enhance the economic prosperity and overcome severe constraints in the light of increasing threats of food security and environmental crisis.

Despite the highly publicised and propagated claims of privatisation having provided enough leverage to enterprising and innovative entrepreneurs, even now nearly one- fourth of world population has no access to safe drinking water. There has been a serious threat to agricultural land, air, water, forests and marine resources that form the basic inputs and resources than can thwart the positive effects of privatisation, adversely affecting human sustainability.

The question whether the sale of human organs like kidney be legalised to tide over the mis-match between demand and supply stares us in the face. Express your views on the subject.

The human organ transplant act, 1994 directs that only close relatives like son, daughter, father, mother, brother, sister and spouse can donate organs. Under no circumstance is the sale/purchase of kidneys or other organs from strangers, acquaintances, friends and the like allowed and any violation of the law can land both the seller and the recipient into serious trouble. Despite the Act, many scandals involving doctors, middlemen have come to light where some unsuspecting poor persons were hoodwinked to sell their kidneys and then left to suffer the consequences. The illegal trade in human organs, especially in kidneys, has been going on under the nose of authorities for quite some time now. The time has come to seriously ponder over the proposition of legalising the sale of human organs.

Rightly or otherwise, the legalising the sale/purchase of human organs merits serious consideration. This would not only save innumerable lives but also protect poor people who are being exploited.

The apprehension that legalising the trade in human organs might encourage unethical medical practices, legitimise middlemen and lead to open exploitation of the poor is not without some valid ground. Those in favour of the proposition argue that saving life should come first even if it involves payment. There is no denying that most donors donate blood voluntarily but there are some who sell their blood as well. In order to reduce and overcome the mismatch between demand and supply of organs, something like legalising the sale with enough safeguards to prevent cross commercialisation and protect the interests of both recipients and donors will have to be seriously considered. Many precious lives can be saved if people are motivated to donate organs, but they will come forward only if an efficient and responsible regulatory network exists.

With changing lifestyles of urban/semi-urban families it is time that organised retail be given a boost. Comment.

Gone are the days when unorganised and haphazard growth of retail markets, especially in edibles like vegetables, fruits, groceries and the like dotted the urban areas. However, the fears that planned or organised retail undertaken by big industrial houses and corporates would render the small traders and daily earners jobless, are also not totally unfounded. If the latter too improve their trading skills and offer quality products to their customers, they can compete and survive the new shopping/retail culture.

Despite a few hiccups here and there, organised retail has an excellent future, provided the all players are involved in a holistic manner. Its growth in the years to come would mean tremendous improvement in the quality and standards of the „food-value chain“. In order to boost the growth of organised retail it is also imperative that the industry invests in backward linkages. The changing lifestyles of urban and semi-urban families, increasing literacy and the growing focus on health products is proving to be a big booster for organised retail. As far as stiff competition faced by domestic/small retailers is concerned, there is no doubt that in the long run competition would only improve the quality of products and set new standards for the industry. A time will come when small grocers will coordinate with big chains. India would certainly learn from China where both formats co-exist in a mutually profitable manner.



In view of the credit/cash crunch what practical steps should be taken to see that infrastructure projects come through the global financial crisis.

No doubt, the global economy is in turmoil and if the crisis continues the spectre of “recession” would stare in the face of all countries, both developed as well as developing. At home, the experts rightly believe the Indian economy can bounce back if the government and the Central Bank get their act right to keep the investment regime from slipping further. When confidence of the investors and credibility of the financial institutions come under a cloud, there is every likelihood of the economic situation going haywire. Since the oxygen of economic growth and its continued sustainability depend upon free and soft flow of funds, it is imperative that the problem of liquidity and lending rates are addressed to on a priority basis. There is no denying that growth requires money and in most cases excess money supply in the market leads to inflation. Wisdom lies in striking a balance between growth and inflation.



When the economy is under stress because of credit and liquidity crunch, it is prudent on the part of „powers-that-be“ to take both short- and long-term measures to keep the tempo of infrastructure development on track. Any hasty step in such a situation can prove worse than the dilemma that has already unnerved many a heart.

There is no denying the crisis is too deep to be ignored. Lest we are overwhelmed in the gathering clouds of “slowdown economic growth” affecting employment generation and poverty alleviation programmes, it is time to boost domestic demand, improve productivity and prevent rupee depreciation. We should also focus on growth by improving public and private investment, continue to take measures for improving liquidity and enhance investor confidence to ensure growth of industry. There is also an urgent need to cut interest rates, and get the fiscal house in order to generate resources for infrastructure investment.

The 2009 World Development Report argues that slums are, in fact, drivers of growth. Express your well considered views on the observation/argument.

If skyscrapers in urban India stand out as the significant symbols of our success story on the economic front, the slums as scars staring us in the face signify the sordid signs of the ever- deepening divide between the haves and the have-nots. The subject of slums and their deprived dwellers have come to fore as a result of the Oscar-clinching Slumdog Millionaire. Ever since the process

of industrialisation began and the poor people started migrating to urban areas in search of livelihood, the ugly face of slums became a reality. Due to unhealthy surroundings, lack of basic amenities like shelter, water, fuel, drainage, education, health care et al, the working classes fell easy victims to all types of exploitation and illnesses. Despite the fact that these migrants (both in the past and now) are the drivers of growth in all its hues and hypes, the poor fellows are invariably left to their fate to fend for themselves against all odds.

The 2009 World Development report argues that slums are not bad things at all. They are, in fact, drivers of growth and no country has ever urbanised without them. No doubt, almost all metropolises of the world have had their share of slums. The irony of our slums is that they have multiplied over the years whereas in the rest of the developed world they have declined in number or completely disappeared. In our case the drivers of growth are the last to receive any benefit of economic development like social security, liveable houses, quality education and health care. The World Bank's flagship report under discussion asks governments to stop worrying about the growing size of metros and cities and focus instead on making these work well for migrants. It goes on to challenge the long-standing myths that migration is bad and that economic growth needs to be spread out across regions. None can deny the fact that globally, as well as nationally, people need to move to improve their prospects in life. The world's most geographically disadvantaged people know all too well that growth does not come to every place at once. If so, the governments should have plans to accommodate the influx by establishing versatile land market institutions and providing basic amenities. No more slums in the name of growth is the answer to meet the basic needs of the poor and the deprived in India.

