



*It's All About A(P)ttitude!*

# *Descriptive English*

PGGA

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.:** 8600972993, 9850424051

## EMAIL WRITING

### 1. Write an email for an application for the post of An Assistant English Teacher through an advertisement.

Dear Madam,

With reference to your advertisement in The Times of India edition dated 20<sup>th</sup> June 2014, I am interested in applying for the post of an Assistant English teacher in your esteemed institution. I am 24 years old and I am currently pursuing my Masters in English from Pune University. I worked as an assistant teacher in various schools and I enjoyed the work very much because it involved organising various language based recreational and academic activities for students at school. I feel that I would be well-suited for this job as I am very responsible and reliable. I am very fluent in English and I am a quick learner and easily adaptable to situations. I will be grateful if you would consider my application.

Please find attached my resume for your reference.

I look forward to hearing from you soon.

Regards,  
Shibu Shergill

### 2. Mail from the VP to rebuild faith in the organization

Dear Colleague,

I, Harshvardhan Patil, CEO, Wiztech am writing a mail to you as a mark to strengthen our team which has been through troubled waters lately due to the structural changes in the organisation. I rightfully understand what you must be going through as it is a difficult phase for you and the organisation.

As you have witnessed, Wiztech has created waves in the IT industry in a short time and has a strong presence in the market. However, the changes in the organisation has created a certain level of upheaval and it is time that the right people take charge. We have taken certain decisions where a few more changes in the higher management were inevitable and justifiable.

I am making a humble request to continue your hard work with the high levels of commitment that you have always wilfully exhibited. I assure you that your interests will be safeguarded and there is no need to feel insecure on any front. As a team, we have moved mountains and will continue to do so.

I would request you to keep the faith and together with our persistence and perseverance we will try our level best to achieve our company goals and objectives.

Best Regards,  
Harshvardhan Patil,  
CEO,  
Wiztech

*Pankaj Gandhi's Academy*

### **3. Mail from a female candidate reporting abuse by a male colleague**

Dear Rajesh,

My name is Radhika Kulkarni and I am working as a software developer in SAP since 2012. I would like to bring to your notice, an act of indecent behaviour by Mr. Harshal Gupte, the business analyst.

Mr. Gupte has made indecent advances towards me many times. He has passed lewd remarks whenever he is around and I have requested him politely not to indulge in this behaviour. He has gone to the extent to touch me during a meeting and I was unable to react because the client was present at that time. I have never faced this discomfort with any other colleague till date. Whenever I have requested Mr. Gupte to behave himself, he has tried to come back with a vengeance each time.

I find it very uncomfortable and have lost the motivation to come to work. I am aware that I can file a complaint under the Sexual Harassment in the Workplace, Act, but I thought that it would be better if I share my problem with you and take your help in this matter.

Thank you very much for reading this mail and I hope that you have understood my problem and can help me with a workable and prompt solution.

Awaiting a reply from you.

Regards,  
Radhika Kulkarni

### **4. Mail from the project lead to the team for lagging behind schedule in delivering the project**

Dear Ahaana,

I am writing to you in connection with our meeting last week for the project deadlines and submission to the client as per schedule. During the meeting, it was decided that considering all the bottlenecks and issues, there would be a strict adherence to the timelines for the project submission which is not going to be achieved.

I would like a report on the team's workplan and deliverables and the reasons for the delay in submitting the project to the client. I need a detailed update on the status of the project based on which we will need to push the deadline with the client. I would like to know whether there are challenges on our end or from the client.

As you may be aware, if the project is not submitted on time, then the company is liable to pay a fine as per the agreement signed with the client. Please ensure that the status update report is ready for review as soon as possible, after submission of which, I will need to set up a conference call with the client. Besides, if there is anything that the client was supposed to provide and has not, then I could request for the same.

Regards,  
Bala Swamy,  
Project Lead,  
IBX Systems Ltd

***Pankaj Gandhi's Academy***

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

## 5. Mail from the Project Lead to the customer about the Lagging behind Schedule

Dear Watson,

Hope this message finds you well. Further to our conversation last week regarding project submission on 24<sup>th</sup> August 2014, I would like to apologise for the delay from our end. Due to unforeseeable circumstances, we were unable to submit the project as per schedule, even though all was going as planned.

I would like to bring to your notice that the data that you were supposed to provide us has not yet been sent. This has resulted in a delay. We need to incorporate the data to ensure that the project is fully functional and has no bugs while running the application. I had made a similar request to Mr. John Derrick, but we are yet to receive the data.

I would request you to kindly provide the data on a priority basis so that we could accelerate the project development and send you the final product in time. We assure you of our best services at all times. In case there is a need to discuss anything further, we could set up a conference call at your convenience.

Regards,  
Bala Swamy,  
Project Lead,  
IBX Systems Ltd

## 6. Mail to the team regarding judicious use of paper, printer and electricity

Dear Team,

This mail is with regard to the guidelines to be followed when using the items such as paper, printers and the electricity. We believe in safeguarding the environment and try to make conscious attempts to create responsible employees.

Please see to it that you do not use paper unless asked or directed to. As you are aware, our prints run into thousands of pages and very often the paper is not reused and has to be discarded. Unless directed or needed, please ensure that you do not take unnecessary prints of documents. The printers are set up on each floor for the convenience of the employees to avoid inconvenience in case of urgent printouts. Please use electricity with care. If possible take the stairs in order to avoid too much use of the lift. There are certain employees who need to use the lift due to their health problems and it is our responsibility to protect their interests.

We hope that you will follow these guidelines and if you have any queries you can reach Asmita on her mail id [asmita@digix.com](mailto:asmita@digix.com) or call her on 903853567.

Looking forward to your support and cooperation in making this world a better place!!

Regards,  
Juneja Raut,  
HR Manager

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

## 7. Application for Leave

Dear Sir,

I would like to apply for leave from 15th June 2014 to 1st July 2014, because I have to go to my native place, Aurangabad to attend a family function. I will complete all the designated tasks before I go on leave so that the work should not suffer.

I would request you to please grant me the same.

Regards,  
Seema Das

## 8. Submission of a project proposal

Dear Sir,

Based on our conversation last evening regarding the project proposal, please find attached our project proposal with all the specifications.

Our proposal is prepared on the basis of our past successful assignments with our clients. Our constant pursuit is to offer the state of the art technology coupled with cost effective implementation ensuring a superlative level of customer service.

Please feel free to contact us in case of any queries.

Regards,  
Harshata Mehr,  
Project Lead,  
Suyog Solutions

## 9. Request for quotation

Dear Mr. Menon

We are interested in making a purchase for which we are looking for the most suitable rates. Please provide a quotation for the following products.

Sr No	Product Name	Product Requirements	Quantity
1	Valve	SA3 Valve Model	10000
2	Handle	A14 Bar Handle	5000
3	Pipe	3 inches	6500

We hope that you will provide us a very competitive bargain. We are seeking quotations from several other vendors too.

Regards,  
Sameer Shetty,  
Manager- Sales  
Asia Pro Limited

*Pankaj Gandhi's Academy*

## 10. Write an email to your manager giving him an explanation about the project lagging behind schedule

Dear Sir,

Further to our discussion regarding the delay in the submission of the project as per the timeline, please find below the reasons for the same.

- This customer has been making several changes during the project development stage and that led to a dedicated team of professionals working at a stretch to resolve the queries and make the requested changes.  
As a result, we were unable to adhere to the timelines of the project completion.
- During this period, our key team members were not keeping good health and only a few tasks could be delegated as they were not niche skills. This too affected the timelines.
- The communication protocol followed by the customer is very time consuming and elaborate, due to which one query took three to four working days to resolve and the concerned person at their end was travelling at the same time.

I, on behalf of the team take the complete responsibility of this delay and the inconvenience that has been caused due to this stretched time span. However, we are sure to complete the project with all the consolidated inputs by this Friday, the 17<sup>th</sup> of October.

I hope that I have provided a comprehensive explanation for the performance of the team. Please do provide your feedback on this matter at your convenience.

Regards,  
Sujal Khanna,  
Team Lead

## 11. Write a mail to a potential customer describing the new product of the company.

Dear Mr. Deshpande,

Greetings from IBX!

We take immense pride in the fact that our esteemed customers have voted us as "The Best Brand" for the third consecutive year. Our journey and success could not have been possible without your contribution. Since 2000, it has been a huge learning curve for us to suitably assess the market needs and potential while balancing the company's vision and mission.

We are pleased to introduce our new product PROD VCD11 that is going to be launched on the festive occasion of 'Diwali'. PROD VCD11 is created to match the needs of those who are constantly on the move and need to carry huge amounts of data with them. Most of the times, in remote areas, access to information through the internet becomes a key issue and keeping in mind the dynamic advantages of technology, we have designed a product that has an auto backup facility with virus protection even in the standby mode. PROD VCD11 is compact, easily portable and pliable too.

IBX has always ensured a 100 percent utility and value of its services and products with an ever increasing base of consumers in national and international markets.

We look forward to a fruitful association with you and assuring you of our best services at all times.

Regards,  
Ms. Kanchan Sondhi,  
Manager,  
IBX

*Pankaj Gandhi's Academy*

**12. Write an email to your manager giving him an explanation about misbehaviour with a female employee**

Dear Sir,

In response to the complaint filed by Sunanda Joshi regarding misbehaviour, I would like to present my case and provide an explanation for the same.

As Sunanda said that I used inappropriate language on two occasions, I would like to justify that I did not mean to hurt her or upset her in any which way. I was under immense pressure and she had not completed the allotted tasks given to her. When I questioned her about this lapse, she got into an argument with me. In the heat of the moment, I used a few inappropriate words after which I immediately apologised.

As far as making the wrong advances towards her is concerned, I would like to say that I did not mean to touch her with the wrong intentions. It just happened while we were leaving the room and Rahim walked in the room at the same time unexpectedly. I tried to balance myself and get support to prevent myself from falling.

I hope that I have been able to justify my actions and behaviour. I did not mean to hurt Sunanda's sentiments and if I have done so unintentionally, I am willing to write her an apology letter or face the consequences as per the company's policy.

Regards,  
Tapan Raina,  
System Analyst

**13. Write an email to a candidate stating that he has been rejected**

Dear Manisha,

Thank you for your interest in seeking an employment opportunity with Wanderbar Sales Private Limited. We have screened your resume and other related documents and would like to inform you that your qualification and experience do not match with the job profile as required. As a result of which we will not be in a position to consider your application. In case there is a suitable position that matches your profile, we will get in touch with you.

We appreciate your efforts in applying for this position and we wish you all the best in your future endeavors.

Regards,  
Pritesh Shah  
Dynamic Solutions

**14. Write an email stating that you are resigning from the post**

Dear Sir,

My name is Sujal Joshi and I have been working with Tech Super Systems as an Analyst since July 2011. I would like to resign from this post with effect from 15<sup>th</sup> December 2014. My last working day will be 13<sup>th</sup> December 2014.

I have been having persistent health issues as a result of which I am not able to spend long working hours in the office. The doctor has advised me to stay away from the computer and take as much bed rest as possible. I

***Pankaj Gandhi's Academy***



have shared a very memorable professional journey in this organization and I am fully aware of the work standards that are followed here.

I will complete all the tasks that were allotted to me within the timeline and do the handover on 10<sup>th</sup> December 2014. If there is any more work that is to be completed, please do let me know so that I can finish that as well. As far as the paperwork and formalities are concerned, I will personally meet you.

Regards,  
Sujal Joshi

## 15. Write an email to the team providing a holiday list for 2015.

Dear All,

I have had response from most of you on the proposed holiday list for 2015. Before I let you know the decision on this, let me share a few matters:

1. Most of us work without any working hour schedule because our work involves us having this flexibility for best results. Let us continue in the same vein so that our work would be effective.
2. I understand that many of us also operate from home even during normal working days/hours. We do not insist on all being present at office every day with a fixed office working time.
3. There have been several instances of us taking a short break for personal reasons, with the approval of our immediate supervisor and without affecting our job requirements. These will all be informal arrangements.
4. Ever since its inception, Target India has been operating on a 6 day week formally (Monday through Saturday). However as a consequence of item 1 above, there have been occasions when we have worked even on Sundays (at office, from home, on tour, over telephone calls etc.)

As an organization our official closed holidays in 2015 will be as per the list below:

Date	Day	Purpose / Festival
January 1	Friday	New Year Day
January 14	Thursday	Pongal
January 26	Tuesday	Republic Day
May 1	Saturday	May Day
September 11	Saturday	Vinayaka Chaturthi
October 2	Saturday	Gandhi Jayanthi
October 16	Saturday	Ayutha Pooja
November 5	Friday	Deepavali
November 17	Wednesday	Bakrid
December 25	Saturday	Christmas

Note: Independence day – August 15<sup>th</sup> falls on a Sunday (the weekly off day)

Please feel free to connect in case of any queries.

Regards,  
James Mathai  
Director

***Pankaj Gandhi's Academy***

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

# ESSAYS

## 1. What are the measures that can be taken to improve the education system in India? (520 words)

An increase in the education outreach in India has been one of the key contributors in the rise of India's economy over a period in time. Even though the system has undergone several structural and cosmetic changes, there are certain shortfalls that pose a threat to this fundamental right of every citizen in the Constitution of India. With the advent of globalization, there has been a major makeover in all sectors and a lot needs to be done to make the improvised Indian education system most effective and fully functional. In the following paragraphs, I would like to suggest short term and long term measures to address the challenges in the education system.

The education system is not as modernized as the times are. The traditional technique of theoretical knowledge has an advantage over a practical learning approach. This results in the student having a learning gap between the resources provided and the requirement. Here the students are denied the choice of their own subject of interest and a marks based approach results in unhealthy competition and inadequate knowledge of the subject matter. Therefore I think that there should be more emphasis on practical knowledge and the student should be allowed to choose a subject of interest. The focus of the system should focus on skill based education.

Another fundamental flaw in our education system is harnessing creative expression, original thinking and innovation. The students are driven within timelines to complete the assigned subject and that does not allow analytical thinking. Rather it paves way for rote learning to get the highest marks instead of the concept. I firmly believe that a priority should be given to research and development in such a way that it becomes a coherent curriculum.

The Sarva Shiksha Abhiyan (SSA) is a flagship program by the government to provide free and compulsory to the children who belong to the 6-14 years age group. However impressive, this seems on paper and as a policy, there are several implementation challenges such as shortage of trained teachers, lack of proper infrastructure in schools, poor sanitation inadequate water supply, improper teacher student ratio and a high school dropout rate. Unless these challenges are not urgently addressed, there will be a poor utilization of allocated resources and advanced plans for stepping up education cannot be achieved.

The private sector in education has been highly commercialized due to poor government control, lack of strong regulations and improper monitoring and supervision. The private schools are supposed to have a 25 percent reservation of seats for underprivileged children, but many schools are not executing this. Hence, the private sector needs to be roped in and monitored by the government in such a way that education becomes a necessity and not a luxury.

There are other measures that can be taken such as setting up open schools, mobile schools, night schools and vocational training for those children who are unable to attend full time school due to their economic conditions. The girl child is yet to be granted the privilege of education as it goes against most of the commonly followed practices of gender inequality.

## 2. Do you think that globalization is a necessary evil?

In my opinion, globalization has become a culture in itself. What began an economic change has impacted the world at large and not left any place. In simple words, the term globalization can be defined as the increasing interconnectedness of people and places as a result of advances in transport, communication systems and information technology, which has caused political, social and cultural convergence across the globe. Globalisation is more or less a business phenomenon. I think that globalization comes with more positives and I would like to present my thoughts on the same in the following paragraphs.

Globalization has proved to be an effective tool for economic prosperity world over. Supporters of free trade claim that it increases economic prosperity as well as opportunity, especially among developing nations, enhances civil liberties and leads to a more efficient allocation of resources. Economic theories of comparative advantage suggest that free trade leads to a more efficient allocation of resources, with all countries involved in the trade benefiting. In

*Pankaj Gandhi's Academy*

general, this leads to lower prices, more employment, higher output and a higher standard of living especially for those in developing countries. A very good example of this is China, where globalization has taken a strong foothold and there has been a significant drop in average poverty rates there. In comparison to this, places where globalization hasn't made a mark like Sub-Saharan Africa remain poor and scarcely developed.

Globalization has had a powerful and positive effect on Indian economy and society. The recent growth and spurt in Indian economy, job market and spending power of Indians can be attributed to globalization to a great extent. International trade is good for economy and it has benefited ours. It has increased the connections of our economy with others and has made us more open and ready to change and adapt. It is even better for the consumers and product availability, variance and quality has also increased.

Globalization has led to a decrease in many social problems apart from poverty. Income inequality has decreased to a great extent in many countries as well as all over the world. Life expectancy has increased and infant mortality rates have decreased in the developing regions of the world. The food intake and quality has increased and has become better. Global Literacy rates have increased. Between 1950 and 2013, the global literacy increased from 52% to 84.1% in the world. The measures of human well-being have seen an overall improvement and globalization is part of the explanation. People now have better access to clean, potable water, improved sanitation and better healthcare in the countries where globalization has been an economic and social trend. Cultural and social aspects of various countries especially the developed ones have benefited from globalization and multi-cultural influences.