In the opinion of experts, investment in infrastructure (including the use of foreign exchange reserves) can help revive the sagging Indian economy. Comment.

For a number of years economic growth and job creations in different sectors of the Indian economy had been in consonance with the projections prepared by planners and policy makers. But now, under the adverse impact of global meltdown, the economy has been in the throes of slowdown, adversely affecting almost all areas, the worst hit being the exports sector. As a result of the downturn not only has the GDP shown a downward trend but the services sector has also lost jobs, creating a near crisis situation for job seekers, exporters, realtors and others. Even the three stimulus packages announced by the Central government to give a boost to the sagging economy have not produced the desired results. Perhaps, much more needs to be done to give a push forward to the economy.

There is no denying that the credit crunch in the Indian banking sector as a consequence of the global economic meltdown has hit the crucial infrastructure sector hard. Some knowledgeable voices express their concern about the health of our infrastructure thus: "If our infrastructure gets delayed, our economic development, job creation and foreign investment get delayed. Our economic agenda gets delayed—if not derailed." In the ramshackle state in which infrastructure is today, it is robbing the country of substantial investment that would otherwise have come its way. Besides, it is deterring tourists and affecting industry in myriad ways. There is indeed much to do in the infrastructure sector to come up to international standards. Highways, modern bridges, world-class airports and sea ports, reliable power and clean water are in desperate short supply. Undoubtedly, there is no dearth of skill, labour or technical know-how. The biggest problem is the hurdles one must cross with the government/bureaucracy. The Central government has responded to the all-round credit crunch by asking the State governments to build infrastructure projects through public-private partnership and has offered liberal assistance.

In the opinion of World Bank's chief economist (Justin Yifu Lin) time is ripe for India to use its foreign exchange reserves (over \$ 250 billion) in infrastructure which will put the economy on fast track growth. The only mantra now is to remove infrastructure bottlenecks so that the economy is ready for high growth path when global revival takes place. The use of foreign exchange reserves would not only revive growth momentum but also generate employment. All said and done, making fiscal stimulus plans work offers a potential win-win solution. Investments in infrastructure not only increase demand but also their growth and the government revenues.

In a multi-religious/linguistic milieu like India, media must perform its role keeping in mind its social obligations. Comment.

There is no denying that media (both print and electronic) is the ears and eyes of the masses. Being both the message and the messenger, it has to perform its robust role in a multi-religious-cum- multi-linguistic polity like ours with utmost care and caution.

Though unintended, the media tends to suffer from emotions like patriotic fever. When ethical, religious and sectarian biases are allowed to prevail, truth often becomes a casualty.

In the opinion of some veterans it is time for the media to step into the shoes of the masses and look at the news from their perspective. A journalist has to be aware of the sentiments prevailing in society without losing sight of the all encompassing fact that media has social obligations as well. Much water has flowed since Independence and those working in the media have to do a balancing act. For some, the field of media is synonymous with glamour which is anything but true. The line between the media and masses is blurring, with masses taking on the role of the media to report events. In a free and transparent democracy the media cannot and should not be treated as a mere commodity to dish out adulterated news. If the ever vigilant media keeps the government of the day on its toes, it too has to do a tight-rope walking in certain very critical and sensitive situations.

The marathon coverage given to the Mumbai attacks (26/11) made everyone realise that they were living in a dangerous media world. The live coverage also brought forth the pros and cons of breaking news in a highly charged situation. For some analytical minds it also proved how the ethical standards could be thrown out of the frame of the idiot box. For days TV channels forgot that they were not only transmitting signals to the domestic audience but also giving sensitive and strategic information to the cross-border patrons of terrorists who were controlling them through satellite phones. All said and done, it is apt to say that a mad race for TRP can erode the ethical backbone of media. Sir Robin, veteran BBC broadcaster, once rightly remarked that “television is a tabloid medium, at its best when there is war, violence and disaster”. A code of conduct is badly needed to deal with a crisis situation like Mumbai attacks or else „breaking news“ would become “breaking news”.

“Indian society is full of various contradictions.” Give arguments For and Against this view.

Most of the societies in the world have unique features and characteristics. The societies in the South Asian countries are agrarian in nature. With plethora of languages spoken and religions practised in India, it becomes a unique case of unity in diversity. Every such society becomes difficult to tackle administratively. Indian society has had its own problem from time to time. Economically as well as socially, the Indian society has wide variations. There are various divides, including rural-urban divide, rich and poor divide and the class divide. This is why many people believe that the Indian society is full of contradictions.

Arguments For the View

(a) India has almost 250 million people living below the poverty line, which in absolute terms is the largest number of such people in any country. But at the same time, the number of the billionaires in the country is also on the rise. This is a great contradiction for any society.

(b) India is considered to be a tolerant society. Indian history is replete with the instances that would vouch for this fact. But at the same time, we do experience the ghastly instances riots, blasts and communal clashes every now and then. This is a glaring example of social contradictions.


(c) While majority of the Indian population lives in the rural areas, constituting almost 60 per cent of the work force, the incomes in the rural areas have been the slowest to rise during the era of rapid economic growth. This contradiction has made the large rural majority suffer despite the high growth rate.

Arguments Against the View

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(a) All the societies in the world, including the most developed ones, have had certain contradictions and the contradictions in Indian society are the extension of this global phenomenon. There is nothing unique in the Indian society.

(b) No society in the world is absolutely equitable. Even the most developed societies like the US have their own contradictions and divides. The erstwhile communist countries also could not achieve completely equitable societies. Disparities and contradictions are the law of nature and cannot be avoided in any modern society.

(c) The government has taken several steps to reduce the contradictions in Indian society. Several mega schemes to uplift the people of the backward classes and backward areas to bring them at par with the mainstream population are also being implemented.

“Recession in India is nothing but a psychological phenomenon.” Give arguments

For **and** Against this view. The global economic meltdown has begun to show its effects in India also. The growth rate of the economy, which was initially expected to be around 7.5 per cent during 2008-09, is now expected to be much less after being more than 9 per cent during the previous year. But at the same time, various sectors of the economy have been doing very well despite the global slowdown. The capital markets are down and are not expected to do well in the next several months. Rural economy, on the other hand, does not seem to be affected by the slowdown and continues to do well. Many people feel that various economic indicators in the economy do not give ample evidence of the recession in the country.