Literacy rates, rising feminism in many such countries, increasing trends toward electric power, cars, radios, and telephones per capita, better work conditions, escalated living standard etc. are the indicators of this. In very conservative countries like Pakistan, women have started stepping out of their homes. Technology, be it forms of state-of-the-art cellular phones or electronic gadgets has entered our lives. There has been a definite shift in the mindset of people with regard to disposable income, conservative ideals, religion and caste etc.

The overall effects of globalization can be felt in all areas. From the industrial point of view, there has been an emergence of worldwide production markets and broader access to a range of foreign products for consumers and companies. On the financial front too, there has been an emergence of worldwide financial markets and better access to external financing for corporate, national and sub national borrowers. Considering the economic perspective there is a realization of a global common market, based on the freedom of exchange of goods and capital. And on the political front., political globalization is the creation of a world government that regulates the relationships among nations and guarantees the rights arising from social and economic globalization. There is also an increase in information flows between geographically remote locations.

Moreover, from an ecological perspective, the advent of global environmental challenges that cannot be solved without international cooperation, such as climate change, cross-boundary water and air pollution, over-fishing of the ocean, and the spread of invasive species. Many factories are built in developing countries where they can pollute freely. There is a greater international exchange that has led to the spread of multiculturalism, and better individual access to cultural diversity (e.g. through the export of Hollywood and Bollywood movies). Travel and tourism have increased with greater immigration all over the world. There has been a spread of local consumer products to other countries and even world-wide fads and pop culture such as Pokémon, Sudoku, Origami, YouTube, Twitter and Facebook. Therefore, I would like to conclude stating that globalization is a necessary evil and is here to stay for a long time.

**3. “In any large business organization, teamwork is the ultimate key to the organization’s success.”**

**In your view, how accurate is the foregoing statement? Use reasons and/or examples from your experience, observation, and/or reading to explain your viewpoint.**

“Teamwork” – effective collaboration and coordination – plays an important role to the growth and subsequently to the success of an organization. It is beneficial not only to the individuals in terms of gain in knowledge, but also to the organization in terms of productivity, profits and so on and so forth.

The chief reason for my view is that teamwork promotes effective coordination and collaboration among the team members thereby helping an organization to achieve success. For example, teamwork helps a team complete its tasks in the given timeframe helping it achieve productivity. A productive team brings profit to an organization.

Continued profits add to the growth of the organization thereby making it successful. Therefore, teamwork is the ultimate key to the organization’s success.

Another reason for my view is that teamwork also contributes to the overall development of the team members. For example, one task is broken down into several sub-tasks that are then executed individually. After execution, the difficulties or experiences are shared within the team. This knowledge sharing creates awareness within the team not only keeping the members updated but also contributing to the overall development of the team members. Moreover, teamwork promotes a healthy culture within the team, indirectly contributing to the success of the organization.

In sum, I concur that teamwork is the ultimate key to the organization’s success. It not only brings growth and profits to the organization but also contributes to the overall development of the team members.

**4. “A Nation should be valued primarily on the basis of its artistic and scientific accomplishments rather than its business and economic progress.”**

A nation should be valued based on the business and economic progress rather than artistic and scientific accomplishments. A nation with economic zenith will anyways be rich in artistic and scientific accomplishment. There is a correlation between the two aspects as societies where economic stability is present, people can think of innovation and creativity.

If we look at the history, we can see that most of the scientific discoveries and inventions made by those countries which has better business and economic environment. They have the markets which can put big money on innovation and value the intellectual properties. People in these country have financial security to devote their time on scientific work. Lot of research and development is carried out which is mostly funded by private organizations.

The economically backward countries would be in no position to spend big money on research and development. The people of these countries doesn’t have financial capability to devote their career to scientific research if not much money is involved. The business and economic environment doesn’t enable private firms to put lot of money into R &D. Thus, there is not enough encouragement for scientific community. One of the examples in the number of noble prize winners in science are from western countries not African countries.

Countries with business and economic progress will be better position to appreciate and encourage the art both in literary and no-literary front. A painter from a poor village in Bangladesh would not make it big but same person would have more chances of making big fame and money in city of London. It’s all about peoples anticipation in the art.

If country has better business and economic environment, there will be more artistic and scientific accomplishments. Thus, nations should focus on economic development and create society which values art and science.

## 5. The rich are getting richer and the poor are getting poorer (450 words)

Even though civilizations have evolved, less is being witnessed to increase equality. The world can be proud of several achievements in technology, science and medicine. The more human the world tries to get, the more inhuman it seems. Terms like education, human rights, unity and equality seems to be best when read and referred to in books. Most of us would prefer to talk and discuss about this when we have nothing better and impersonal to do. Talk about how to make the world a better place. Admire the rich and famous and blame the poor for their everlasting standard of life. I may sound cynical but there is a reason. A recent report by Oxfam that was released on 20<sup>th</sup> January 2014 states that 85 richest people in the world equal 3.5 billion poor which is almost half of the world's population.

This is the 21<sup>st</sup> century and it is the elites that rule the world. They set the groundwork, feed the politicians, standardize corruption, dodge taxes to their advantage and miraculously progress and prosper in their sheltered and protected framework. The political and economic systems have become favorites of the rich and famous when intended to be for all. Are we talking democracy here? Simply because in US and India, the two democracies, one developed and the other developing, inequality is at its best. In India for instance, the number of billionaires has grown from 6 to 61 in a decade according to the report "Working for the few". 61 billionaires and 1.2 billion people is a comparison that one cannot even imagine.

Speaking of India specifically, what are the causes of this never ending viscous cycle? Firstly, there is a shift of population from agriculture, a slow growing sector to the industries, a rapidly growing sector. This results in a capital intensive nature where the concentration of income is in the hands of few. Secondly, there is an unequal distribution of assets. In rural areas, land ownership is highly unequal with poor implementation of property and inheritance laws. As for the rich, they work in "rent think sectors" where they use scarce resources with an income generation through profits, rent and interest. Other factors include population, inadequate employment opportunities, differential regional growth, low awareness on government schemes for the poor and underprivileged, labour immobility and growing indebtedness.

I would like to suggest a few short and long term measures as I am still hopeful of change. The measures include successful strategies to control our ever increasing population, social security measures for the poor, vocation based education to promote village industries, disallow dodging taxes, disallow the usage of wealth for political favors. I would like to conclude by quoting what Obama said "Inequality is morally wrong and bad economics".

## 6. What are the energy related challenges in India? (650 words)

India's large scale development and economic growth have placed a high demand on the energy sector since a long time. There have been several policy reforms that have prioritized energy but the results have not successfully translated into achievable targets and outcomes. Nearly a quarter of the population lacks access to electricity projecting the gap in supply and demand. As India is focusing on industrialization energy use has to be rationalized for better resource allocation and equal distribution to the entire population. I would like to highlight a few challenges faced by India in energy. The massive collapse of India's power grid resulted in a blackout on 30<sup>th</sup> and 31<sup>st</sup> July 2012 which deprived 700 million people of power and it disrupted regular services. It was indeed a huge lapse on the part of the government and another incident like this should not take place again.

The energy sector in India has to be prioritized at the policy level by the government. Energy supply and demand has a high imbalance and that has resulted in an unstable market for the energy sector. Moreover, there is a high price instability that has further affected functioning of the players involved in the energy sector. The energy sector in India has not drawn very huge investments despite its demand. The current trends are short term solutions to India's energy consumption but there is no strong and focused policy for the sustainability of energy if India continues to grow and develop at an aggressive pace. The energy sector needs to focus on adopting technology while balancing environmental threats for India's sustainable future energy future. India is highly dependent on imports for fuel and needs to address alternate options as well.

The advent of the private sector in the energy market has created competition. However, the private sector needs to be controlled and monitored for the interests of the country at large and not only a few selected favorites. Corruption based practices are harming the interests of those who need energy. Subsidies are a favored option but it needs successful policy implementation. The central and state governments need to have a better coordination. The power sector in India has been liberalized with many private investors getting into the energy market. However, the central and state governments need to create a sound investment climate for these entities. The coal sector in India is orthodox and least open to private investment. If there is competition from private miners it could improve the productivity and bridge the gap between demand and supply. Even though India has the largest coal reserves in the world, it has to import more and more coal for its fire plants. The oil and gas sector have also been liberalized by the Indian government. But, subsidies that have been targeted to benefit the poor are not as successful. This results in creating a financial burden that is not increasing an interest and initiative to create a stable market to attract foreign and private investors. The nuclear sector is controlled totally by the central government and faces opposition over the safety and environmental aspects of its use.

The Indian energy sector is facing a growing pressure on imports and shortage against demand. Power crisis in India is a hurdle in the power system and an outcome of incorrect decisions and poor governance. The government has started introducing policies for renewable energy source options. The Ministry of New and Renewable Energy has provided grants as part of subsidies for solar powered water pumps. This will help boost agricultural yields and reduce the use of diesel that is expensive. The LPG subsidy was a good initiative to provide easy access to the LPG users. Most important, carbon emissions need to be controlled for environmental purposes. If India is able to address these challenges, the energy sector will be stable and will further facilitate India's economic growth.

## **7. Your Views on the use of Social Media by Politicians (650 words)**

I think that this topic reflects the responsibility of the politicians to handle social media. There was a recent statement made on similar lines by Nitish Kumar in September 2013 when he was asked on his interest regarding tweeting. He did not even know what twitter is. In my opinion, I would like to say that it depends on the extent the politician can justify his or her tweet and messaged. There is no harm in the use of the social media by politicians.

The news on the tweets exchanged by Shashi Tharoor, the Indian Minister of State for Human Resource Development and Mehr Taraar, a Pakistani journalist. Apparently, his wife, Sunanda had posted an unpleasant set of words regarding the tweet received by Mehr Tarar about her love for him. Referring to this, I would like to state that social media becomes misused when personal statements spread quickly tarnishing the public image of the politician. Tharoor ran into trouble earlier on his tweet which said that he would travel "cattle class" in solidarity with all the "holy cows" and the Congress party strongly disapproved of this. Sunanda Pushkar exposed her husband's affair to his 2 million twitter followers while accusing the journalist of being an ISI agent as well. Unfortunately, this kind of mudslinging as updates on tweets reflects poorly the politicians' level of responsibility towards the country. Politicians who are casual about their public image in any case should not use social media. Carrying forward the example of Nitish Kumar, his government does not have an FB page as he sees no value in social media unlike the Congress and BJP. He stated that a politician does not need social media to connect with his people on a daily basis. Tweets are used by actors who believe in having a huge fan following and politicians don't need to do so. Narendra Modi has left Shashi Tharoor behind to become the most popular Indian politician on social networking websites. His social media presence is making him extremely wanted and popular as he is also the most mentioned politician on Twitter. He has a fan following of approximately 18 million people and that is a huge following. This could be more due to his views on policies related to development and economy, caste and religion. But all in all, it seems that this politician was able to deal with social media as an effective campaigning strategy for the upcoming elections of which the results are clear. Besides Narendra Modi and Shashi Tharoor, there are other politicians like Mamata Bannerjee, Naveen Jindal, Rahul Gandhi, Omar Abdullah, Arvind Kejriwal and Manmohan Singh who are social media savvy. This goes to show that social media is catching pace with politicians as a strong medium for campaigning and communication for luring voters.

On a national level, Modi has maximum followers, but internationally Obama has over 33 million followers. According to my knowledge, it is estimated that India had more than 150 million internet users out of which 65 million are Facebook users and 35 million have Twitter accounts. That goes to show that over 10 percent of India's

***Pankaj Gandhi's Academy***

population are internet users, and that gives politicians a good scope to directly address large and increasing numbers. In due course of time, the government too may consider using social media for publicising the activities and initiatives of all the government departments and ministries.

I would like to conclude that the use of social media by politicians emerged strongly in 2014 and is here to stay. However, a lot needs to be done to ensure better use and politicians need to maintain their public image responsibly while using social media. There have been several examples, cases and incidents of the correct use, misuse, the reasons for using social media, and how it can be a strong tool for political interests with the participation of citizens.

## **8. E-Commerce / eCommerce in India (535 words)**

Internet has become an integral part of the growing population segment in India. The changing lifestyles of the urban population have created an upward trend of relying on the internet for shopping needs. By definition, eCommerce is a medium where the sales and purchase of goods happens via the use of internet. There are different types of eCommerce such as consumer to consumer, business to business and business to consumer. The most popular of these sites are eBay, naukri.com, shaadi.com, ECommerce has many aspects like television shopping, mobile shopping, internet shopping and all this forms a part of digital commerce. The different stakeholders in the eCommerce industry are the government, suppliers, eCommerce players and the buyers. eCommerce started in India in 1996 and it has been expanding since then. The eCommerce market has grown by 50% in the last five years. The interesting part about eCommerce in India is that the entire revolution happened in a span of 15 years in comparison with the US that took more than 50 years. According to industry experts, there is going to be a 55-60 percent growth rate in India in the year 2014.

eCommerce in India has changed to a great extent with online travel, online retails and online classifieds. There are over 200 million internet users in the country out of which nearly 90 million visit online shopping sites. The number of people who actually shop online is very less. The number of users who make payments online is expected to grow from 11 million to 38 million in 2015.

With such a rapidly growing sector, the government needs to ensure certain regulatory measures in order to streamline the eCommerce industry in India. There are several challenges that surround the eCommerce sector in India. Even though eCommerce is growing in leaps and bounds attracting domestic and international players, there are no specific eCommerce laws in India unlike other countries. The laws that control eCommerce in India are not concise and precise. This deters genuine players and investors to create the market presence as there is no security and stability offered by the government. As this sector is attracting many players due to the profit margins and immaturity of the markets and is increasing competition in this sector. This sector is dynamic in nature and very often the business models keep changing to such an extent that certain businesses find it hard to survive if they are unable to upgrade their business models such as in the case of DVD rentals. Innovation is the need of the hour in this sector. The bulk of the eCommerce business is in the urban areas and in the rural areas, the internet usage is limited. Moreover, the lack of content available in vernacular languages results in a low demand for internet use in rural areas. The mentality of the Indian consumer is to look for the lowest price before making any purchase and it results in a short term life of the customer to one company. Therefore, there is a need to introduce and increase loyalty initiatives for buyers when they make purchases. If these challenges are addressed, India will surely create milestones in the eCommerce sector nationally and internationally.

## 9. Need for Corporate Social Responsibility (1470 words)

Corporate Social Responsibility (CSR) has become a buzzword in the business sector as it refers to the commitment corporations have in bringing about a positive impact in the society and places that they operate in. It is not a new concept in the world and especially in India. Several corporate such as Tata Group, Aditya Birla Group, Wipro, Indian Oil Corporation, Bharat Petroleum, Glaxo, Hindustan Lever and many more have been actively involved in CSR activities. Under the Companies Act 2013, any company with a net worth of 500 crores, net turnover of 1000 crores or net profit of 5 crores should spend 2 percent of their net profit every year on CSR activities and this has come into effect from 1<sup>st</sup> April 2014. As per the recent update, the Indian government has identified ten areas that include education, gender inequality, environment, national heritage and the Prime Minister Relief Fund where CSR funds could be directed as expenditure. The activities include eradicating hunger, poverty, malnutrition, promoting preventive healthcare, promoting sanitation and availability of safe drinking water, promoting education, promoting gender equality, ensuring environmental sustainability and protection of the national heritage. According to statistics there are approximately 5.44 lakh companies that are registered. Therefore, it is important to understand the need of CSR.

Corporate Social Responsibility can define this concept very well. Corporate Social Responsibility (CSR) is a concept whereby organizations consider the interests of society by taking responsibility for the impact of their activities on customers, employees, shareholders, communities and the environment in all aspects of their operations. This obligation is seen to extend beyond the statutory obligation to comply with legislation and sees organizations voluntarily taking further steps to improve the quality of life for employees and their families as well as for the local community and society at large.

Big organizations and private enterprises that are a legal entity in them are called corporate houses. They are profit-seeking organizations and their chief objective is to maximize their gains and keep a strong foothold in the market and economy. However, since long, it has been a major contention that these organizations whose main motive is profit and that is something they make at the expense of the country and its resources, they should give back something to the society and country as well. The term Corporate houses, for their growth and expansion, rely a lot on the country's economy and resources.

The natural resources of a country are its biggest asset. Corporate houses and industrial units seek all these things from their country including basic amenities like land, water, electricity, wood, all sorts of raw material, any other tangible resources etc. even the environment, ecology, forest resources and disposal of wastes etc. is done at the expense of country's resources. Thus, they need to give back by taking up certain responsibilities like investing in sectors like electricity and not seek so much of profit as such, or by organizing voluntary activities to clean up the environment etc.

They need to be sensitive about ecological issues and pollution control. Since, these are profit-seeking organizations, sometimes it has been observed that gross violations in terms of overlooking, twisting and flouting rules and sanctions are committed and this is often at the expense of country's natural resources, ecological balance.