Arguments For the View

(a) There has been no economic crisis in the country and except for the plummeting of the stock markets most sectors have shown good performance. It would be correct to say that the recession in India is more in the mind.

(b) Over 60 per cent of Indian population lives in the villages and is dependent on agriculture and allied activities. With huge sums of public expenditure being made by the government, the economic activity in the rural areas is robust and there is no sign of slowdown in these areas.



(c) There has hardly been any unemployment in the country due to the domestic economic operations going slow. It is only in the sectors like the BPOs, export-oriented sectors or other outsourced IT services sectors that the global effect of the slowdown has been experienced in India. The very fact that the domestic sectors are doing well implies that the effect of recession is largely in the mind in India.

Arguments Against the View

(a) The very fact that during 2008-09 actual growth rate in the country has come down by more than two percentage points, the recession in India can no longer be termed as psychological and is real and tangible.

(b) Jobs have been lost by lakhs of professionals in the country in the recent months and the government for the first time has been forced to provide the unemployment dole to the professionals who have lost their jobs due to the recession. This is official testimony of the fact the global recession in India has taken its toll.

(c) The government of India has taken several economic policy measures in the recent months to improve the liquidity position in the country. A few economic packages were announced towards the beginning of 2009 and the interest rates were brought down with the aim of increasing money supply in the economic system. There can be no better confirmation from the government about the slowdown than this.

“In India, the social factors and politics have got precariously mingled.” Give arguments For and Against this view.

India is the largest democracy in the world in terms of the number of its voters. In most of the democratic countries, many factors which are of national and international importance come to the fore during the elections and the political parties seek votes from

the electorate on the basis of their ideas and stand on various such issues. There are healthy debates and the people decide about the party or the candidate to be voted on the basis of such debates and ideologies. Unfortunately, in India, though democracy has matured considerably, yet the basis on which the elections are fought have nothing to do with issues or ideologies.

Arguments For the View

(a) Though the Indian Constitution bars the caste system, yet even after more than six decades of independence caste considerations remain among of the most important considerations in the society, creating serious social problems.

(b) There are several so-called „secular“ and „non-secular“ political parties in the country. But every party, at the time of selecting its candidates gives due consideration to the caste composition of voters in every constituency. In other words, caste continues to play an important role in selection of candidates as well as the perceived character of political parties.

(c) The serious mingling of the politics with caste has created a serious social problem and has also resulted in persistence of caste-based divide in the society.

Arguments Against the View

(a) Group politics is witnessed by the countries all over the world and even in the developed democracies there are several pressure groups that influence the policy formulation by the government on many issues. There is nothing wrong in the practice of mingling the politics with caste system prevailing in India.

(b) Indian democracy is a matured one and its voting patterns have been accepted by the world observers as among the most progressive ones. Indian electorate has shown immense maturity and people are not unduly influenced by the caste politics played by the political parties.

(c) Every party has its own ideology and functions in pursuance of the mandate of its established ideology. The parties would continue to pursue their ideologies so long as their supporters approve of these. If the policies are unreasonable, the voters would reject the party concerned and such party would reorient its ideology. After all, it is the voter who determines the ideologies and is supreme in a democratic set up like ours.



“With the economy poised for high growth rate in the coming years, it is time that the country introduced several measures for social development/change as well.” Give arguments For and Against this view.

Indian economy is among the fastest growing economies in the world today. The post reforms period has witnessed high growth rate with the last about seven years posting more than 7.5 per cent average annual growth rate of the GDP. But at the same time it is also felt that bulk of the growth is being experienced in the organized sector, urban areas and the industrial centres. The fruits of rapid economic growth are trickling down to economically backward categories very slowly, causing a problem in the equitable distribution of the rapid growth of the GDP. It is time for the government to introduce some reforms aimed at social development so that the deprived categories also get their due share in the developmental process.

Arguments For the View

(a) Any growth in the incomes of the country, which is not coupled with the equitable distribution of wealth, is incomplete. If the incomes grow fast but the economic disparities also continue to persist, the entire effort of economic growth would go waste. The social development and change must accompany the rapid economic growth.

(b) The socio-economic disparities in the country were very high at the time of independence. Several actions were taken after that but the results have not been very encouraging. In a country like ours, having large agrarian base and huge rural population, focus on achieving social development must be there.

(c) Economic growth contains only growth of the GDP and per capita income while economic development encompasses overall development of the country. Since the ultimate aim of the government is to secure overall development, it is high time that the government took serious steps to put social development on the fast track.

Arguments Against the View

(a) Prosperity is generally accompanied with changes in the society through changes in the income levels of the weaker sections, more number of working women and several other social factors. There is no need for the government to separately target social change.

(b) Compared to pre-independence socio-economic situation, the society has undergone drastic changes and there is no need for focusing specially on the social issues.

(c) Every society evolves over years gradually and no amount of legally supported social change may work if the change is desired against the wishes of the society. It is futile to introduce any changes forcibly.

“Increase in credit/deposit (CD) ratio can turn around the economy and help it come out of the recessionary phase.” Give arguments For and Against this view.

One of the reasons for current recession is said to be the liquidity crunch. Lack of liquidity results in putting various investment proposals and new projects on the hold, reducing the overall investment in the economy considerably. Reduced investment thus becomes the main cause for reduced economic activity and employment generation. To increase the investment in the economy, increase in CD ratio can play an important role. CD ratio is the ratio of the credit extended to the total deposits received in the banking sector.

Arguments For the View

(a) Increase in CD ratio would mean increase in the availability of liquid cash in the economic system. Such increase would have an easing effect on the interest rates and encourage the investors to start investing in the projects put on hold by them. Hence, with the help of higher CD ratio the recession can be tamed.

(b) One of the important factors that determine the economic activity is the state of mind of the investors which is further determined by the market conditions. Attempt of the government to increase the CD ratio itself creates a positive impression and environment for positive psychological impact on the markets.

(c) Higher CD ratio not only results in pumping in more funds in the economy but also improves the profitability of the banking sector as a whole, as it results in more revenue in terms of interest income for them.

(d) Higher CD ratio of the commercial banks also means optimum utilization of the economic resources of the country for economic Development.

Arguments Against the View

(a) Even if liquidity is available in the money market, it is the expectation of profit which would be the motivating factor for future investments. Hence, the higher CD ratio may not play an important role to that extent.

(b) Higher CD ratio may be only one of the many positive factors required to take the economy out of the recessionary phase. But this cannot be said to be the only condition.

(c) Recession is one of the phases of cyclical fluctuations which are faced by all the economies from time to time and takes some time to overcome. The government is required to take several measures to create positive conditions for talking such situation. It would be wrong to say that CD ratio increase alone would take care of the recession.



(d) It is combined set of measures with respect to both monetary and fiscal policies which enable the government to take care of any difficult economic situation. Increasing the CD ratio is just one of the many monetary measures that the government takes.

“Even though the income levels in the country have doubled during the last seven years, there is a need to pay attention to the unorganized sector”. Give arguments For and Against this view.

Last few years have seen unprecedented increase in the per capita income, which as per one report, has doubled in the last seven-year period. This has happened mainly because of the high growth rate of the economy during this period, which has averaged around 8 per cent per annum. The services and manufacturing sectors have been booming and IT and automobile sectors in particular have done very well. As a result, incomes of the people employed in these sectors have increased manifold. While the growth was outstanding in the organized sector, the income levels in the unorganized sectors, including the economic activities in the primary sector, have been subdued. The growth rate of the agricultural sector has been less than half the average growth rate of the economy. It is felt by many that it is the time the government paid special attention to the plight of the unorganized sector as well.

Arguments For the View

(a) Agricultural sector is traditionally a low growth sector and unless special attention is paid by the government it may be difficult for the workers engaged in this sector to catch up with their counterparts in the industrial or services sectors.

(b) While the government has introduced a programme called Jawaharlal Nehru National Urban Renewal Mission for upliftment of cities, no such programme is there specifically for the unorganized sector in the rural areas, which is a dire necessity at present.

(c) Low growth of income in the unorganized sector has resulted in what is referred to as the „digital divide“ in the Indian society. To bridge this gap and ensure that the fruits of high growth trickle down to all the sections, special attention must be paid to the unorganized sector.



Arguments Against the View

(a) The government has already introduced an ambitious programme called Bharat Nirman under which basic infrastructure is being created in the rural areas of the country. This would help the unorganized rural areas catch up with the urban and industrialized areas.

(b) In a free market economy, there is no need for over-regulation. The high growth rate of the economy takes care of all the sections of the society over a period of time.

(c) It is wrong to presume that the incomes have not risen in the unorganized sector. Since increase has been taking place, it would be better to leave this sector alone to grow in natural manner.

“Recent corporate scams have highlighted the necessity for enacting or amending suitable laws to protect the interests of investors and share- holders.” Give arguments For and Against this view.

Recent corporate bungling in Satyam Computers has triggered a debate in the corporate circles as well in the government. The attempted move was aimed at benefiting two promoters of Maytas by more than Rs 7000 crore, by proposing to buy their shareholding in Maytas Infrastructure in a slipshod manner, without any transparency. The most startling issue was that the proposal was only to buy the stake of the promoters and not that of the company as a whole. This was an overt move to transfer the investors’ money from Satyam Computers to two promoters of Maytas, who happen to be the sons of the CMD of Satyam Computers, without following any prescribed procedure under the Companies Act, highlighting the need for amending the statutes to prevent the recurrence of such incidents

Arguments For the View

(a) The Companies Act was legislated several decades ago when the trade and industry were in a nascent stage in the country. At that stage several contingencies, which are obvious now, could not be anticipated. Hence, with the changing times, the legislation must also be amended suitably.

(b) Fraudulent moves by the corporate houses have been experienced even in the past. It is a matter of concern, as the lacuna in law has been identified by the law breakers very well. With a view to obviate such moves in future, it is necessary to plug the loopholes by enacting a new piece of legislation.

(c) It is the responsibility of the government to protect the rights of the small investors. The government must come out with a new set of legislation or amend the Companies Law suitably. Such a move would also restore the confidence of the investors in the markets.

(d) By virtue of their shareholding, the promoters are at the helm of affairs of the companies promoted by them and are actively involved in the decision-making process. Unless there are certain safeguards, such decisions aimed at benefiting the promoters would continue to take place.

Arguments Against the View

(a) The case of Satyam Computers is an isolated one and cannot be treated as a routine affair. It would be inappropriate to enact another piece of legislation just because of a mischievous move by one company. The possibility of similar moves by other companies in future, which are otherwise covered by the existing laws, is remote.

(b) The existing legal framework is sufficient to tackle frauds. The need is to execute the existing legal framework efficiently, rather than creating new set of laws and rules.

(c) SEBI has been set up by the government to safeguard the interests of the investors and to ensure that no company enters in to any unethical practice. There appears to be no need to have new set of laws to tackle such problems in future.

(d) Deregulation of the economy is one of the objectives of the new economic policy. Under such a scenario, it would be wrong to enact new laws to regulate the economy further.

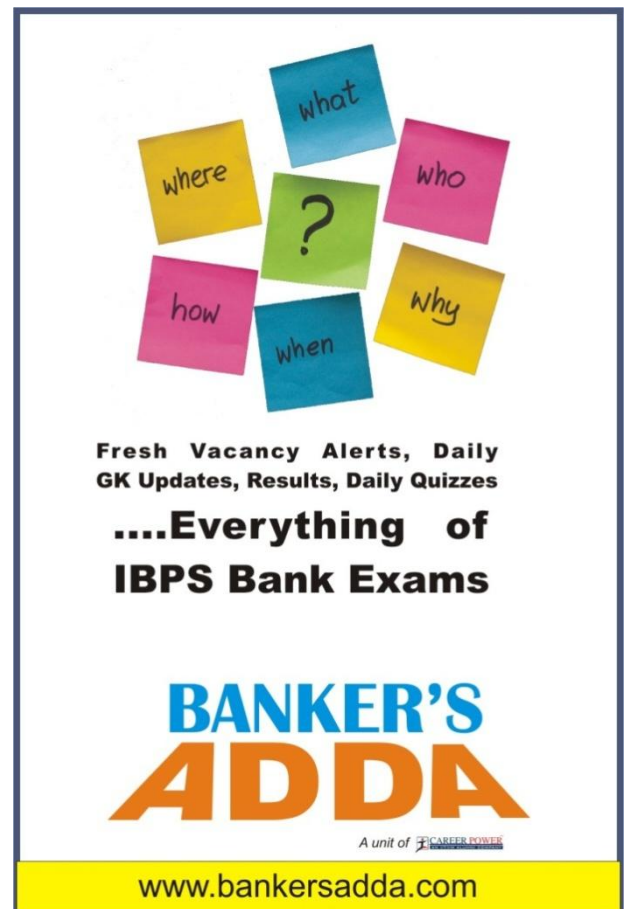
“Media in India has not been responsible enough towards the society.” Give arguments For and Against the view.