The organizations should be careful of subscribing to set standards and norms of issues like pollution control, proper disposal and recycling of wastes, carbon and industrial emissions and effluents, deforestation etc. It has been seen in the past that even corporate giants like Reliance have flouted the norms and ecological standards to the detriment of country and environment.

Corporations need the economy and jurisdiction of the country for their proper functioning. They need to be equally careful about their duties towards it. The jurisdiction, laws, trade sanctions, licensing policies- all of them are also granted to the corporate houses by the government body and country's economic programmes and policies. It is also true that growth and development of even these organizations benefits the economy, but they need to give back more to the society and country than this. For profit and gains, flouting rules and trade policies, wrong practices, stealing taxes, using low-grade materials, hoarding, bribery and other such practices are common.



It is high time now that all such houses take up adequate responsibility and shun such practices. Paying all their taxes and subscribing to all the set norms and not aggravating already rampant corruption could be a few things that they do take up. Although, this may cull some short-term benefits for them, it would definitely be good for them too, in the long term.

Corporations are keen to avoid interference in their business through taxation or regulations. By taking substantive voluntary steps they can persuade governments and the wider public that they are taking current issues like health and safety, diversity or the environment seriously and so avoid intervention. This also applies to firms seeking to justify eye-catching profits and high levels of boardroom pay. Those operating away from their home country can make sure they stay welcome by being good corporate citizens with respect to labour standards and impacts on the environment.

With a remarkable increase in the private sector participation in the country's economy, the role of private sector has become even more important. With the growing capitalism and private ownership, a lot many public services are coming under the private domain. In today's fast expanding world, it is fast becoming impossible for the governance to effectively take care of the entire public services domain on its own. They do require the assistance of private organizations in more than one way.

Corporate houses need to understand their integral role and duties because of this, and should actively participate in nation-building activities. This could be in form of voluntary services or investments in low-profit domains. Corporate social responsibility is the commitment of businesses to contribute to sustainable economic development by working with employees, their families, the local community and society at large to improve their lives in ways that are good for business and for development.

The human resource and the markets for their products are also a part of the country's wealth and resources. The work force that is an integral part of any corporation is sourced from the nation. Also, any company is dependent on the consumer market of its nation to maintain its profits. Thus, they also need to be responsible towards them. This would include providing adequate work environment to the work force, proper working hours and wages, empathetic behaviour towards its work force, complying to industrial norms for machinery, safety standards etc. Also, keeping in mind the appropriate quality, staying against practices like over pricing, adulteration, using harmful or sub-standard ingredients that would be harmful to consumers should be kept in check.

CSR can also help to improve the perception of a company among its staff, particularly when staff can become involved through payroll giving, fundraising activities or community volunteering. A CSR programme can be seen as an aid to recruitment and retention, particularly within the competitive graduate student market. Potential recruits often ask about a firm's CSR policy during an interview and having a comprehensive policy can give an advantage. CSR is also a company's commitment to operating in an economically, socially and environmentally sustainable manner whilst balancing the interests of its diverse stakeholders. The corporate houses in turn benefit from such responsibility. The scale and nature of the benefits of CSR for an organization can vary depending on the nature of the enterprise, and are difficult to quantify though there is a large body of trade literature exhorting business to adopt measures beyond financial ones. A certain financial and trade theory finds a correlation between social/environmental performance and financial performance. However, businesses may need to forgo looking at short-run financial returns when developing their CSR strategy. The companies should have their separate CSR departments so as to effectively and regularly monitor and carry out such activities and subscribe to norms. CSR may be based within the human resources, business development or public relations departments of an organisation or may be given a separate unit reporting to the CEO or in some cases directly to the board.

It can thus be concluded that the corporate houses need to give back to the society in return of the favour they get from it. Thus, this relationship between corporate and the society needs to be a symbiotic one, each benefiting from the other and flourishing and booming as a result. It also is important that corporate are not mindless about nature and country's resources and take due care to maintain and flourish them. Even though, corporate houses are driven by profit, they should share their wealth with the country and should contribute in nation building activities.

***Pankaj Gandhi's Academy***

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

## 10. Agriculture in India – Challenges and Solutions (500 words)

India is a global agricultural powerhouse. It is the world's largest producer of milk, pulses, and spices, and has the world's largest cattle herd (buffaloes), as well as the largest area under wheat, rice and cotton. It is the second largest producer of rice, wheat, cotton, sugarcane, farmed fish, sheep & goat meat, fruit, vegetables and tea. India has been facing the recent challenge of an emerging food crisis. There is a rising concern to meet the demands of food for a very large population. Globalization and urbanization has taken priority over agriculture and that has reflected in its decline in the share of Gross Domestic Product. However, agriculture is important for food production and it has a direct impact on employment and poverty. Rural areas in India suffer from a knowledge and infrastructure deficit. There are additional problems that are related to infrastructure in irrigation, markets, storage and transportation. Even though there are several schemes like Rashtriya Krishi Vikas Yojana, Gramin Bhandaran Yojana, that the government has introduced and implemented, there are several bottlenecks that lead to poor implementation. There are three main issues that plague Indian agriculture and they need to be addressed.

The majority of India's poor are found in the rural areas. The first challenge is to raise the agricultural productivity of the land and this will be the main engine for promoting and sustaining agricultural growth.

Ensuring that all the cultivable land is farmed will increase its productivity. Along with this, certain steps should be taken to ensure judicious use of water that will be required for irrigation to meet the growing needs of the population for consumption for personal and commercial purposes. Several measures will need to be taken to increase the crop yield, diversify crops and create stronger markets for these products.

Rural poverty is related to agriculture. There is a lack of an effective social inclusive growth strategy that comprises of agriculture and non-farm employment. There are several regional disparities in India such as most of the poor are living in rain fed areas and these are hard to reach areas. Farmers in these areas should be encouraged to grow other higher value commodities. Markets should be developed and agro processing businesses should be expanded. The government can play a small regulatory role to ensure fair competition.

The third challenge is to ensure food security. The agricultural growth has slowed down and led to food security concerns in India. Policy makers will thus need to initiate and/or conclude policy actions and public programs to shift the sector away from the existing policy and institutional regime that appears to be no longer viable and build a solid foundation for a much more productive, internationally competitive, and diversified agricultural sector.

Agriculture has been the backbone of the Indian economy and still occupies a place of pride. If these issues and challenges are effectively addressed and implemented, there will be a visible change in the agricultural yield, rural poverty and food security in India.

## 11. Successful sports professionals can earn great deal more money than people in other important professions. Some people think this is fully justified while others think it is unfair. Give your opinion on this (530 words)

I believe that a sport is a profession which needs lots of efforts, practice and consistency. Like any other profession the game needs team work, hard work and has lot of challenges on the field, as well as off-field. More over the comparison made between sports person and other professional based on earnings is not completely justifiable. A sports career is comparatively very shorter than other important professions. Also, there is lot of physical endurance involved along with mental reflexes, unlike the other important professions. Hence, it is not completely correct to compare these two professions. Although due to these facts, even if there is a comparison to be made then, I believe that it is completely justified for sports professionals to earn great deal of money than people in other professions.

Being successful sports professional is growing tough day by day, due high skilled individuals and larger pool of talented youngsters opting for such profession, so even if the sports profession seems glamorous and high earning field, there is lots of effort involved in it to sustain one self. One needs be physically fit, consistent with their performance and most importantly having the right spirit.

*Pankaj Gandhi's Academy*

If we take for instance career of a football professional, there is tremendous competition in this field. The coaches and the team manager prefer young players for rigorous running for 40 minutes game. David Beckham and Ronaldo the ex- Manchester United Club members really proved themselves for the millions of earnings they have now. Moreover once in the sports field, their earning is gained from other factors such as being brand ambassador of products, gears, watches etc. So this earning can be said as a perk earning than from their career. Also, the sports professional have millions of fans followings who have high expectation to be kept for, along with expectations for the club. Hence, it is a profession where more has been asked for than seen.

As for the other proportion who thinks that it not justifiable for sports professional to earn great deal of money than other profession; would be because these people believe that ability to attain this position and earning is comparatively faster, has less competition and can be gained with less efforts. If we consider the profession of doctors or engineers, it includes 4 year of graduation for engineering students and 5 plus for medical student. Then further years of experience and prolonged knowledge helps to gain a maturity and earning stability in their profession, whereas the sports professional as for earnings can earn millions at the age of 18. The most endeavours example is Christian Ronaldo of age 24, who not only played for the most glamorous and desired club, but also is earning in millions with number of fan following and hundreds of advertisements in his kitty. When we consider our cricket players, they have started their careers at a young age and are doing very well for themselves.

So if a sport as a profession is to be encouraged for younger generation, then it should be rightly looked with a positive perspective. One should respect this profession as any other important profession and consider that their earning should also be appreciated with players facing scorching heat to cold winters, unlike air conditioning and heaters which are available to level the temperatures for other professions.

## **12. How to make India an attractive destination for economic growth? (576 words)**

India being the second largest emerging country in the world has showcased its ability to grow at a rapid pace regardless of the internal and external turbulence that it has been facing. India has a strong core for growth that consists of high savings, increasingly skilled labour force, growing private sector and increasing global competitiveness. However, there are a few weaknesses that the government needs to address to bring the economy at a strong position in 2014.

There are four major areas that the government needs to work on. Firstly, there is a need for a sound investment environment that can draw and attract investment for economic growth. Secondly, India faces infrastructural issues that come in the way of successful investment initiatives. Thirdly, the energy prices need to be controlled and at par with global prices. Lastly, taxation is another area where India's business environment can be improved.

According to a recent report, India was the fourth largest recipient of FDI in terms of projects started in 2012, and in terms of value, it accounted for 5.5% of global FDI. Although the number of jobs declined slightly in 2012 (due to a drop in industrial projects), India still accounts for 9.4% of jobs created by FDI around the world. Actual FDI performance and our survey results both show that metropolitan cities, such as Mumbai, Bengaluru, the National Capital Region (NCR), Chennai and Pune, remain key attractions. On the other hand, there is a significant awareness gap about tier-II and tier-III Indian cities, which also offer opportunities for investment. Forty-three percent of respondents could not think of any city other than the main metropolitan areas. Among those who responded, Ahmedabad was the preferred choice in emerging cities, followed by Jaipur, Chandigarh, Coimbatore and Surat. Investors across the world recognize India's FDI potential. Between 2007 and 2012, the US invested the most in India, with 30.2% of projects, followed by Japan with 10.4%. Seven of the top 10 investors in India during 2007–12 were from Western Europe, led by the UK and followed by Germany and France. India's pool of business partners is growing, with a striking 123.3% rise in the number of projects from the Middle East in 2012, mostly in financial services. Southeast Asian countries are also expanding their investment in the country, with projects mainly originating from Singapore, Malaysia and Thailand. Technology, Media and Telecommunications (TMT) is the most attractive sector to investors, followed by industrial and business services. While TMT will remain the leading sector, investors expect the infrastructure and industrial sectors to become more attractive in the next two

years. India's appeal lies in its competitive labor costs, lucrative domestic market, and its skilled workforce. Foreign investors also applaud its strong management and business education system, as well as its improving telecommunications infrastructure. However, the country's weaknesses are its under-developed infrastructure and a restrictive operative environment.

India is expected to become the world's fifth largest economy by 2015 with effective government reforms. The economy needs to be distributed equally across rural and urban areas and rural markets should be well developed. The government should prioritize innovation for creating better business models and markets. The young and dynamic population of India should be considered as a strong customer base for business development and expansion. Local markets should also be developed and leveled at the national and international level. There is a promising future in India's economic growth if certain measures are taken into consideration.

### **13. CRIME IN INDIA**

India has been in the news for many reasons and one of the main reasons is the growing crime in the country. The media flashes several incidents related to crime in every corner of the country. India is witnessing organized and ordinary crime. A match of the socio economic factors with the advancement of science and technology has led to organised and intelligent crimes. Criminal activities include murder, kidnapping, abduction, rape, dacoity, theft, riots, counterfeiting, violent acts against women, abuse on elders, human trafficking and so on. Unfortunately the laws in the country are unable to curb this increasing trend. There is a fear in the people and the ones who are involved are getting bolder and smarter. India is not considered to be a safe country for certain groups and is places in a poor light internationally which could hinder its progress and standing as one of the most powerful emerging economies in the near future. Hence, I think that it is very important to implement measures that will reduce the crime rates in the country and at the same time create a higher feeling of security among the citizens of India.

First and foremost, it would be helpful to understand some of the major factors that are leading to the increase in crime rates. One of the main causes is the ever increasing population density and the degree of urbanization that is pressing the natural resources of the country. The concentration of youth in certain areas is another reason for increasing crime due to unemployment. Poverty, economic conditions and instable income further fosters crime as an alternative for quick money. The impact of globalization on India has led to a major upheaval of social, cultural, religious and traditional patterns creating a resistance and revolt in the form of moral policing. The legal and judicial systems in India are unable to successfully implement and execute laws due to internal and external processes and protocols as well.

According to reports, there is a statewise variation in the types of crimes committed. The crime rate is the highest in Kerala. Maharashtra, Bihar and Karnataka are the states in which maximum riots have taken place from 2001 to 2012. Uttar Pradesh is found to have high murder rates and attempt to murder rates and kidnap rates. The state of Delhi has broken all the crime records as the number of crime related incidents has increased almost four fold. Tamil Nadu tops the list with the maximum number of cases reported against Immoral Trafficking. Assam has the highest number of cases against human rights violation.

Short term and long term measures need to be exercised in order to control this heinous trend. The criminal laws need to be strengthened. Corruption needs to be arrested at all the levels to control crime. There is a need for speedy trials for instilling confidence of the public in the criminal justice system. The crime cells and legislative bodies that are set up at the national, state and district level need to be monitored strictly. The police are a pivotal entity in law enforcement and crime control. Hence there should be additional resources to strengthen the police force and equip them with the required tools and weapons for enhancing their performance and increasing their controlled power. Increase in awareness is important for controlling crime and it can be achieved by providing training and education to the community at large. Mass media can play a key role in creating awareness on the crime related activities and help establish a public opinion. Indian media has proved its capability in many cases. The fight against crime needs to be taken by the law enforcers and the people for making India a safer place to live in.

## **14. THE IMPACT OF CORRUPTION ON DEMOCRACY IN INDIA**

As Indians, corruption is very much ingrained in our way of life. It ceases to leave us at any point and we have whole heartedly accepted corruption as a way of life. It would be unfair to say that everyone wants corruption to stay as it is one of the major barriers to any form of progress for an individual, group, society and country at large. In my opinion, corruption is a necessary evil as it is the outcome of the conflict between human desires and circumstances. Corruption as we know is one of the major bottlenecks in the process of economic development in a developing country like India. The consequences of corruption are such that more corruption leads to negative economic growth. It is therefore important to understand the causes of corruption and the influence of corruption on democracy. Scams such as 2G, Commonwealth and Coalgate have been in the news since quite some time. They have been shadowing the India political scene. Corrupt practices at high levels are affecting India's economic growth.

By definition, corruption is the misuse of power in society for vested interests which can occur at any level. Democracy provides equality to everyone, regardless of the person's political, social, economic, religious or cultural background. Therefore, when there are expressions of interests and questions raised, one system is unable to provide solutions for this which leads to loopholes in the system leading to corrupt practices at every level. A bribe is considered as a regular transaction for any and every related process. For an ordinary person, being a citizen is not enough.

The main cause of corruption is related to the misuse of political and systemic power and this leads to far reaching and dangerous consequences. It reduces the confidence in the people on the system, creates a sense of mistrust, and fosters treachery. A corrupt system means an irresponsible government with low accountability. In the name of social and economic development, resources and money reach in the hands of few. This leads to socio economic inequality and reduces the gap between the rich and the poor. According to a report, India has one third of the world's poor and a very small fraction of billionaires who have a comparable amount of wealth. Economic globalization has unleashed the fight for power for which corruption is a must.

Corruption undermines democracy that works on the principle of the people, for the people and by the people. Corruption leads to irrational policy making, inefficient service provision to the public and fragmented societies and groups. Although India is making strides in other spheres, it has not been able to create a uniform and universal environment for each citizen under the domain of democracy. The social and economic divide is getting wider with time and corruption is sowing the seeds for this. The impact of corruption on democracy is threatening human values and ethics and India is an example for this.

## **15. FEMALE FOETICIDE IN INDIA**

Female foeticide is one of the burning issues in India today. Female foeticide is the act of killing or aborting a fetus because it is a female. This issue has reemerged due to the shocking figures that reveal the female sex ratio has declined from 927 females against 1000 males in 2001 to 914 females against 1000 males according to the 2011 Census. Kerala has the highest female sex ratio and Haryana has the lowest. Sex determination and sex selective abortion in India is illegal. The Pre Natal Diagnostic Technique Act was passed in 1994 and amended to Pre Conception and Pre Natal Diagnostic Technique Act (PCPNDT) in 20013 that makes sex selective abortion a punishable offence. Even though the government has implemented several schemes and awareness programs to save female lives, the attempts have not been successful in changing the preference for a male child. This has created a major social imbalance in India and there are various social, cultural, financial, and religious reasons for this practice being so rampant in today's day and age. However, it is also important to understand the short term and long term implications of this inhuman act.