Last about two decades have witnessed very high exposure of the Indian masses to the media, both print and electronic. Today, every household has access to newspapers, magazines, television etc. With its reach and effectiveness, the media has been eying the highest viewership in various categories by using imagination and professional acumen. But this has also encouraged the media to remain in the race for increased viewership. Many people in the country feel that in its efforts to capture more and more advertisements the media at times loses focus and indulges in irresponsible behaviour and conduct by being a bit reckless at times.

Arguments For the View

(a) During the last few years, the media in the country has been after the increase in the viewership which has resulted in irresponsible reporting many a times.

(b) With a view to get increased viewership, the media does not hesitate to transmit or telecast interviews of dacoits, terrorists and criminals. This



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practice is part of irresponsible behaviour of the media and must come to an end.

(c) One of the bane of Indian media is that the western culture is being glorified at the cost of traditional Indian culture.

(d) There are many instances when the irresponsible reporting by the media has created several problems in the Indian society. Violating all norms, religious communities are named while reporting on the riots and many a times news is reported without confirmation. This must be stopped immediately.

Arguments Against the View

(a) By and large the media has been highly responsible and mature. There are stray incidents of irresponsible reporting but such a thing can happen in any stream of life.

(b) There are several incidents when the Indian media has shown absolute maturity and restraint. The reporting by various television channels during the Kargil war and even during the recent Mumbai terrorist attacks has been highly responsible.

(c) Print media has a very long history in India and most of the leading newspapers have been established since more than a century. It would be wrong to expect the print media to report irresponsibly. The electronic media has also been catering to the need of the society to explore the truth in the best possible manner.

(d) All the media persons are also part of the Indian society and it would be wrong to presume that the media persons are trying to mislead the society, including themselves. With responsible people of the society being part of the media, it is hard to believe that they act in an irresponsible manner.

“It is believed by many that the economic slowdown is more psychological than economical.” Give arguments For and Against this view.

The economic slowdown has affected the banking business all over the world. Gradually, other sectors like housing, real estate, civil aviation, automobiles, industries and services also got affected and engulfed the entire world economy. Indian economy has been no exception and got influenced by the happenings. As a result, the effects of the slowdown have been experienced all over the country, across all the sectors. Many people, including some of the economists, feel that in a diverse economy like ours, economic slowdown is more of psychological in nature, as there appears to be no plausible explanation for it.

Arguments For the View

(a) India is a diverse economy and has a strong base in agriculture and services sectors. The economic slowdown being experienced in the country is more of a psychological than a tangible reality.

(b) USA is the largest economy in the world and most of the economies of the world are dependent on its performance, directly or indirectly. This nature of the American economy, coupled with its performance, creates a lot of psychological impact on the investors, both domestic as well as foreign.

(c) In an economy which is led by booming services sector, economic slowdown is more in the mind. Even after slowdown in the BPO sector, other services like insurance, finance, hospitality, telecommunication etc.

Arguments Against the View

(a) The growth rate of the Indian economy is likely to come down from over 9 per cent to 7 per cent in 2008-09. There is no denying the fact that the economy has actually slowed down.

(b) Indian government has taken several steps in addition to a few bail out measures in the last few months because the slowdown was being experienced and was likely to get worse.

(c) Economic performance of an economy is measured on the basis of some economic criteria. It is not a psychological problem. Its causes and effects are all economic in nature and there is no scope for any psychological manipulations.

Terrorism may affect the Indian economy more than any other economic problem in the coming years." Give arguments For and Against this view.

Every now and then there are instances where the stock market indices get affected by the events in the world which are either social, political or diplomatic in nature. Similarly, the performance of the economies also gets influenced by various events which are not related to economics. Politics is one such factor. Elections, political changes and uncertainties, wars, international relations, global non-economic events etc. are some of the events that influence the performance of the economies across the world. In the recent years, a spurt in terrorist attacks and activities in the world has turned out to be an important factor that influences the economic prospects of the economies.

Arguments For the View

(a) Terrorism poses threat to the human life and if continued for long, has the potential of driving the economic activity away from a country or a region, thereby affecting its growth.

(b) A lot of terrorist outfits are operating in the country these days. Every now and then there is an act of terrorism which directly hits the trade and business in the local area. Not only innocents lose their lives but the trading community and businessmen area are also forced to shift their business or industry to some other place.

(c) Metropolitan cities are the centres of economic growth in India. All high growth potential sectors are also located in these areas. The terrorists are purposely targeting the cities and growth centres to retard the process of growth.



Arguments For the View

(a) Non-economic factors influence the economies only marginally. It would be wrong to say that the terrorism, which is a non-economic factor, would actually influence the economy materially.

(b) After 9/11 terrorist attacks in 2003, the US economy was only temporarily de-railed. But the current sub-prime crisis, which is purely an economic issue is likely to influence not only the US economy but also the other economies of the entire world. Only the economic factors have long term effect on the economies.

(c) Terrorist attacks are localized in a particular place or area, while the growth of the economy encompasses the economic activities in all sectors/sub-sectors of the economy. The terrorist attacks cannot influence the performance of any economy on a long term basis.

"Even after over six decades of independence, India is still an evolving society." Give arguments For and Against this view.

India, by nature is a very complex society. The period after independence has been eventful and country has seen several phases of growth. While the initial phase was that of rebuilding and rehabilitation, the subsequent times were marked by the quest of the country for rapid growth with social justice. The benchmarks for socio-economic development were laid down by the government keeping in view the provisions in the Directive Principles of the State Policy provided for in the Constitution. At the same time, there are certain things which have not changed much. The attitudes of the people towards life have hardly undergone any change over the years. There has been some change in the politico-social governance, but only for the worse and the delivery system of the government agencies still leaves much to be desired. Many people believe that even after over 61 years of independence, Indian society is still in the process of evolution.

Arguments For the View

(a) The Indian society is still grappling with social problems like Dowry, which is a serious problem in many parts of the country even today. Crimes against the women are on the rise. Caste system is prevalent and has been in practice with impunity in various parts of rural India. The Indian society is still evolving.

(b) In the urban areas, new and western ethos and values are creeping in to our social system. The modern and affluent belonging to the new generation in metropolitan cities have turned into change agents for the traditional Indian society in transition. The confluence of the tradition and modernization is resulting in evolution of a new society.

(c) New India is young and vibrant. The expectations are high and hopes are skyrocketing. New socio-economic orders are in the pipeline. The process of evolution is still not over and the Indian society can rightly be called a society in evolution.

Arguments Against the View

(a) We live in a dynamic situation where nothing is static. All the societies of the world are experiencing some change or the other, economically or socially. Being a part of the global society, the changes in the Indian society do not make it different from rest of the world.

(b) Indian political system has by and large stabilized and no changes in the political system can be effected which would alter the basic structure of the Constitution. Indian legislative and social framework is also stabilized. It would thus be wrong to say that the Indian society is still in the process of being evolved.

(c) Change is the law of nature and under no circumstances, the change can be blunted or blocked. The routine change process cannot be described as the process of evolution.

“The responsibility of priority sector financing, which is with the public sector banks, should also be assigned to the private sector banks.” Give arguments For and Against this view.

Before the nationalization of the banks in the late sixties and early seventies, it was realized by the government that the bank finance was not available for the poorer sections of the society and only the industrialists or well to do businessmen were having access to the bank finances. The banks were also shying away from funding smaller projects for the underprivileged sections of the Indian society. Main aim of the nationalization of the banks was to ensure that the ownership of the banks rested with the government and the government could control and direct the flow of credit towards the sectors urgently requiring financing. Now, after almost four decades of bank nationalization many feel that the responsibility of financing the priority sector should also be assigned to the private sector banks.

Arguments For the View

(a) Private Banks are also part of the Indian economic system and have equal responsibility towards the Indian society. They have to be partners in the process of rapid economic development, which can be done if the Reserve Bank of India (RBI) assigns the responsibility of social sector funding to them also.

(b) The quantum of fees and commissions being charged by the private sector banks are higher than those charged by the public sector banks. Hence, it is only reasonable that the category of the banks that earns more profits also shoulders the responsibility for social upliftment.

(c) By assigning the responsibility of priority sector lending to the private sector banks, the RBI shall create a situation of healthy competition in the banking sector, with fair amount of competition for lending to all sectors. This would also provide the public sector banks with level playing field.

Arguments Against the View

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(a) The government is the owner of the public sector banks and is well within its right to ask its banks to lend in any manner to ensure fulfilment of its democratic responsibilities of equitable distribution of resources. It would be unreasonable to expect the private banks to follow the same line.

(b) Private investors carry out all the ventures with the aim of making profits. Forcing the private bank owners to lend to the less remunerative and more uncertain priority sector would be highly unreasonable.

(c) It would be wrong to ask the under-privileged and the poor to avail the services offered by the private sector banks at higher service charges. It would be better if this responsibility remains with the public sector banks.

“When a choice is to be made between the socio-economic development and the environmental protection, we must choose the latter.” Give arguments For and Against the view.

The developing countries of the world, including India, are grappling with the problem of poverty and deprivation of large sections of population. While the focus of the public policy in the developed countries is on the environmental protection, the developing world is busy in ameliorating the poverty and empowering the underprivileged sections of the society. The socio-economic development at times tries to strike a compromise with the environmental issues and many believe that when there is a conflict between the environment and the socio-economic development, the environment must be accorded priority.

Arguments For the View

(a) Environment is under tremendous stress because of increasing population pressure on this planet. It may be disastrous for the entire world if the issues relating to the environmental protection are overlooked. And when the disasters strike, these do not distinguish between the affluent and the poor or the developed or the underdeveloped.

(b) Placing more emphasis on the socio-economic development by ignoring the environmental issues is a short-sighted and short-term approach.

(c) In the overall interest of humanity, it is imperative to give priority to the environmental issues over the economic development, in case of a clash between the two.

(d) Socio-economic development has no meaning if the whole humanity is endangered. The environmental degradation would not only affect the climate, but also the air and water quality on this earth, which are essential requirements for sustaining the life.

(a) The environmental issues can come to the fore only after the basic needs like food, clothing and shelter are met.

(b) The developed nations have exploited the earth and its resources for several decades and now when the developing nations are growing rapidly, these countries fear that the resources may actually be stretched and less and less would be left for them on earth. That is why these countries now talk of the environmental protection.

(c) When we talk of human rights, the primary concern is the dignified and sustainable livelihood for all, on the one hand, and physiological needs, on the other. Human rights would be grossly violated if these basic needs of the citizens are not met. The environmentalists must understand this.

(d) The poor want their government to make suitable arrangements for the bare minimum needs first. In other words, unless the minimum needs are met, it is useless to talk about the environmental issues.



“Over the past few years, India has done exceedingly well in the field of empowerment of women.” Give arguments For and Against this view.

Traditionally, women are socially backward and are not consulted during the process of important social and economic decision-making in the family. Such traditions are continuing even today. In addition, crime rate against the women is relatively high, they

suffer from several social and religious disabilities and are generally considered to be dependent on their male spouses. India is also no exception in this regard. The participation of the women in the economic activities is low and their percentage in the total representation in the government jobs is also low. Participation of the women in the political governance also needs improvement. But it is felt by many that despite the above handicaps, the country has done very well in the field of women empowerment during the past few years.