Female infanticide is a practice that can be dated back to the 1850s. Technology for gender determination was introduced in the late 1970s and this led to the emerging trend of female foeticide in India. It became a flourishing business in India as there was a very high demand to know the gender of the fetus. Doctors and physicians are

primarily responsible for promoting this misuse of technology for their commercial interests. This evil practice is not confined to any particular class of society as many educated and elite families also indulge in this practice.

In India, there are many families who prefer the male child for several reasons. A daughter is considered a liability because the parents have to save for her dowry when she gets married. Even though dowry is illegal, it is considered to be a necessary social practice in our society. The amounts for dowry are so large that parents have to sell most of their belongings to satisfy the demands of the prospective groom. The status of the bride is evaluated in terms of the dowry she brings with her. In addition, it is believed that a son will be the one who will expand and continue the family legacy unlike a daughter who loses her identity when she gets married. A son is also supposed to be the one who will take care of his parents unlike daughters. The other factors attributing to this practice are illiteracy, poverty, lack of awareness, social stigma and status and lack of property rights for the daughter.

There are short and long term implications if this practice is not reduced and stopped completely. As we are aware that an imbalance sex ratio will lead to a lesser number of brides for grooms and this will lead to an unhealthy cultural fabric in the Indian society. For any society to survive and evolve there has to be a balance between the genders. At this rate, there will be many grooms as compared to brides. For example, in Haryana, men have to get their brides from other states like Bihar and Uttar Pradesh. This will also lead to increasing crimes against girls and women such as kidnapping, trafficking and attacks.

Certain measures need to be taken to reduce this emerging trend. Denying a girl the right to life is against the Constitutional Rights. The doctors who are involved must be punished and their licenses must be withdrawn. Families must be made accountable and complaints must be registered. Awareness has to be created by the religious and community heads who have a strong influence over people. There has to be stricter implementation of the PCPNDT Act and the violators must not be spared. Girls should be provided social and financial security for strengthening their position. The media must help in creating this change and help in reducing gender inequality. If we do not take certain steps to reduce this, the social and cultural image that India has will change for the worse.

## **16. Water Situation in India – Challenges and Solutions (665 words)**

Water is an essential precondition for life and it is a human right as well. But in India there are millions of people who are deprived of this basic need. The depleting natural resources in India are a source of growing concern because of its developmental index. The access of safe water for drinking, agriculture and livelihood activities for the poor is gaining importance and receiving a global priority. Although India has made a significant progress in the development of resources for water conservation, there is a crisis that this country has to deal with. India has an immense capacity to store water over irrigated land and with the use of hydropower. But rapid development, industrialization, non judicious use of water and increasing population, there is a strain on the natural resources of the country leading to demand that outweighs the supply. India is known to have a sizeable resource base of water and land, yet the country is facing issues and problems in management and governance. According to a recent UN report, India has 18 percent of the world's population with only 4% of the total usable water resources. The annual per capita availability of water has decreased from 6042 cubic meter in 1947 to 1545 cubic meter in 2011. It is estimated that annual per capital availability of water will further reduce to 1,340 cubic meter by 2025 and to 1,140 cubic meter by the year 2050 and it is time that water needs to be preserved and valued if life is to survive.

According to the National Water Policy of the government of India, there are key concerns in water management for preserving its quality and availability. The concerns are growing pollution of water sources especially through industrial effluents causing environmental and health hazards. There are large areas in India that are becoming water stressed which is causing social unrest and instability. Wide temporal and spatial variation in the availability of water may increase due to a combination of climatic conditions leading to floods, soil erosion and droughts. Inequitable exploitation of water is a threat to its sustainability. There is a low awareness and consciousness regarding the overall scarcity and economic value of water that is responsible for its wastage. The other concerns include lack of adequate trained personnel for planning and utilizing water management techniques.

It would be beneficial to understand the correlation between the drivers of the water situation in India, the effects and probable solutions for each. Demographic and socio economic pressure leads to an increase in the demand and supply and an increased sewage and waste generated from urban areas. This is the cause of differing land and water ownership that widens the rich poor gap. It is therefore important to prioritise local water use for drinking water and sanitation use and serve the un-served on priority with monitoring and consumption analysis. Water intensive agriculture leads to a greater demand for irrigating areas and hence there needs to be a benchmark for improving water efficiency and availability. It is also important to ensure agriculture and power subsidies to the poor. Groundwater access is overdeveloped in certain areas and its increased use is affecting human health. There is a need to enforce strict groundwater laws and regulation to check overexploitation in urban areas. Industrialization and urbanization have led to a worsening of water quality, increased water pollution and waste water generation. The climatic changes that trigger droughts, floods causing a sudden increase or decrease in water flow is another concern. There is a need to have a proper assessment of climate change impacts and planning at various levels for reducing the climate risks.

Finally the governance deficit in dealing with water that has led to inequity in its supply needs to be backed by laws and regulations, better coordination between departments and a strong political will. The time has come to heed alarm to the water crisis in India that needs to be urgently addressed by all the stakeholders.

## **17. India and China – The Two Giants of the World’s Economy (500 words)**

The comparison between India and China is a very old story that began fifty years before. The two fastest growing economies in the world are India and China. Both these countries have two fifths of the world’s population and by the year 2025 it is estimated that they will constitute a full third on the world’s income. Their economies have been growing so rapidly that there are long term implications on global standards of living, reducing socio economic indicators and income distribution all across the world. Both these countries are being perceived as the giants of the world’s economy. There is a possibility in which where India and China qualify as the two uncontested candidates to overtake the United States in world leadership. There are high chances of increasing influence by India and China to address global challenges, trade, development, health issues and climate change issues. It has been observed that both these countries are highly proactive in dealing and expressing their opinions on global challenges and issues.

There are certain similarities and differences between India and China. They have a rich heritage of ancient civilizations that have an abundant set of distinctive attitudes, institutions, and traditions. Both these countries have very large populations and are taking major strides on the economic front. However, the differences are that these countries have very different political systems and different development models. China has widened its scope and visibility more than India in foreign trade and foreign direct investment. On the other hand, India has a better developed banking system. The growth in the two countries has been driven by different sectors--Chinese growth by manufacturing and Indian growth by services.

Although India and China face border disputes and growing asymmetry on the military and economic front, they have successfully managed to cooperate on a number of security and trade issues. They are regular in summit meetings are regular, and a large number of communication channels are in operation. They also cooperate at the multilateral level, as members of G-20, BRICS, and the East Asia Summit.

India is the world’s largest democracy. It is nuclear capable, has survived four wars and is a promoter of peace. It has potent military, a diversified scientific talent pool, a sound banking system and a high skilled human resource base. Internationally, India has strategic partnerships super powers such as United States and Japan. China on the other hand follows the one party system that enables the country to move at a faster pace. China retained this system and integrated the capitalist values in society able to control its population in a relatively easy manner.

There are a few challenges that both these countries will need to consider. Both these countries need to address the climate change and energy demand concerns for their stable and strong economic growth. There are several internal issues as well that need to be taken up as priority as when the countries are ready to take up the challenge of overcharging their economies on the global map there is a high responsibility towards the citizens of the countries.

***Pankaj Gandhi’s Academy***

## **18. Is the Right to Education a reality for India's children? (468 words)**

The composition of India's population comprises of 165 million children. Moreover in comparison to the world's child population, India has 19 percent of them. As a developing and emerging economy, this is good news as the youth is instrumental in shaping the future of the country. But the challenge lies in churning out quality instead of quantity. As the world's largest democracy, India takes pride in taking giant strides in economic development. However, the grim picture of social issues cannot be neglected. India does not have a good rank in the human development index as well. India has one third of the world's illiterate population even though the literacy levels are not dropping. Unless these issues are resolved children in India will not be able to exercise the right to education completely.

The Right to Education Act also known as Right of Children to Free and Compulsory Education Act (RTE) came into effect on 1<sup>st</sup> April 2010. Under Article 21a of the Constitution of India, every child aged between 6 and 14 years has a right to free and compulsory education. The provisions under this act ensure that no child is denied to right to education whatsoever the situation or status. The main components of the act are that firstly every child is entitled to full time elementary education in a formal school that operates on certain standards. Secondly, the government takes the responsibility of the school fees, uniforms, textbooks, meals, transportation etc until the child completes elementary education. Thirdly, it is the government's responsibility to secure admission in a school according to the child's age. Fourthly, the child will not be held back or expelled and lastly, RTE rules have to be followed strictly.

However, education experts see a wide gap between policy and implementation. According to them, the progress in the education sector under this act has not been effective. The other issues revolve around high dropout ratio due to migration, lack of remedial teaching for mentally challenged children, less trainer teachers and a high student teacher ratio.

It has been four years after the implementation of the RTE and there is no monitoring mechanism for performance assessment. Besides the mindsets of people still needs to change. Child labour and child trafficking are major concerns in India. Therefore, the government needs to find successful interventions that free children of these gruesome realities and ensure that their childhood is not lost. Education for a child is just one of this. The reality of this vulnerable age group is very inhuman and not only the government but all the entities, structures and institutions needs to create sensitization to preserve the rights of children of which education is the most important. The right to education remains an illusion for millions of children who belong to certain communities and classes.

## **19. Cyber Crime in India (509 words)**

The rapid growth of technology as an effect of globalization has made the world more connected and a compact place. With a high volume of information exchange on various levels, communication networks are in demand have a huge market potential. Many transactions, activities and businesses are working on the protocols of the internet. The number of internet and mobile users around the world is in billions. The growing popularity and its immediate benefits have increased the dependency of people on digital networks. It has been estimated that almost half of India will be connected to the internet in the next four years as India has over 200 million users in 2014. This number will surpass US too. This technological wave has hit India in a very short time span and the cause for concern is that the number of cyber crimes has increased too.

Cybercrimes are punishable under the Information Technology Act 2000 which was further amended to IT Amendment Act 2008. This is done to protect the fields of eCommerce, e-governance, e-banking and other acts that involve exchange of information by using the internet. In the cyber world, India ranks third in the world for the overall malicious cyber activities in the year 2013. India is termed as a key threat frontier because around 5 percent of these malicious cyber activities originated from India. Besides this, more than 69 percent of these activities were on large enterprises and 66 percent of email hacking were spams. The various sectors that are affected by cyber crime are banking, financial services, insurance, hospitality and manufacturing.



These crimes have cost the country 24,630 crores in the year 2013 itself which goes to show that cyber criminals use sophisticated means for getting away. In the same year more than sixty four laks complaints were registered by the police. Cybercrime is very different from usual crime as cyberspace has a few distinct characteristics. There is more anonymity and it is difficult to trace the person physically. This poses a major threat to security from terrorist groups and other criminals. Besides, most of the fraudulent activities are done on vulnerable groups of people. The individuals who have a higher risk of being cheated may lack the knowledge, be careless about sharing personal information, may get into unintentional exposure and may have had a few technological flaws.

The various constraints to deal with cyber crime need to be identified. The most important of them all being the lack of adequate human resource. A critical shortage of cyber security professionals needs to be addressed and they need special training on controlling cyber crimes. As cyberspace is very dynamic in nature, research and development is essential for increasing expertise in dealing with cyber crime. Many a times the cyber security systems used by government officials become obsolete and half hearted when it comes to solving a case. There is also a poor protection mechanism for the servers that are outside the country. Last but not the least, there needs to be an increase in the awareness of such activities so that people, businesses and sectors need to be safeguarded against such acts.

## **20. Challenges to Women Empowerment in India (586 words)**

Women empowerment is a very broad term and it has to be understood from two perspectives. The first sense should be general where women are made self dependent and have the freedom to take decisions in all spheres of life. The second sense focuses on the power and position of women in a society. Gender equality is present in the Constitution of India in its preamble, fundamental rights, fundamental duties and directive principles. Over a period in time, women are working towards creating a strong sense of identities for themselves and this has begun since globalization. Women today are sharing space with their male counterparts in all walks of life be it social, cultural, educational or political. There is a lesser distinction made between men and women who are no longer being considered as the weaker sex. Even though giant strides have been taken by women to gain a strong position in society, there still exists a gap between what should be and what actually is.

The winds of change have brought in emancipation of women but this is confined to the urban areas. In rural areas women are yet to realize their sense of self worth. The living conditions, poverty, superstition and blind faith still holds strong ground. Human rights still need to be noticed in vulnerable populations.

The reasons behind this sorry state of affairs with women are lack of awareness, lack of social and economic empowerment, illiteracy, poverty, lack of political will, feebleness of the accountability mechanism, lack of law enforcement and lack of gender sensitization. A skewed male female ratio, preference for a male child and discrimination towards females need more than just awareness. A few more challenges to women empowerment are gender gaps in education, higher dropout rate among girls, caste system, dowry, child labour practice and the female marriageable age and negligence of health.

Barriers to women empowerment need to be removed with strong and effective strategies with the involvement of the government, politicians, media and communities. Fewer girls going to school closes the doors for development and prosperity of the future generation of women. This calls for strong interventions at the grassroots level, in the rural and urban slums and tribal areas. Media, one of the pillars of Indian democracy can play an instrumental role in building a strong image of girls and women in Indian society. Subsistence, inferiority and domesticity that is expected to be a role of women should be removed from the prevailing mindsets.

Empowerment of women in the true sense means being safeguarded from all forms of violence. But in India violence against women is on the rise as there is a reported increase of 26.7 percent in 2013 as compared to 2012. The various forms of violence include domestic violence, rape, trafficking in women, forced prostitution and violence in armed conflict ( such as murder, systematic rape, sexual slavery and forced pregnancy ) and honour killings, dowry related violence, female infanticide and parental sex selection in favour of male babies, female genital mutilation and other harmful practices and traditions that are so rampant in India.

***Pankaj Gandhi's Academy***

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

To conclude women empowerment can be achieved if gender equality is attained through inducting women in mainstream development and through legislation providing them a platform to address their grievances and stand up for their rights. 2011 Census reports that only 50 percent of urban women work as compared to their rural counterparts which means that empowerment is not reaching every woman and more efforts need to be taken.

## **21. TOPIC - Is Deforestation a necessary evil? (740 words)**

Deforestation can be defined as the permanent destruction of indigenous forests and woodlands. The term does not include the removal of industrial forests. Deforestation has resulted in the reduction of forests to four-fifths of their pre-agricultural area. Indigenous forests now cover only 6% of the earth's land surface. India's forest rate has declined by 45 percent with the maximum loss recorded in Andhra Pradesh. I think that deforestation is not a necessary evil because the damage caused to the earth's biological treasure cannot be compensated for.

The most important direct causes of deforestation include logging, the conversion of forested lands for agriculture and cattle-raising, urbanization, mining and oil exploitation, acid rain and fire. Small-scale migratory farmers or "poverty" as the major cause of forest loss. Such farmers tend to settle along roads through the forest, to clear a patch of land and to use it for growing subsistence or cash crops. Such practices tend to lead to rapid soil degradation. Clear-cut logging practices have been the main reason for forest loss. In the early nineties, Canada and Malaysia were famous examples of countries where logging companies ruthlessly cleared mile upon mile of precious primary forests. Over consumption by consumers in high-income countries constitutes another of the major underlying causes of deforestation, while in some regions uncontrolled industrialization is at the heart of forest degradation with widespread pollution resulting in acid rain. 90 per cent of deforestation is caused by unsustainable agricultural practices, while logging and plantation forestry play a greater role in forest degradation.

A simplistic approach to the problem would imply blaming the "ignorance" of the farmers involved in this process. Access to forests is made possible through government-promoted road projects, either built to open up and "develop" the forests or resulting from the commercial activities of logging, mining, and energy generation. The continued growth of paper consumption, particularly in high income countries, depends on the availability of cheap wood or pulp to feed the paper mills. Forests are thus being cleared many other parts of the world - to give way to eucalyptus plantations aimed at supplying that market with increasing amounts of cheap raw material. In most cases, a combination of a desperate situation at home and strong legal, economic or other incentives will make people migrate to the forest where they were faced with landlessness, unemployment, and land degradation. The largest areas of forests converted to other uses are currently being dedicated to the production of cash crops and cattle. These products, which vary from coffee and beef to coca and soy bean, are in many cases almost exclusively produced for export markets in OECD countries.