Arguments For the View

(a) Since independence, there has been a lot of improvement in the status of the women particularly in the urban and sub-urban areas.

(b) One of the outstanding strides in the field of women empowerment was achieved by the country through 73rd and 74th constitutional amendment when at least one-third of the seats in the Panchayati Raj Institutions and the Urban Local Bodies were reserved for the women.

(c) India is among a few countries of the world where women have held the post of Prime Minister as well as the President of the country.

(d) With improving socio-economic indicators like the female literacy, as well as increasing proportion of working women, the status of women has been on the increase since independence.

(a) In the rural areas where most of the women population lives, a lot more needs to be done for the status of women to improve.

(b) There is an utter lack of political will to improve the status of the women. For the last more than a decade, the Women Reservation Bill has been hanging fire and many political parties have tried to scuttle or postpone it on one pretext or the other.

(c) Indicators like the maternal mortality rate, female literacy rate, adverse sex ratio in most States of the country reflect the low empowerment level.

(d) The increasing crimes against the women, particularly in the cities and towns, reveal the true picture of our achievements in this regard.

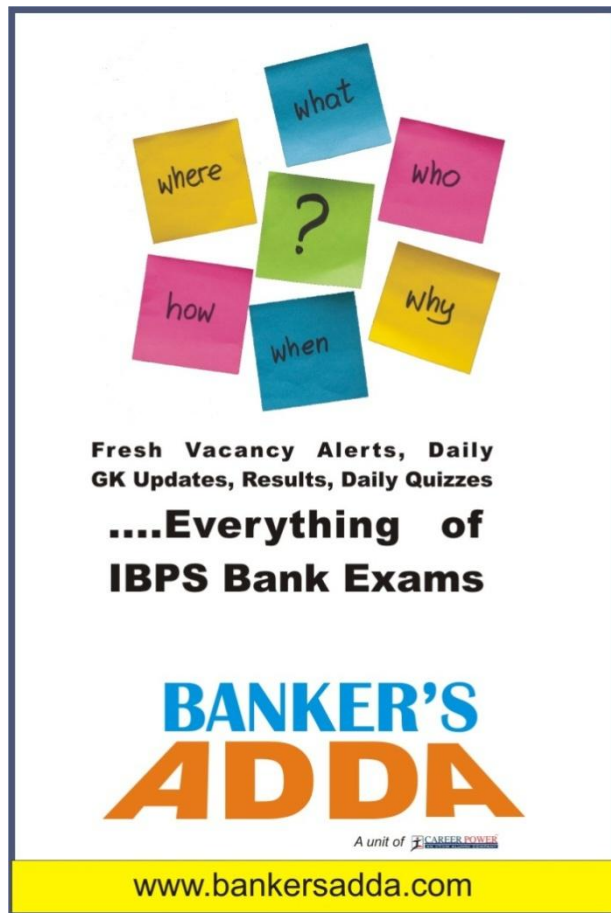
“Unless the prime lending rates are cut down by the banks, it would be difficult to achieve the revival of the Indian economy.” Give arguments For and Against this view.

During the last almost one year now, the Indian economy has been experiencing economic slowdown, thanks to the sub-prime crisis of the United States. Indian economy has been experiencing a very peculiar phenomenon where the inflation rate is high but, at the same time, the interest rates are also very high. It is paradoxical to have high interest rates with low liquidity. In fact, high interest rates are adopted to reduce the availability of cash liquidity in the economic system. Many feel that unless the lending rates were cut, the revival of the economy may be difficult.

Arguments For the View

(a) Higher lending rates in any economy deter economic activity, as the higher cost of capital requires higher rate of return, which is difficult to be obtained at a time when the world economy is experiencing recession.

(b) Rate cut by the RBI as well as by the banks would reduce the cost of capital and even those projects which were having lower rate of return would become economically viable and the economic activity would pick up.



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(c) High lending rates are generally accompanied by higher deposit rates in the economy. High deposit rates encourage higher savings rather than higher investment.

(d) Historically, all the developed countries have lower interest rates. It is one of the undeclared pre-condition for rapid growth of any country. No country can grow faster with higher interest rates.

Arguments Against the view

(a) It is wrong to say that the Indian economy is experiencing any type of slowdown. There has been minor impact of the global developments resulting in reducing of the expected growth rate to around 7 per cent, which by no standards can be termed as low.

(b) The world economy is undergoing the recessionary phase at present, which developments may impact the pace of development in the country only to some extent.

(c) Economic situation in the country at present is complex and it would be wrong to blame only the higher prime lending rates. There are many other factors in the market which need to be attended.

(d) Along with the cut in the lending rates, the government is required to take several other measures like adoption of pro-active monetary policy, effecting the credit control measures and other economic policy measures. Cutting the lending rates itself may not actually help. It is wrong to say that unless the prime lending rates are cut down by the government, Indian economy would not revive.

“The current measure of price rise in the country is faulty and misleading, requiring complete overhaul.” Give arguments For and Against this view.

Data about price level and the pattern of price rise or decline is essentially required by every economy and measurement of inflation rate in every economy is thus a crucial input for the economic policy makers. Several economic decisions depend heavily on the measure of inflation rate. Various monetary policy measures like the Bank Rate and the resultant interest rates (both lending and borrowing), money supply, credit creation by the banks are dependent on the rate of price rise. Similarly, fiscal policy measures like the rates of import and export duties, excise duties and personal taxation rates are also influenced by the rates of price rise and decline prevailing in the economy. In India, the inflation rate is worked out on the basis of the variations in the Wholesale Price Index (WPI). Consumer Price Index (CPI), on the other hand, determines the amount of dearness allowance to the industrial workers.

Arguments For the View

(a) The WPI is a representative index which includes the variation in the rates of certain commodities in which the food articles, engineering goods, manufactured products and other goods produced in the country are represented. The data is then used to measure the rise in wholesale prices. It does not completely represent the change in price of the food articles fully and requires changes to achieve this.

(b) The economy has become globalised and open now and the composition of its total production as well as exports has undergone drastic changes. The composition of WPI must also change to meet the requirement of the modern times.