When an area of rainforest is either cut down or destroyed, there are various climate changes that happen as a result. Because of the exposure to the sun, the soil gets baked and the lack of canopy leaves nothing to prevent the moisture from quickly evaporating into the atmosphere. Thus, previously moist soil becomes dry and cracked. Deforestation may account for as much as 10% of current greenhouse gas emissions. This has led to the global warming trend in which the average temperature becomes progressively higher. Deforestation is known to contribute to run-off of rainfall and intensified soil erosion. The seriousness of the problem depends much on soil characteristics and topography. Flooding is a quite serious consequence of deforestation. Clearing the forest dramatically increases the surface run-off from rainfall, mainly because a greater proportion of the rain reaches the ground due to a lack of vegetation which would suck up the excess rainfall. As a result of deforestation, we are losing between 50 and 100 animal and plant species each day. Inevitably, the loss of species entails a loss of genetic resources. Many of these species are now facing the possibility of extinction is of enormous potential to humans in many areas; especially medicine. The immediate effects of deforestation are beginning to be felt, and if this generation doesn't feel it then the next generation and their children will be the ones to suffer. It is the actions of the human race that can make or break the future of the planet. In the end everyone loses unless a solution can be reached. This is easier said than done but the choices that lie ahead on this matter carry severe consequences that will forever change the way that all things live if they will be able to live at all.

## 22. Prime Ministers of India and Their Key Contributions (683 words)

The Prime Minister of India occupies a very powerful position in the government as he or she is the head of the Council of Ministers and acts as an aid and advisor to the President. It is therefore necessary to know the contributions of the prime ministers who were in power and how their contributions aided in shaping the past, present and future of the country.

Pandit Jawaharlal Nehru was the first Prime Minister of India and the longest serving prime minister in India till date as he was elected thrice over a period of sixteen years. Nehru played a strong role in destroying capitalist ambitions of certain political parties and his vision led to Independent India being successful in the agrarian revolution, expansion of the public sector, introduction of a mixed economy and the establishment of PSU projects. He was instrumental in establishing educational institutions that had a world repute such as AIIMS, IITs and IIMs and many more. All in all Nehru was an institution builder for India while in tenure.

Lal Bahadur Shastri, the second prime minister was responsible for the agricultural revolution. He continued the legacy of Nehru with focus and determination for the development of the masses. The white revolution and green revolution became huge successes due to the strong political commitment. Amul, Food Corporation of India and National Agricultural Products Board made significant contributions to India's economy. He came up with the 'Jai Jawan Jai Kisan' slogan that became a source of identity for every Indian at that time. It was also at this time that India won the war against Pakistan in the year 1965.

Indira Gandhi is famously known for the emergency she had levied on India. She served as prime minister twice. She created an unprecedented centralization of power and was responsible for dividing Pakistan into Pakistan and Bangladesh which made India a force to reckon with in terms of its military power. Indira also made a powerful move to authorize the development of nuclear weapons in India. It was at the same time that major commercial banks and oil companies were nationalized too.

Morarji Desai, was an ambassador of peace. He converted India's nuclear program into a civil program for the betterment of the nation. He also brought a major change in the Indian constitution that had an amendment disabling any prime minister to declare an emergency. The Mandal Commission report was taken up by the Morarji Desai government for creating a space for the socially and economically backward. Rajiv Gandhi introduced India in the tech league. He played a key role in bringing in the telecom revolution that eventually led to the mobile age. V P Singh had a short tenure but an impressive one. He brought in the importance of social justice and made a point that the government is a stronger entity than any private bigwig.

Narsimha Rao was known as the modern day Chanakya and the father of Indian economic reforms that were revolutionary. Atal Bihari Vajpayee was another successful prime minister who focused on highways infrastructure, a key for national development. Dr. Manmohan Singh carried out the most modern structural reforms in the Indian economy. He introduced the concept of inclusive growth and his thought processes and policy decisions led to the establishment of a strong capital market. Several successful initiatives were Rural Health Mission, National Rural Employment Guarantee Act, Aadhar, Right to Information and the civil nuclear agreement with the United States.

India's current Prime Minister Narendra Modi was elected by the majority of the Indian population as he created a remarkable impression by connecting and striking the right chords with the people. Since the time that he has been elected, he has successfully managed to teach a few lessons such as have a discard the clutter with the Swachh Bharat Abhiyan mission, disciplined approach to investments by raising the FDI cap, increase the accountability of elected officials, maximize the use of social media and be tech savvy. Therefore it can be deduced that the prime ministers have tried their best to make India reach greater heights.

### 23. Re-organisation of India into Smaller States (650 words)

On 2<sup>nd</sup> June 2014, Telangana became India's twenty ninth state making a historic record of remapping India. This has not been the first state to become independent. There have been parallel demands ever since. The Bodo tribal group wants a part of Assam away from Muslim people and in West Bengal there is a similar demand. There are certain groups in Maharashtra who have expressed a strong desire to form Vidharba as a state. Since 1956, there has been a remapping of states on the pretext of economic development and better governance to ensure universal prosperity. For instance, Greater Punjab was divided too. It consisted of Himachal, Haryana and Punjab. Post creation, there have been positive signs of economic growth in these three states. In the year 1971, Greater Assam was reorganized into Assam, Arunachal Pradesh, Meghalaya and Mizoram. There have been several arguments that justify the need for the States Reorganisation Commission to redraw the federal map of India. In the year 2000, Uttar Pradesh was reorganised to create a new state of Uttaranchal now known as Uttarakhand, following Madhya Pradesh with Chattisgarh and Bihar with Jharkhand. Apparently most of the new states started doing economically better with their new found identities. The growth rates of Jharkhand, Uttarakhand and Chattisgarh grew between 4 to 6 percent. Based on the facts presented, the interesting and intriguing questions would be whether states grow faster after they break away from the larger states and does the same reflect in the larger states as well, the rate of growth of the states into an entity before and after the reorganization. Smaller geographical entities ensure better governance and more awareness among the leaders and policy makers about the local needs of the people. This leads to social and communal harmony thereby reducing internal conflicts. Moreover, public resources are allocated and implemented in a more judicious manner for achieving the social and economic outcomes.

This in turn also leads to better political commitment and a stronger and more responsible and responsive participation of the people and the elected representatives. Bigger states like Jammu and Kashmir, West Bengal and Maharashtra do suffer from the threat of militancy despite being large states.

On the other hand, there is a dark side about small states in India. It has been observed that these states suffer major losses in revenue and income that affects the population of the state. These states are not able to tap the potential of national and international markets as they tend to have a limited capacity in private and public spheres because of their small footprints. The development indicators in these states may tend to be lower as the income distribution is also uneven. These states are concealed to social, political and economic changes as there is a strong unity among the people on the basis of language and the scope for change is narrow. Small states suffer from limited administrative capacity and poor bureaucratic and political models thereby promoting unethical, unaccountable and informal practices.

Even though there are several arguments to support creation of smaller states, this is not sufficient for better governance and prosperity. Before reorganization, two things need to be addressed. The first is that the existing democratic and governance mechanisms should be strengthened to a level to ensure stability and increase the capacities of the small states making them progressive. Second is that when such demands are made, it is based on rationality and reason rather than emotion and agitation as we have seen in the case of Telangana. While considering creation of a smaller state, there should be a system that takes certain factors into consideration such as minimum and maximum population size, resource mapping and availability, agro-climatic homogeneity, wishes of the people for statehood. And last but not the least is that it has to be promoted as a case specific decision rather than a trend.

## 24. Will The Ban on Loose Cigarettes Work? (564 words)

In India, a million deaths each year can be attributed to tobacco. As loose cigarettes are easily available in the country, the addiction seems to be on the rise. With more than 70 percent of cigarettes being sold loose, the government finally has decided to take a step to ban the sale of unpacked cigarettes along with higher fines for smoking in public and raising the age limit for purchasing tobacco. The health ministry has recently accepted this recommendation and will also seek cabinet approval before imposing the ban in the country. According to estimates, by the year 2020, tobacco related disease deaths could go up to 1.5 million

There are two reasons for imposing the ban on the sale of loose cigarettes. The first being to discourage smoking and the second is the commitment by India in the World Health Organisation (WHO) Framework Convention on Tobacco Control which states that this ban will discourage minors from smoking. A few measures taken by the government were increase in taxes on tobacco products and order companies to stamp health warnings across 85 percent of the surface of cigarette packs.

It would be important to note whether this ban could change the habit patterns of smokers in the country.

For companies, another way out would be to come out with smaller cigarette packs for better sales. Besides, the number of cigarette smokers in the country is not that high as compared to the bidi smokers. Other forms of tobacco consumption include gutka. There will surely be a reduction in the usage to a certain extent provided there is effective governance and monitoring. Studies have shown a positive correlation between a price hike in tobacco products and a lower consumption. This is something that the government is trying to capitalize on to reduce premature tobacco related deaths in the country. However promising these outcomes seem, it is ultimately a matter of effective legislation and implementation.

As part of the legislation, key effective strategies are as follows: price tax and non price measures to reduce demand for tobacco, protection from exposure, tobacco content and product regulation, packaging and labeling of tobacco products, prevent illicit trade, prevent sales to and by minors and education and increasing public awareness., With all this into place on paper, yet reports indicate that around 28 crore Indians are tobacco users out of which around 7 crores are women.

A ban on single cigarettes can start a trend of cigarette pooling which will lead to flouting of the law. Smaller cigarette packs for a smoker can lead to increase consumption as the target will be to finish the pack and not the cigarette.

On a concluding note, a few unanswered questions still remain. How will the government inspect the sale of loose cigarettes with so many outlets? Is it worth to divert resources towards checking cigarette sales when there are bigger issues like murder, thefts and criminalized politics? Will there be enough political commitment as there are cases of politicians who encourage subsidies and incentives to farmers who grow tobacco. As we have witnessed in our democracy, too many rules lead to corruption and unfair practices on a large scale. Therefore, a ban is not the end point but the starting point to create a positive outcome provided in the consumption of tobacco.

## **25. National River Linking Project (540 words)**

The present ruling government has put the national river linking project as priority. In the year 1980, the Ministry of Water Resources formulated a National Perspective Plan for Water Resource Development which consists of two components: Himalayan Rivers Development Component and Peninsular Rivers Development Component. This plan envisaged water being transferred from surplus basins to deficient basins as an attempt for dealing with proper distribution of water. Following which five peninsular links have been identified for linking. They are Ken-Betwa, Parbati-Kalisindh-Chambal, Damanganga-Pinjal, Par-Tapi-Narmada and Godavari-Krishna. This project involve 30 links, 3000 storages and 14900 kms of canals.

In a country like India, rivers are the lifeline as they provide water for drinking and non drinking purposes. Moreover, as all the rivers in India are not perennial, efforts must be taken on part of the government to add value to this natural resources in way that it yields dividends. The idea of linking rivers belongs to Atal Bihari Vajpayee, who was a former prime minister during the previous NDA regime. However, it would be important to understand and assess whether this project can achieve the desired objectives without much damage.

The first argument is that it is impossible to link a river. This idea seems to be good on paper. As each river has its own ecosystem, connecting one with the other with lead to devastating results. The flora and fauna in each river will be completely destroyed. Other options to solve the problem of water shortage can be used such as building canals. Besides, there is a need for 10-15 acres of land to link two rivers which makes it a difficult proposition. Moreover, some of the rivers that are proposed to be linked do not have surplus water. Hence in the near future, shortage is imminent.

One of the recent river linkages of the Ken-Betwa river is going to cost 6000 hectares of land in the Panna Tiger Reserve in Madhya Pradesh which is about 80 percent of the forest area. For the Ken-Betwa project, there is a need of transferring 591 cubic meters of surplus water in the Ken basin which requires the displacement of 1600 households. The Ken river is home to the endangered species gharial.

This is a sad case where infrastructure projects fall prey to gigantism. The largest water resource project that has a scale which is four times larger than the South to North Water Project in China and five times larger than all the inter basin water transfers in the United States. Water will be transferred from the Himalyan component to the Peninsular component in volumes. The former will transfer 33 billion cubic meters of water and the latter will transfer 141 billion cubic meters of water. The work involved in this extensive project is well beyond imagination. The acquisition of land and the amount of excavation required will run into billions of cubic meters of earth and rock. The capacities required to achieve the outcomes are way beyond those in the water resource departments.

Although there have been success stories like Beas-Sutlej and Kurnool Cadappah canal, the feasibility and overall impact of a river link needs to be well established with research and evidence taking into account the rising population and per capita availability.

## **26. Will the Sanitation Program be Successful in India? (440 words)**

Off late there have been a few advertisements with a leading actress and strong messages on providing toilets for girls. This shows the initiative of the government to create higher sanitation standards for the most vulnerable populations of the country, women and girls. There are 600 million people in India who defecate in the open daily and the most affected are women and children. Under 300 million women and girls are out in the open bearing the brunt of the harsh weather and unsafe environments that make them easy targets. According to reports, defecation is the a major cause of under nutrition with threats to health like low immunity, stunting, poor mental development and weak immune systems. All this leads to low human capital for the country. The key question here is whether sanitation programs yield strong and successful outcomes.

Such attempts have been made earlier by governments. Programmes such as Central Rural Sanitation Programme (CRSP) from 1986-1999, the Total Sanitation Campaign (TSC) from 1999-2012, the running Nirmal Bharat Abhiyan

(2012-2022) are far from being successful. The Total Sanitation Campaign has to reset its targets as 8 million more rural households were defecating in the open according to the Census reports. Shocking statistics reveal that 5000 anganwadi centers and 4000 schools do not have a toilet facility.

Although our Prime Minister has made a political commitment for a universal behavior collective change, a lot needs to be done. The programmes need to be revised with radical policies. The materials and resources for setting up toilets have to be made available and accessible at affordable prices in local markets. Poor households need to be given some awareness regarding sanitation to change the centuries old behavior. Other initiatives can be encouraged such as rewarding gram panchayats, blocks and districts following independent verification and certification of actual toilets. Even though subsidies are given, they are not utilized and seem to be undervalued. For behavior change at the community level, targeted interventions need to be exercised.

As a member of the UN, India has vowed to end defecation in the country as access to basic sanitation can be a "cause and effect" of poverty. As part of the Millennium Development Goals, access to safe drinking water and basic sanitation is a top priority. With the theme this year as "World Toilet Day" one can only hope that there are certain measures taken for provision of toilets in every school in India within one year as promised by the government. With this there will be a significant improvement in public health with a guard on the income of the poor as well.

## **27. Measures to Control Inflation in India (720 words)**

It is a well established fact that global and economic pressures combined with inflation create disruptions in policies, markets by changing the balance in the purchasing power of the consumer and creating a wider gap between the haves and have-nots. The rise in prices due to inflation is evident in the consumption basket of the poor especially food items, resulting in welfare losses when related to the reduced level of their real income. Even though inflation seems to be under moderate control there are hard felt implications on the real income and consumption levels for the poor. India's inflation dropped in October with 5.52 percent in consumer price inflation. The Reserve Bank of India has set a target of 6 percent by January 2016. For creating a robust and stable market and achieving price stability, a few strong measures have already been taken by the government and the Reserve Bank of India to control inflation.

A step in the right direction to curb inflation was taken in 2011 by reducing import duties to zero for wheat, onion and pulses and imposing stock limits on commodities. The government recommended a delisting of fruits and vegetables from the purview of Agricultural Produce Marketing Committee Acts that would help in fixing a minimum price on onions and potatoes. Under the Essential Commodities Act 1955, the inclusion of these food items will empower state governments to have de-hoarding operations for price controls. This would create a sufficient supply on a domestic level. Besides this the government has been implementing anti poverty and welfare programmes with targeted fiscal and administrative measures. The Antyodaya Anna Yojana has maintained the central issue price of rice 5.65 rupees a kilo and wheat at 4.15 rupees a kilo for the population below the poverty line. Reducing exports as and when required helps to control inflation.

Apart from the food prices, the investment climate too is influenced by inflation. The level of foreign investment can create a promising market and make certain sectors commercially productive. Increasing the Foreign Direct Investment limit boosts foreign investment inflows and makes India an attractive investment destination as in the case of the FDI limit being raised from 74 percent to 100 percent in the telecom sector and asset reconstruction companies. The limits of foreign investment in defence manufacturing and insurance sectors are from 26 percent to 49 percent. In this way, economic progress does not get stalled for an economy and inflation does not seem eternal. Further, when the interest rates are lowered during inflation then more borrowing of money takes place resulting in higher inflation and vice versa.

Another important and pernicious impact of inflation is on the Current Account Deficit (CAD). High inflation rules out the possibility of people to save while at the same time a chunk of their savings went into investments like gold and real estate that were unproductive. CAD needs to be controlled by restricting gold imports and providing several lucrative incentives to people for increasing their savings. In 2013 the government had introduced Inflation Indexed

Bonds to wean investors away from purchasing gold to moderate the demand and increase preference for other saving instruments.

Apart from all this, the government needs to follow a stringent anti inflationary policy which is currently being implemented. This policy should cover several aspects such as strict fiscal and monetary discipline, import and export rationalization, duties of essential commodities to control prices and maintain sufficient supplies, an effective management of demand and supply, with a strong and streamlined Targeted Public Distribution System. Last but not the least is the inflation in fuel especially petrol and diesel. The effect of diesel prices on inflation contributes significantly in the overall inflation.

Out of all the various factors that slowdown the Indian economy, elevated levels of inflation lead to the rising input costs and result in a slowdown in the external and domestic demand in a few sectors. This in turn leads to a slowdown in the industrial sector and in the case of India, it is most felt in manufacturing.

When inflation controls markets, the commodity producing sectors get highly affected and it impacts the services sector all at once. If the measures to control inflation are enforced well, then markets will certainly improve and so will the quality of life for the consumers.

PROGTA

***Pankaj Gandhi's Academy***

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**



# LETTERS

## 1. Purchase Order From Quotation

India Tech Pro,  
1021, Vishal Park,  
Pune – 411020  
pr@indiatechpro.com  
020-8568741

20<sup>th</sup> May 2014

Globus Vendors  
102, A1, Brahma State,  
Pune-411027  
020- 5894132

Dear Mr. Menon

Request for Quotation Ref. A12014

We are interested in making a purchase order of the quotation reference A12014. In your correspondence confirm and quote that you have the following products and amounts.

	Product Name	Product Requirements	Quantity	Price
1	Valve	S19 Valve Model	10000	25,000/-
2	Handle	A23 Bar Handle	5000	15,000/-

We need confirmation of stock and dispatch status, including:

- P&P costs
- VAT exemption
- Delivery schedule

We have contacted other suppliers for the same parts and we will purchase from the supplier that gives the most affordable offer, has a reputation for quality and is time-effective in their quotation.

We hope that you provide us a very competitive bargain.

Regards,  
Ravi Shetty,  
Manager- Sales  
India Tech Pro

## 2. Application For Leave

To,  
Mr. Sen,  
Manager,  
Sahas Sales Pvt Ltd,

20<sup>th</sup> May 2014

**Subject:** Application for Leave

Dear Sir,

I would like to apply for leave from 10<sup>th</sup> June 2014 to 14<sup>th</sup> June 2014, because I have to go to my native place, Nagpur to attend a religious ceremony. I will complete all the designated tasks before I go on leave so that the work should not suffer.

I would request you to please grant me the same.

Regards,  
Rajat Gupta

*Pankaj Gandhi's Academy*

### 3. MEMORANDUM

To : Latika Pawar,  
FROM: Raghuvandan Sharma  
DATE: 15<sup>th</sup> May 2014  
SUBJECT: Poor Attendance

Since your joining date, 30<sup>th</sup> January 2014, you have been showing a poor attendance that is reflecting on your performance. We have had a discussion regarding this on 10<sup>th</sup> March, but the poor attendance is persisting.

Since our discussion, you were late to work on 20<sup>th</sup> March, 25<sup>th</sup> March and absent on 1<sup>st</sup> April, 2<sup>nd</sup> April, 5<sup>th</sup> April and 15<sup>th</sup> April. I need to emphasize the seriousness of this situation. This attendance record is unacceptable and continued difficulties like this could lead to severe action.

If you have any questions regarding this matter, please discuss these concerns with me as soon as possible.

Cc: Human Resources

### 4. SUBMISSION OF PROPOSAL

Wizac Solutions

20<sup>th</sup> May 2014

303, Parmar Park,  
admin@wizacsolutions.com  
020-6581237

**Subject:** Submission of Proposal

Dear Sir,

We would like to thank you for giving us the opportunity to conduct business with your esteemed organization. Based on the request for proposal we are pleased to submit our proposal for Bray Controls.

Our proposal is prepared on the basis of our past successful assignments with our clients. Our constant pursuit is to offer the state of the art technology coupled with cost effective implementation ensuring a superlative level of customer service.

Please feel free to contact us in case of any queries.

Regards,  
Harshal Mehta,  
Project Lead,  
Wizac Solutions

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

## 5. Closing A Bank Account

To,  
The Manager  
HDSB Bank Limited

Date: 15<sup>th</sup> Feb 2014

**Subject:** Closure of A/C No 001441311000

Dear Sir,

With reference to the above subject, I, Sushila Ramanathan would request you to arrange closing of my/our A/C No 001441311000 maintained with your branch as I am unable to maintain the same due to some unavoidable circumstances since a long time.

Please transfer the balance amount after deducting all the relevant bank charges to my A/C 001441311000 and kindly issue a Pay Order favouring myself.

Yours faithfully,

Signature:

A/C Name: Sushila Ramanathan

A/C No: 001441311000

Encl: Deposit Slip/Cheque Book/Bank Instrument

## 6. Reply To A Customer Complaint

Date: 23<sup>rd</sup> April 2014

Dear Ms. Kedari

Firstly, we would like to apologize for the inconvenience and disappointment that you experienced in dealing with our customer support staff recently. We assure you that your complaint and feedback will give the opportunity to remedy any problem that may exist and help to improve our service further. We highly appreciate your feedback on the availability of information regarding our products and services.

We refer to your complaint letter dated 16<sup>th</sup> April 2014 and follow up by calling you on the same day.

The management has addressed your complaint and we would like to inform you that there has been a miscommunication from our end regarding the product information and the order that was placed by you. We will be providing you the product that you had ordered as against the one that was delivered to you.

We would like to extend our apologies for the inconvenience caused and assure you that we have taken the necessary steps to remedy the situations.

Should you need any further clarification, please do not hesitate to contact us.

We assure you of our best services at all times.

Thanking you

Yours sincerely,  
Pandit Rao,  
Customer Support,  
Homefull Furniture Ltd

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

## 7. Customer Complaint

To,  
The Manager,  
HIFZ Bank,  
Mumbai Branch

Date: 21<sup>st</sup> May 2014

**Subject:** Credit Card Overcharge

Dear Sir,

My name is Kamlesh Puri and I am an account holder in your esteemed bank since 2001. I have a savings account and two fixed deposits in your bank. My account details are AN00214123 and I have never defaulted with any systematic processes. I would like to register a complaint regarding overcharging my credit card.

The statement that I received last month is not in line with the transactions that I have made using the credit card. The statement reflects a purchase worth 25000/- on 20<sup>th</sup> April 2014. I have not made any such payment as per my records. I had spoken with Mr. Hitesh Patel regarding the same and he assured me that he will resolve the matter on a priority basis. Unfortunately, there has been no update from his end. I tried calling him several times but there has been no response on this matter. Furthermore, I have been getting repeated calls for making the payment that I have not made and the late charges are being pushed on me without my fault.

I am extremely disappointed with the quality of services from such an established organization as I have been a high privileged customer. Most of my family members have their accounts in your bank.

I would like this issue to be resolved on an urgent basis because it is matter of a financial strain on me. I am hoping that you would expedite this matter and resolve it at your earliest.

Thanking You,

Yours Faithfully,  
Mr, Kamlesh Puri

## 8. Reply To A Customer Complaint

To,  
Mr, Prateek Aurora,  
121, Gul Apartments,  
Colaba,  
Mumbai – 400006

Date: 15<sup>th</sup> June 2014

**Subject:** Reply to a complaint

Dear Sir,

We regret the inconvenience caused to you for the overcharging issue on your credit card. On receiving your complaint, we immediately started working towards resolving it. It was a mistake from our end and we apologize for the slip in the services from our end. We have credited the deducted amount to your account AS1554133.

We have done the necessary changes and have communicated the same with the respective departments for the changes and updated your account details. You will receive the updated bank statement shortly.

We would like to thank you for having the faith in us to address your concern and helping us serve you better and we hope that you will remain our valued customer.

Thanking You,  
Yours Faithfully,

Rajan Rai.  
Manager,  
TES Bank Ltd

*Pankaj Gandhi's Academy*

## 9. Junior Bank Account Information

From,  
The Manager,  
AXIA Bank Ltd.

Date: 13<sup>th</sup> Feb 2014

**Subject:** Junior Bank Account Service

Dear Customer,

We are pleased to inform you that we have recently started the AXIA Junior Account to inculcate the habit of saving in children and help parents build a corpus to secure their child's future. This savings account has a personalized ID for children and several privileges for kids' brands.

There are two types of accounts under the junior bank account. A recurring deposit allows you to park a predefined in a long term deposit every month. And the second one is a systematic investment plan to benefit seasoned financial planners.

The documentation requirements of the applicants are latest photographs, relationship document, identity proof, communication address proof, self cheque and the proof of the birth date of the minor.

We have an exciting introductory offer in the first year of opening by providing 7.5 percent interest in the first year followed by 6 percent interest p.a and personalized debit cards for children aged 10 and above.

For any further related queries you can visit the nearest branch, or write to us on [junioraccount@axia.com](mailto:junioraccount@axia.com) or call us on the toll free number 2010100202.

Assuring you of our best services at all times.

Yours Sincerely,  
Rakshak Muttu  
Manager  
AXIA Bank Ltd

## 10. Update KYC Details With Bank

To,  
Mrs. Rama Shekhar,

**Subject:** Know Your Customer Updation Requirments

Dear Customer

As per the RBI guidelines, banks are required to periodically update the customer identification documents every two years, including photographs. The form can be downloaded from our website: [www.hbdc.in](http://www.hbdc.in).

As a part of this exercise, you are requested to submit the list of documents stated below to the bank on utmost priority.

- KYC Application Form duly filled.
- Visa (only for Indian Passport Holders)
- Address Proof (Either Indian or Overseas Address)
- Recent passport size photograph with signature across the photograph.

**Please Note that all the above documents should be self-attested with the signature as per the bank records and the above instructions are also applicable to all the joint holders in the account**

**You can submit the above documents by any of the following modes:**

To your Home Branch / Relationship Manager in India

To HBDC Bank P.O.Box address in overseas locations, click here to find list of countries:

[http://www.hbdc.com/nri\\_banking/nri\\_service\\_desk/nri\\_service\\_desk.htm](http://www.hbdc.com/nri_banking/nri_service_desk/nri_service_desk.htm)

**Directly to our Central Office in India**

HBDC Bank Ltd,  
Trade World – A wing – 1st Floor,  
Lower Parel (W),  
Mumbai – 13

Assuring you of our best services at all times,

Sincerely,  
Mr, Rama Murthy  
Manager  
HBDC Bank

*Pankaj Gandhi's Academy*

## 11. Application For Internet Banking

To,  
The Branch Manager,  
YES1 Bank,  
Kothrud

Date: 13<sup>th</sup> Mar 2014

**Subject:** Application For Internet Banking For A/C Y10398456

Dear Sir,

My name is Satish Godbole and I am an account holder in your bank. The account number is 10398456 I would like to apply for the facility of internet banking in my account. I do not have much information regarding this and I would request you to update me the process and requirements of the same.

Thanking You.

Yours Sincerely,  
Satish Godbole

## 12. Introduction About Services

To,  
Ms. Rajini Singh,  
231, Akash Nagar,  
Patna

Date: 9<sup>th</sup> April 2014

**Subject:** Introduction About Services

Dear Ms. Singh,

It gives us immense pleasure to announce that the Royal Bank of India, one of the world's premier banks is coming to your city. Founded in 1990, this bank serves more than 6 million people with assets totaling more than 100 crores. Its units around the world deliver corporate banking, investment banking, custody, treasury and capital market products to institutional clients as well as global private banking services for individuals.

Our constant endeavour is to create a customized platform where banking transactions become a smooth and less complicated process. Our services include accounts and deposits, loans, cards, insurance, investments, agricultural and rural services, demat and these services are well executed with the technology edge to suit the needs and convenience of the customers.

We look forward to an opportunity to make banking a pleasure in all possible ways that we can.

Thanking You,

Sincerely,  
Mr. Venkat Rao,  
Manager,  
Royal Bank of India

**13. As the branch manager write a letter to the Head Office recommending installation of ATMs in your office premise and also for an extension counter in a college. Please provide reasons on how this move will help in the branch doing well.**

Date: 30<sup>th</sup> Sept 2014

To,  
The General Manager,  
HDFC Bank Head Office,  
Delhi

**Subject:** Request for installation of ATMs in our office premise and in S P College, Tilak Road

Dear Sir,

It is a great achievement that our branch has been making excellent progress since August 2012. As on 31<sup>st</sup> March 2013 the total deposits were Rs. 35 crores and advances were 20 crores. The position of deposits taken last week on 14<sup>th</sup> February is Rs. 37 crores and advances were 22 crores. These figures are in line with the set targets for March 2014.

Based on our strong customer relationships, there have been many requests from customers to install ATMs in our branch office. This would give them the facility to withdraw cash as per need and convenience. At the same time, the management of SP College has requested us to install an ATM in their college premises as we have our branch extension counter there.

Installing ATMs at both these places will reduce the number of people standing in the queue during peak hours. As our daily transactions are increasing, we need to introduce a system for the convenience of the customer thereby improving customer service and increasing the customer base. We have received a feedback from a few potential customers that they prefer banks with ATMs. The other banks that operate in this area have 3 ATMs set up.

Kindly consider this request and issue the orders for the same.

Thanking You.

Yours Faithfully,  
Prasod Ladekar,  
Branch Manager,  
Pune

**14. You are director of a small limited company engaged in construction business. Please write a letter to your Bank requesting for credit facilities for expanding business**

Date: 25<sup>th</sup> Oct 2014

To,  
The Manager,  
Axis Bank,  
Bundh Garden Road,  
Pune

**Subject:** Request for a secured limit overdraft of Rs.2 crore.

Dear Sir,

We have a current account in your bank since the last 5 years details of which is Account No A456966222. We are a private limited company and we are into the construction business our base in Maharashtra and Delhi. Our company turnover was Rs. 13 crore in the financial year 2013-2014.

We construct residential units like duplexes, studio apartments and row houses for government officials and public sector employees. These residential flats or houses range from 45 lakhs to 70 lakhs depending on the requirement.

We have recently started a project in Talegaon for which we have signed agreements with the land owners for the construction site. The agreement states that once the houses are sold to the customers, we will pay the amounts to the land owners. Please find below the enclosed set of documents:

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

1. Balance Sheet for the financial years 2012, 2013 and 2014.  
2. Income Tax Assessment Orders for the year ending March 2011, March 2012 and March 2013.  
3. Project Report and Agreement  
4. Consent letter from Rahul Rao as a personal guarantor.  
5. Property Details at 10, Koregaon Park, Pune valued at Rs. 6 crore to be offered as security.  
We are willing to offer property worth Rs. 6 crore as security for the overdraft and we request you to kindly limit the sanction to us as early as possible for beginning the work. We are hoping that this project will be completed over 3 years from the start date.  
Thanking You.

Yours Faithfully,  
Mr. Arish Bhathena,  
Samarth Constructions

**15. Write a letter to the bank to apply for an educational loan**

Date: 22<sup>nd</sup> Sept 2014

To,  
The Bank Manager,  
ICICI Bank,  
Karve Road, Pune,  
Maharashtra

**Subject:** Application for an educational loan

Respected Sir,

My name is Rajat Saxena and I was a student of Maharashi Vidyalaya, Pune. I have completed by higher secondary education from this school and I have secured a first class with distinction. I have got admission into College of Engineering, Pune based on my consistent and outstanding performance and I am very proud of this.

Due to my family's financial condition, I am unable to get my admission confirmed. The course fees are 10 lakhs and my father is a poor farmer. He has a two acre land but the untimely monsoons led to a crop failure in our village, Khedgaon. I have three more siblings and they are studying in school. My father is not in a position to pay my educational fees for my further education.

I humbly request you to grant me a study loan for a period of five years so that I can be qualified enough to take a job and build in career. I assure you that I will service the loan as soon as I get placed in a company.

Please find attached all the attested photo copies of my certificates and identity proof as per the stated requirements. I am sure that you will understand the need for this loan application.

I am awaiting a reply at your convenience.

Thanking You.

Yours Faithfully,  
Mr. Rajat Saxena

*Pankaj Gandhi's Academy*



## 16. Write a cover letter for a job application

Date: 25<sup>th</sup> June 2014

Mr. Saytam Munshi,  
Mozart Retail Solutions,  
Phone: 044 6548236  
Email: enquiries@mozartreailsolutions.co.in

**Subject:** Application for Retail Sales Assistant Position

Dear Mr. Munshi,

As a highly motivated and dedicated student with strong communication and interpersonal skills, I would like to apply for the position of Retail Sales Assistant.

As a student I have been extensively involved in my school, which has allowed me to develop strong interpersonal skills. These experiences have allowed me to develop strong time management and organisational skills, which I see as being very important when seeking to work in the sales sector.

My personal attributes are that I am a highly motivated person and have good communication skills. I believe that I have the abilities and passion to understand your organisation's goals and vision. I am keen to develop my professional skills and look forward to discussing my application with you at an interview. I have enclosed a copy of my resume for your consideration. I

Thanking you in advance for your time.

Yours Faithfully,  
Ms. Ranjana Desai

## 17. Write a letter to Harish's father informing him that Harish has fallen into bad company and is missing classes. You are a good friend.

Flat A1/10, Prerna Apts,  
18, MG Road,  
Pune - 411001

20<sup>th</sup> May 2014

Dear Uncle,

Hope you are doing well. My name is Shekhar Patil and you may not know me. I am Harish's friend. We both are studying in the same class and know each other since quite some time.