(c) For the consumers, it is the CPI which is more representative of the price situation of the goods required by the households. Hence, for the purpose of consumers, the CPI- related inflation rate must also be revealed to the general public so that the true picture on the price front becomes known to everyone.

Arguments Against the View

(a) The WPI-based inflation figures are used by the government for various decisions and not specifically for the consumers. These figures have to be broad based and representative of the whole economy and not of a particular segment of it.

(b) As per the practice followed in other parts of the world also, the WPI is considered to be a true representative of the measure of the fluctuations in the general price level in the country. The data is used for various economic applications by the government, as also by various private sector organisations.

(c) WPI and CPI are used for two separate measures and applications. Their purpose is also different. Rather than complete overhaul of the system, it would be better if the composition of the two is re-worked and suitably modified to meet the current day requirements. Further, efficient application of the two is also very important.

“The Indian society has become the slave of English language and it must be broken free of it.” Give arguments For and Against this view.

It is a historical fact that India remained under the British rule for about two hundred years before its independence. This was the time when most of the developed countries were consolidating their economic gains and the technology and modernisation was getting evolved. It was the British who laid the foundation of modern industries, railways, press and media and the modern education system in the country. In the meanwhile, during their rule, the British administration carried out all its administrative work in English language and everyone who wanted to be in government service or to be associated with the British in any manner, had to learn this language. As a result of all this, the legacy of English language remained in India even after the British left this country.

Arguments For the View

(a) Today the worth of an individual is generally judged in India by his knowledge and proficiency in the English language. This smacks of the colonial attitude and must be stopped.

(b) Countries like China, Japan, France and various other non-English speaking countries take pride in their mother tongue and ensure its development in their respective countries. In Japan, till recently, even the advanced scientific research and development had been taking place in Japanese language. It would be appropriate if India also goes ahead with a similar policy.



(c) Majority of the population in the country does not have access to instruction in English medium in schools. The students of these schools are treated as illiterates for various jobs even after the completion of their studies.

(d) Even after achieving the aims of Sarv Shiksha Abhiyan, if the emphases on English is not reduced, the neo-literate would virtually remain illiterates.

Arguments Against the View

(a) While it is important to promote Hindi and other regional languages in the country, the importance of English language cannot be undermined, as most of the advanced scientific research in the world is taking place in English only. Doing away with English may put the country back by a few decades.

(b) In a country having multiple languages and where a few States fear imposition of Hindi language on them by the government of India, English is the only acceptable link language with the non-Hindi States and cannot be abandoned in an undue haste.

(c) English is one of the most widely spoken and understood international languages and its good knowledge provides Indians with an edge over the citizens of the non-English speaking countries.

“The policy of loan waiver is a populist decision, rather than being a prudent economic policy measure and for future it should be barred by law.” Give arguments For and Against this view.

Whether it is the free power for a particular section or the waiver of loans, the elections become the immediate causes for such policy measures. The parties try to draw two benefits—one at the time of elections to make populist promises and the second at the end of term and before the next elections to win over the voters. One such recent example is the decision of the UPA government to waive the farm loans amounting to over Rs 65,000 crores. Considering the adverse economic impact of such decisions, many people are of the view that such measures should be barred by enacting suitable laws.

Arguments For the View

(a) The loan waiver amounts to rewarding the default on repayment of loans and may encourage such tendency among the farmers in future. Such a practice must be curbed.

(b) A waiver scheme for the small and marginal farmers is understandable but there is no logic in extending its benefits to medium and large farmers. Taxpayers' money can not be squandered like this.

(c) Loan waivers have disastrous effect on economy, as the fiscal discipline of the government as well as that of the public sector banks is shaken badly.

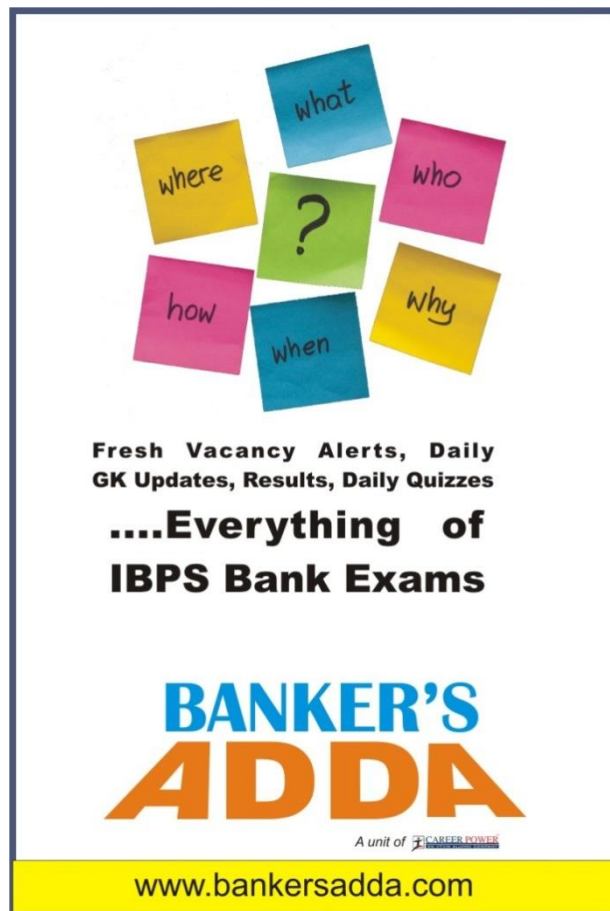
(d) The Election Commission of India must put restrictions on such populist announcements in the manifestos of the political parties, so that the evil is nipped in the bud.

Arguments Against the View

(a) Other than the agriculture, other sectors of the economy are doing extremely well and the fruits of economic development are not trickling down to the rural economy. Many farmers have committed suicides. In such a scenario, loan waiver has come as a great relief to the poor farmers.

(b) Bad debt caused by non-payment by the industrial houses and other well to do persons of the country is quite huge every year. When we are not in a position to recover all the loans from well to do people of the economy, extension of this benefit to lakhs of poor and needy farmers should be welcomed.

(c) In a democracy, it would be wrong to restrict the right of the political parties. The manifestos are the pre-election policy indications and if the people of the country choose a particular set of such indications and vote for a particular political party, there is nothing wrong. It rather strengthens the democracy in the country.



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