I wanted to inform you about Harish's irresponsible behavior. He has fallen into bad company and has been missing his classes since many days. I tried to speak with him and convince him to not miss the sessions as they are important but he is not listening to me. He spends a lot of time with those friends and they do not have a good reputation in the college. Most of them have been suspended and they are into bad activities as well.

As a good friend, I am concerned about Harish's future. He is totally under the influence of this group. I know of other students who have suffered because of this bad company. I am not sure whether you are aware of the friends he is with now, and that is why I thought it would be good if I let you know.

Please take the necessary action as soon as possible and if you need any help from my side, please let me know. I am there for him whenever he needs me.

Hoping to hear from you soon.

Yours Sincerely,  
Shekhar

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

**18. Write a letter to the bank providing an explanation of delay in the EMI**Date: 10<sup>th</sup> Nov 2014

Ref: IMF/ A100293

To,  
The Manager,  
EXID Bank,  
North Main Road Branch,  
Pune – 411001

**Subject:** Request for postponement of EMI towards as repayment of loan

Respected Sir,

We are very thankful to you for having our loan of Rs. 2 crore sanctioned on 14<sup>th</sup> February 2014. This loan was taken to upgrade our existing business unit. The work had commenced in full swing and we were going to inaugurate the new unit this Diwali. However, there was a mishap in our unit that has led to a break in the upgradation of the same. There was a short circuit before Diwali and there has been a damage caused worth 40 lakhs. Moreover, the increase in the competition in the market with many players like Sahirs and Co, Venkatesh Sales and Suyog Distributors is making it difficult for us to have a leading edge in the market. Nonetheless, we have a dedicated sales team that is working on setting and achieving ambitious targets across Maharashtra.

As part of servicing the loan, we are supposed to pay Rs. 1 lakh per month as Equated Monthly Installment (EMI). We have successfully paid 7 EMIs till date. Every month we have to pay the EMI on the 15<sup>th</sup> of every month. Due to the losses incurred, we would like to request for postponement of EMIs till December 2014. We have been paying the interest on the loan and that is debited in our account by debit to our cash credit account.

We hope that you understand our situation in light of the reasons provided above and we hope that you consider our request as a genuine case.

Thanking You,  
Yours Faithfully,  
Mrs. Shubhada Rao,  
Manager,  
Hardhik Enterprises

**19. Write a letter to the customer for the change of logo**

Dear Privileged Customer,

It gives me immense pride to take the opportunity of launching the new logo of BMW Inc Bank.

With a rich and strong traditional heritage of over 150 years, we have taken big strides from becoming a co-operative credit society to a multi-state scheduled bank of more than Rs.45000 crore set-up and strong presence in 12 states with 164 locations and with more expansion plans in the pipeline.

Our vision has been to achieve complete customer commitment and set new benchmarks in providing banking services at all times making banking a delightful experience. We propose to add genuine value to the lives of all those we touch. We aspire to be the bank of dreams for all our stakeholders who are our esteemed customers, employees, investors, vendors, partners, associates etc.

It is our Mission to achieve our Vision by constantly innovating and thereby ensuring that we lead and not simply follow what is the state-of-the-art in banking, by maintaining warmth and the personal touch across all relationships through our Team BMW Inc-a team of knowledgeable, courteous and dedicated professionals.

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

Continuing with our Vision and Mission, we have envisaged a new face, image, brand for our Bank through a new LOGO which was launched on October 29<sup>th</sup>, 2014 pan India at our Corporate Office – BMW Inc Tower, Karve Road, Pune by the eminent personality, Dr. K. H. Jehangir the founder director of Jehangir Hospital.

Our new logo represents abundance and is a very auspicious symbol in the Vedas. It stands for success, abundance and eternal prosperity.

With this new logo, we promise to work proactively towards the full realization of the potential of the cooperative sector while exhibiting highest ethical standards, corporate governance and regulatory compliance.

Thanks and regards,

Krishna Goenka,  
Chairman,  
BMW Inc Bank

**20. Write a letter to the bank to stop payment on a cheque.**

Date: 30<sup>th</sup> Sept 2014

To,  
The Manager,  
CTZ Bank,  
Kondhwa Branch,  
Pune – 411048

**Subject:** Request for Stop Payment for A/C No 6042103567

Dear Sir,

My name is Harish Pradhan and I have a savings account in your bank since 2010. It is a joint savings account and the number is 6042103567. I would like to request you to issue a stop payment on the cheque from this account. The cheque details of which are as follows:

Cheque No	-- A2001
Cheque Date	-- 29 <sup>th</sup> Sept 2014
Payable To	--- Lata and Sons
Cheque Amount	-- 25000/-

I would request you to kindly do the needful at the earliest and provide a confirmation that the payment of the cheque has been stopped.

Thanking you in anticipation.

Yours Faithfully,  
Harish Pradhan

# PRÉCIS WRITING

## 1. Précis (300 Words)

By Law, every Indian campaign must end 36 hours before voting. But that is when the “silent campaign” begins, a furious scramble to beg and bribe every last vote in the constituency. In a hotel lobby in Vijayawada in the coastal part of Andhra Pradesh, where two regional parties are battling it out, party workers mill about, ready to jump into four-wheel-drives and start dispersing cash and contraband in all directions. Villagers get at least 500 rupees (\$8.30) from each party—and a small bottle of whisky to cement loyalty. It is all illegal, but a festive atmosphere reigns. Back in the city, a candidate spends the next day in a quiet corner of his war-room, surrounded by garlanded portraits of holy men and independence heroes. Cadres murmur into the boss’ ear about “distributions”, showing him figures pencilled on scraps. With the rest of his attention, he discusses his ambitions for development in the region. It is due to split from the area around the capital, Hyderabad, in June and become a prosperous rump-state. Vijayawada is one of its bustling hubs and might make a fine new capital. Many political bosses in this election are property or mining tycoons, whose unaudited “black money” will be needed for the discreet payments that will be required if the idea is to be taken seriously. Ten minutes away, the police commissioner, backed by the national Election Commission, sends officers across the voting districts. They stop cars, lorries and tractors, searching everywhere for illegal goodies. They have already seized mountains of smuggled cash. Of the 3.3 billion rupees seized across India this election cycle, nearly half was unearthed in Andhra Pradesh. On the commissioner’s desk, phones are buzzing with tip-offs. The election stable is Augean: black money is even used to distribute seeds and manure.

*Title: Silent Campaigns in India*

Silent campaign for constituency votes start after 36 hours prior to the Indian campaign ending by law. In Vijaywada, Andhra Pradesh party workers were ready for cash and contraband distribution. 500 rupees and a whisky bottle are given to villagers although illegal yet festive. The boss of the secluded candidate is discussing ambitious regional development. Vijaywada, potential capital post Hyderabad separation has politicians, tycoons who may use unaudited black money. Police commissioner, Election Commission backed, has ordered to search for illegal goods before which they have seized smuggled cash. 1.7 billion was from Andhra Pradesh keeping the commissioner’s phone busy.

## 2. Précis (515 words)

A month ago, over 40 labourers — landless Dalits from Chhattisgarh — working in brick kilns at Naushera in Rajouri in Jammu and Kashmir made a bold attempt to fight their oppressive employers. “After four of us were beaten by the brick kiln owner and his *munshi* in separate instances, we pooled together Rs.15,000 to send Ganga Ram, who had brought us to Rajouri to work and who was working as a labourer himself, back to our village so he could get police help,” recounted Kavita Satnami, a landless Dalit labourer from Janjgir Champa in Chhattisgarh, at the office of Bandhua Mukti Morcha in central Delhi. Ganga Ram reached Chhattisgarh and informed the police, as well as Bandhua Mukti Morcha activist Nirmal Gorana. But even after help arrived, the group of 63 workers, including 25 minors, recounted they reached Delhi on Tuesday night after many obstacles. “The owners threatened us for trying to act like ‘leaders’. We wanted to leave the brick kiln, but did not know how. After Mr. Gorana reached the brick kiln, the Sub-Divisional Magistrate came with him and recorded our statements on how we were being forced to work at the kilns. But after that the Sub-Divisional Magistrate refused to give us our ‘release certificates’,” said Om Narayan, one of the workers. The group of workers, which included two pregnant women, said they had to work everyday from 3 a.m. to 8 p.m. They said they had been promised an ‘advance’ of Rs.30,000 per couple and Rs.500 per 1,000 bricks they made, but that even after working for eight months they had not been paid the by the owners of B.B.K. brick kiln in Jangad village of Rajouri. “We have worked in brick kilns in Haryana and Punjab, and this was the first time we had travelled to Jammu and Kashmir. At this kiln, the owners abused and threatened both men and women regularly,” Kavita added. “The District Magistrate refused to cooperate despite knowing about the work conditions at the brick kiln, and that the workers were being kept there against their will. The Sub-Divisional Magistrate had recorded the statements, but even after that the District Magistrate refused to issue ‘release certificates’,” said Mr. Gorana, who travelled to Rajouri from Delhi after receiving the tip-off. The workers

*Pankaj Gandhi’s Academy*

have planned to hold a demonstration outside Jammu and Kashmir Bhavan to protest their mistreatment by the authorities. A “release certificate” entitles workers rescued from forced labour to Rs.20,000 and State assistance to acquire land or skill-based alternate means of livelihood under the Bonded Labour System (Abolition) Act, 1976. As per the data from the Chhattisgarh Labour Department, the District Labour Office in Janjgir-Champa received 152 complaints from workers in bonded debt at kilns and construction sites between 2010 and 2013. Only 103 of these workers — less than five per cent — possess “release certificates”, under which they can claim State assistance. “The Chhattisgarh authorities ought to pay attention to and analyse why workers and farmers must migrate from the State in distress, and what it means for the State’s economy,” said Action Aid activist Chandan Kumar.

*Title: Plight of Dalit Landless Labourers in Chhattisgarh  
Dalits Flee from Kilns*

40 Dalit landless labourers, working in brick kilns in Jammu and Kashmir, fought against their employers. Kavita Satnami, a labourer, said that they sent Ganga Ram to the village for police help when the owner and his munshi beat up four workers. The police helped him and Bandhua Mukti Morcha activist Nirmal Gorana helped 63 workers including 23 minors reached Delhi on Tuesday. The owners threatened them and Mr. Gorana and the Sub-Divisional Magistrate recorded their statements regarding ill treatment. The magistrate refused to give them release certificates. The workers used to work for 17 hours and were not paid as promised. Kavita mentioned that they had worked in Haryana and Punjab and for the first time in Jammu and Kashmir. They planned to hold a demonstration to protest. A release certificate entitles 20,000 and State assistance to each worker under Bonded Labour System (Abolition) Act, 1976. Out of 152 complaints only 103 workers possess these certificates. Action Aid activist, Chandan Kumar says that Chhattisgarh authorities need to pay attention.

### **3. Précis (433 words)**

Nearly one million Indians die every year due to inadequate healthcare facilities and 700 million people have no access to specialist care. 80% of specialists live in urban areas. In order to meet manpower shortages and reach world standards, India would require investments of up to \$20 billion over the next 5 years. India produces over 250,000 doctors annually in the modern system of medicine. A higher number of nurses and paramedical professionals and practitioners of Indian Systems of Medicine and Homoeopathy are also produced. Better policy regulations and the establishment of public-private partnerships are possible solutions to the problem of manpower shortage. As incomes rise and the number of available financing options in terms of health insurance policies increase, consumers have become more and more engaged in making informed decisions about their healthcare and associated costs. In order to remain competitive, healthcare providers are now not only looking at improving operational efficiency but are also looking at ways of enhancing patient’s overall experience. These exceptional, proactive and ahead of the curve institutions are the ones leading the way for the Indian healthcare industry. The Indian healthcare sector has emerged as one of the largest service sectors in India. Healthcare spending in India is expected to rise by 12% per annum. As per an estimate, during 2012, healthcare spending contributed 8% of GDP and employed around 9 million people. Rising incomes and growing literacy are likely to drive higher per capita expenditure on healthcare. The trend is shifting from infectious diseases to lifestyle diseases. The medical equipment market is growing at a rapid pace. The demand for hi-tech products is close to 80 percent of the overall market in India. Major international medical equipment companies are lining up their investments in India for setting up local bases. Over the past few years, medical tourism has gained momentum in India. Increasing number of patients from developed countries are getting quality health services in India for less than half the price prevailing in their countries. India is becoming a popular medical tourist destination in Asia. At present, medical tourism is a 2 billion US\$ (dollar) business and is expected to grow substantially in the future.

Over the last five years, the Indian pathology industry has been growing at an estimated compound annual growth rate of 20% per annum. Many of the renowned Indian pathology laboratories are expanding globally by signing outsourcing contracts with hospitals in Europe and other countries for pathological services. Outsourcing of pathology and laboratory tests by foreign hospital chains is becoming a huge opportunity because of the high cost differential in India.

*Title: Healthcare in India – Challenges and Scope  
Healthcare in India – A Promising Future*

***Pankaj Gandhi’s Academy***

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

Inadequate healthcare facilities have led to 1 million deaths and 700 million without access to specialists. A 20 billion investment in India over 5 years will reduce this shortage. Modern medicine produces 250,000 doctors annually and increasing nurses, paramedical professionals in homeopathy. Better policy regulations and public private partnerships can help. Consumers are more aware about healthcare and cost related decisions that have increased insurance. Healthcare providers are working on improving their standards. Healthcare sector will rise by 12% yearly. 2012 estimates 8% of GDP to healthcare expenditure and 9 million employed with higher per capita expenditure. A growing medical equipment market has now opened internationally with Medical tourism gaining momentum due to low price and high quality as a 2 billion dollar business. Indian pathology industry has a 20 percent growth rate with outsourcing contracts internationally resulting in a huge business opportunity.

#### 4. Précis (420 words)

You must have seen the warning a thousand times: Too few young people study scientific or technical subjects, businesses can't find enough workers in those fields, and the country's competitive edge is threatened. It pretty much doesn't matter what country you're talking about—the United States is facing this crisis, as is Japan, the United Kingdom, Australia, China, Brazil, South Africa, Singapore, India...the list goes on. In many of these countries, the predicted shortfall of STEM (short for science, technology, engineering, and mathematics) workers is supposed to number in the hundreds of thousands or even the millions. A 2012 report by President Obama's Council of Advisors on Science and Technology, for instance, stated that over the next decade, 1 million additional STEM graduates will be needed. In the U.K., the Royal Academy of Engineering reported last year that the nation will have to graduate 100 000 STEM majors every year until 2020 just to stay even with demand. Germany, meanwhile, is said to have a shortage of about 210 000 workers in what's known there as the MINT disciplines—mathematics, computer science, natural sciences, and technology. The situation is so dismal that governments everywhere are now pouring billions of dollars each year into myriad efforts designed to boost the ranks of STEM workers. President Obama has called for government and industry to train 10 000 new U.S. engineers every year as well as 100 000 additional STEM teachers by 2020. And until those new recruits enter the workforce, tech companies like Facebook, IBM, and Microsoft are lobbying to boost the number of H-1B visas—temporary immigration permits for skilled workers—from 65 000 per year to as many as 180 000. The European Union is similarly introducing the new Blue Card visa to bring in skilled workers from outside the EU. The government of India has said it needs to add 800 new universities, in part to avoid a shortfall of 1.6 million university-educated engineers by the end of the decade. And yet, alongside such dire projections, you'll also find reports suggesting just the opposite—that there are more STEM workers than suitable jobs. One study found, for example, that wages for U.S. workers in computer and math fields have largely stagnated since 2000. Even as the Great Recession slowly recedes, STEM workers at every stage of the career pipeline, from freshly minted grads to mid- and late-career Ph.D.s, still struggle to find employment as many companies, including Boeing, IBM, and Symantec, continue to lay off thousands of STEM workers.

**Title:** STEM Crisis  
STEM Crisis – A Myth

Too few people study scientific or technical subjects with shortage of workers in businesses and the country's competitive edge threatened. Science, Engineering and Mathematics (STEM) issue is in every country. A US 2012 report stated that US needs 1 million additional graduates. UK reported that it needs 100000 majors until 2020. Germany's shortage of MINT is 210 000. The dismal situation is compelling governments to spend billions on boosting STEM workers' ranks. Obama demanded 10000 new US engineers' training with 100000 additional STEM workers by 2020. Until they join the workforce IBM, Facebook and Microsoft are pushing for more than double yearly H-1B visas. The European Union in introducing Blue Card visa and the government of India needs 800 universities. On the contrary, STEM workers outnumber jobs according to a study where these workers struggle and are laid off.

## 5. Prècis (359 words)

Captain Nemo is a fictional character featured in Jules Verne's novel *Twenty Thousand Leagues Under the Sea* (1870) and *The Mysterious Island* (1874). "Nemo" is Latin for "no one". This name is aptly chosen. Nemo is a mysterious figure, about whom all we know is that he identifies with the oppressed, and that he has apparently lost his wife and children. He is a scientific genius who roams the depths of the sea in his submarine, the *Nautilus*, which he built on a deserted island. In *Twenty Thousand Leagues Under the Sea* he states that the laws of the world on the surface do not apply to him any longer, and that he has fled to the sea to escape the barbarism of the human race, with its wars and oppression. He claims to have no interest in the affairs of the world above, but occasionally intervenes to aid the oppressed, giving salvaged treasure to Cypriots resisting a Turkish invasion, or by sinking warships. Nemo goes out of his way to accommodate Professor Aronnax and his companions, and also, during a diving expedition, he risks his life to save a pearl diver from a shark attack. Nemo tries to project a stern, controlled confidence, but he is driven by a thirst for vengeance, and wracked by remorse over the deaths of his crewmembers and even by the deaths of enemy sailors. In *The Mysterious Island* (which might, in fact, be the island he built the *Nautilus* on), a still mysterious but gentler Nemo secretly helps the castaways off the island and in the end warns them that the island will perish in a volcanic eruption. Nemo dies of old age just before the eruption and is buried in his ship that is then sunk. In the initial draft of *Twenty Thousand Leagues Under the Sea*, Nemo was a Polish noble vengeful because of the murder of his family during the Russian repression of the Polish insurrection of 1863-1864. Verne's editor Pierre-Jules Hetzel feared a book ban in the Russian market and offending a French ally, the Russian Empire. He made Verne obscure Nemo's motivation in the first book.

**Title: Captain Nemo**

***Captain Nemo – The Character in Twenty Thousand Leagues Under The Sea and The Mysterious Island***

## 6. Prècis (121 words)

Captain Nemo, a fictional character in Jules Verne's novel *Twenty Thousand Leagues Under the Sea* and *The Mysterious Island* means no one is apt. In the first book. Nemo empathises with the oppressed, is alone, is a scientific genius and roams the sea in *Nautilus* where he fled to escape human barbarism. Disconnected with worldly affairs, he occasionally helps. Confident, but he has vengeance and remorse of deaths of crew and enemy sailors. *The Mysterious Island* has a gentler Nemo helping castaways from an island from volcanic eruption before which he dies and is buried in the ship that sinks. The editor feared a book ban in Russia due to Nemo's vengeance of his family loss during Polish insurrection by Russians.

## 7. Prècis (380 words)

Last week, the World Health Organization released new data on air pollution in 1,600 cities worldwide. What is the most striking conclusion? China gets way more attention for its air pollution, but India has a much bigger problem on its hands. If you live in India, your lungs are taking in dangerous levels of air pollution. Put simply, if you live in a large Indian city, your lungs are taking in dangerous levels of air pollution on a daily basis. Drawing on data collected between 2008 and 2013, the report listed the cities by the average amount of particulate matter in the air over the course of a year. When these tiny particles — smaller than 2.5 micrometers in diameter — are inhaled, they can settle into the lungs, increasing the long-term risk for lung cancer (each year, it's estimated that they cause 800,000 deaths worldwide). In the new report, six of the top ten most polluted cities were in India, with Delhi leading the way. The figures show the average number of micrograms of these particles per cubic meter of air over the course of a year (for reference, the WHO considers 25 to be a safe limit) A variety of factors contribute to air pollution, but it's mainly driven by the burning of gasoline, diesel, and coal for transportation and energy, along with other large-scale manufacturing processes. So in response to China's high pollution levels, authorities recently introduced a plan to limit coal burning and vehicle use. But the report shows that even before this initiative, China's pollution paled in comparison to India's. Beijing's data, for instance, came from 2010, and showed that the city averaged a count of 56 PM 2.5 over the course of a year. It's certainly not a great count, but for comparison, 25 Indian cities had higher levels of pollution during the time studied. Update: it's worth noting that there is some controversy over air pollution data provided by the Chinese government. Independently-collected

***Pankaj Gandhi's Academy***

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.: 8600972993, 9850424051**

data, supplied by the U.S. embassy, suggests Beijing (and, presumably, other Chinese cities) have higher pollution rates than Chinese officials are willing to admit. In 2011, for instance, the embassy's monitors averaged 99 PM 2.5: not nearly as high as Delhi, but high enough to have put Beijing in the top ten.

## 8. Précis Pollution troubles for India and China

China and India top the WHO new air pollution among 1600 cities. 2008 – 2013 data has listed cities with average amount of particular matter over a year. 2.5 mm or smaller particles settle into the lungs increasing long term cancer risks causing 800,000 worldwide deaths. Delhi, India's most polluted city has an average of these particles' micrograms more than 25 declared by WHO. Causes are burning of gasoline, diesel, and coal for large-scale manufacturing processes. China has introduced a pollution control plan before Beijing's level has dropped as compared to Indian cities. Chinese cities have higher pollution rates by the US embassy unlike declared by Chinese officials. In 2011, Beijing recorded 99 PM. 2:5 lesser than Delhi but still highly polluted.

## 9. Précis (480 words)

Ustad Bismillah Khan Sahib (March 21, 1916 – August 21, 2006) was a shehnai maestro from India. The term "Ustad" or "Pandit" in relation to Indian classical music implies Master or Guru. He was the third classical musician to be awarded the Bharat Ratna (in 2001), the highest civilian honour in India. He also had the distinction of being one of the few people to be awarded all the top four civilian awards. Bismillah Khan was born on March 21, 1916 at Bhirung Raut Ki Gali, in Dumraon as the second son of Paigambar Khan and Mitthan. He was named as Qamaruddin to rhyme with Shamsuddin, their first son. His grandfather, Rasool Baksh Khan uttered "Bismillah" (the basmala) after looking at the newborn, thus he was named Bismillah Khan. His ancestors were court musicians and used to play in Naqqar khana in the princely states of Bhojpur, now in Bihar state. His father was a shehnai player in the court of Maharaja Keshav Prasad Singh of Dumraon Estate, now in Bihar. Despite his fame, Khan's lifestyle retained its old world Benares charm. His chief mode of transport was the cycle rickshaw. A man of tenderness, he believed in remaining private, and that musicians are supposed to be heard and not seen. He was a pious Shi'a Muslim and also, like many Indian musicians regardless of creed, a devotee of Mother Saraswati. He often played at various temples and on the banks of the river Ganga in Varanasi, besides playing outside the famous Vishwanath temple in Varanasi. Khan was perhaps single handedly responsible for making the shehnai a famous classical instrument. He brought the shehnai to the center stage of Indian music with his concert in the Calcutta All India Music Conference in 1937. He was credited with having almost monopoly over the instrument as he and the shehnai are almost synonyms. Khan is one of the finest musicians in post-independent Indian Classical music and one of the best examples of Hindu-Muslim unity in India. His concept of music was very beautiful and his vision, superb. He once said, "Even if the world ends, the music will still survive" and he often said, "Music has no caste". He has played in Bangladesh, Afghanistan, Europe, Iran, Iraq, Canada, West Africa, USA, USSR, Japan, Hong Kong and almost every capital city across the world. Khan had the rare honor of performing at Delhi's Red Fort on the eve of India's Independence in 1947. He also performed Raga Kafi from the Red Fort on the eve of India's first Republic Day ceremony, on January 26, 1950. His recital had almost become a cultural part of the Independence Day Celebrations telecast on Doordarshan every year on August 15th. After the Prime Minister's speech from Lal Qila (Red Fort) in Old Delhi, Doordarshan would broadcast live performance by the shehnai maestro. And this tradition had been going on since the days of Pandit Nehru.

## 10. Précis - 160 words

### Title - The Shehnai Maestro – Ustad Bismillah Khan

Ustad Bismillah Khan, the Indian shehnai maestro, was the third musician to be awarded the Bharat Ratna in 2001 and all top four civilian awards. Born on 21<sup>st</sup> March 1916 in Dumraon, his parents named him Qamaruddin. He was named Bismillah after his grandfather uttered it. His ancestors played music in Naqqar Khana, known as Bihar. Khan was gentle, private and led a simple Benarasi lifestyle. He believed that musicians must be heard and not seen. He was a religious Shia and Mother Saraswati's devotee. He played at temples on the Ganga river banks. He made the Shehnai popular. He played it in the Calcutta All India Music Conference in 1937. Synonymous with shehnai, Khan is an example of Hindu-Muslim unity in India. He believed music was casteless and eternal. He played in



several countries and was honored when he performed Raga Kafi at Delhi's Red Fort in 1947 which has been a part of Independence Day celebrations since then.

## 11. Précis (564 words)

Road accidents have earned India a dubious distinction. With over 130,000 deaths annually, the country has overtaken China and now has the worst road traffic accident rate worldwide. This has been revealed by the World Health Organization (WHO) in its first ever Global Status Report on Road Safety. The report pointed to speeding, drunk driving and low use of helmets, seat belts and child restraints in vehicles as the main contributing factors. Every hour, 40 people under the age of 25 die in road accidents around the globe. According to the WHO, this is the second most important cause of death for 5 to 29 year olds. A bus fell from a bridge into a dry riverbed in northwestern India last month, killing at least 26 students and teachers on board. In India alone, the death toll rose to 14 per hour in 2009 as opposed to 13 the previous year. The total number of deaths every year due to road accidents has now passed the 135,000 mark, according to the latest report of National Crime Records Bureau or NCRB. While trucks and two-wheelers were responsible for over 40 per cent of deaths, peak traffic during the afternoon and evening rush hours is the most dangerous time to be on the roads. The NCRB report further states that drunken driving was a major factor for road accidents. Joint Commissioner of Police Maxwell Pereira maintains that there has to be a change in drivers' mindsets. Trucks are responsible for many road accidents in India "Most of the city accidents are not necessarily out of drunken driving," says Pereira. "But 99 per cent of the accidents, the fatal accidents that occur outside the cities are due to drunken driving and there is no check on this kind of drunken driving. Unfortunately, truck drivers think they are fully armed to drive on the highway when they are fully drunk! Until and unless this country comes up with a new method of checking drunkenness on the highways, I don't think these fatalities can be lessened." Prince Singhal, founder of the Campaign Against Drunken Driving (CADD), a decade-old movement with support across the country, says the increase in fatal accidents only proves the lack of concern on the part of state governments and police towards the problem of drunken driving. "It's growing day by day because liquor is a state subject and its happening everywhere in the country, not just Mumbai, Delhi, Bangalore, Hyderabad and metro towns. There is an ineffective law, there is no judicial procedure, there is no enforcement by the police, no specific segment where they can book people under drunk driving."

Campaigns against drunken driving have not proved effective. And the increasing number of prosecutions for drunken driving has also not been a deterrent. But Singhal is determined to change this.

The time for action is now: Road deaths increased by nearly 40 per cent between 2003 and 2008 in India, and the more progressive and developed states like Andhra Pradesh, Maharashtra and Tamil Nadu are the ones most affected. Road safety experts also warn that the real numbers of fatalities could be much higher since many cases are not even reported. There is no estimate as to how many people injured in road accidents die a few hours or days after the accident. And their deaths are then no longer linked to road traffic accidents.

## 12. Précis - 188 words

### Title - Road Accidents Highest in India

India has overtaken China with 130,000 annual deaths due to road accidents as revealed by the Global Status Report on Road Safety by WHO for the worst road accident rate. Main contributing factors are speeding, drunk driving and low use of helmets, seat belts and child restraints in vehicles. WHO states that the second main cause of deaths in the age group 5—29 years is due to road accidents. 26 lives were lost in a bus accident in northwestern India. National Crime Records Bureau reports that deaths have passed the 135,000 mark. Truck drivers, two wheelers, rush hours and drunken driving are forcing factors for accidents. According to Joint Commissioner of Police, Pereira, there is no check on drunken driving in accident prone areas outside the cities and the country needs to control this through a new method. Singhal, founder of Campaign Against Drunken Driving states that the growing menace is due to liquor being everywhere beyond metros. Inefficient law, no judicial procedure, poor law enforcement are the reasons. Certain states are more affected than the others and no estimation of data is there to control this.

### 13. Précis

Rabindranath Tagore (7 May 1861 – 7 August 1941), also known by the sobriquet Gurudev, was a Bengali poet, Brahmo Samaj philosopher, visual artist, playwright, novelist, and composer whose works reshaped Bengali literature and music in the late 19th and early 20th centuries. He became Asia's first Nobel laureate when he won the 1913 Nobel Prize in Literature.

Tagore wrote novels, short stories, songs, dance-dramas, and essays on political and personal topics. Gitanjali (Song Offerings), Gora (Fair-Faced), and Ghare-Baire (The Home and the World) are among his best-known works. His verse, short stories, and novels, which often exhibited rhythmic lyricism, colloquial language, meditative naturalism, and philosophical contemplation, received worldwide acclaim. Tagore was also a cultural reformer and polymath who modernised Bengali art by rejecting strictures binding it to classical Indian forms. Two songs from his rabindrasangeet canon are now the national anthems of Bangladesh and India: the Amar Shonar Bangla and the Jana Gana Mana.

Tagore criticised orthodox (rote-oriented) education, lampooning it in the short story "The Parrot's Training", where a bird—which ultimately dies—is caged by tutors and force-fed pages torn from books. These views led Tagore—while visiting Santa Barbara, California on 11 October 1917—to conceive of a new type of university, desiring to "make [his ashram at] Santiniketan the connecting thread between India and the world ... [and] a world center for the study of humanity ... somewhere beyond the limits of nation and geography." The school—which he named Visva-Bharati—had its foundation stone laid on 22 December 1918; it was later inaugurated on 22 December 1921. Here, Tagore implemented a brahmacharya pedagogical structure employing gurus to provide individualised guidance for pupils. Tagore worked hard to fundraise for and staff the school, even contributing all of his Nobel Prize monies. Tagore's duties as steward and mentor at Santiniketan kept him busy; he taught classes in mornings and wrote the students' textbooks in afternoons and evenings. Tagore also fundraised extensively for the school in Europe and the U.S. between 1919 and 1921.

### 14. Précis

Title: The Versatility of Rabindranath Tagore

Rabindranath Tagore was also known as Gurudev. He was a Bengali poet, Brahmo Samaj philosopher, visual artist, playwright, novelist, composer, polymath, cultural reformer and Asia's first Nobel Laureate. His works included novels, short stories, songs, dance-dramas, and essays on political and personal topics like Gitanjali, Gora, and Ghare-Baire. He received worldwide acclaim because his works exhibited rhythmic lyricism, colloquial language, meditative naturalism, and philosophical contemplation. Amar Shona Bangla and Jana Gana Mana became the national anthems of Bangladesh and India. His critical approach towards rote learning showcased in his story "The Parrot's Training" leading him to establish Viswa Bharati connecting India and the world that stemmed from Shantiniketan where he mentored pupils and wrote books.

### 15. Précis

In India, donating the organs of the family member who has just suffered brain death is almost non-existent. In the past 12 years, there have been fewer than 150 liver transplants, fewer than 40 heart transplants and only 2 lung transplants. This puts India down among the very lowest donation rates in the world. So tiny is the flow of organs from the deceased patients that in a country with a population of one billion there are only 7 full time and 60 part time transplant surgeons.

Just about the only organ donations that take place are from living donors who give one of their kidneys to a family member who would otherwise die. Generally, both the donor and the recipient recover well and can go on to live virtually normal lives. Such individual acts of courage, however, cannot touch the main problem and the consequences are massive. An estimated 1, 00,000 Indians die of kidney failure every year, another 80,000 from liver failure and 80,000 more from failing hearts.

A happy boy of eight had received a part of his mother's liver, which has since grown inside him to the size needed for his young body, and will go on growing as he matures, while the part left in his mother's body has also

*Pankaj Gandhi's Academy*

grown to the size she needs. They were present at an extraordinary event held last year in Ludhiana - the all-India Transplant Games and South Asia Transplant Olympics.

Due to negligible donation rates from the brain dead; which are a dominant source of organs in western countries, these people are exceptions in India. Tampering with the body of the loved one, even though it is treated with all the carefulness of a normal surgical operation on a live patient, is also for many Indians too horrifying to contemplate.

The hope of narrowing the gap has to lie with the rapidly-expanding middle class who, with all their problems, might in time come to realize that faced with a situation in which their own loved one cannot be saved, they can do more at that moment to change the world for the better than any other time of their lives.

## 16. Précis

Title: Organ Donation in India – A low trend

In India, donating organs of a family member lost due to brain death is very distant. Figures state 150 liver transplants and 40 heart transplants with only 2 lung transplants. India has one of the lowest donation rates globally. Less demand generates less capacity e.g. 67 transplant surgeons. In case of kidney transplants, the donor and recipient can live normally but statistics that 2,60,000 Indians die annually from failure of the kidney, liver and heart. Ludhiana had a success story of an eight year old who received a part of his mother's liver. Unlike western countries, organ donation from the brain dead is horrifying for Indians. The hope lies in the expanding middle class realizing the need to make that difference.

# Some Important Links

*[www.facebook.com/pgapune](http://www.facebook.com/pgapune)*

*[www.youtube.com/user/pgapune](http://www.youtube.com/user/pgapune)*

*[www.youtube.com/user/pgapuzzles](http://www.youtube.com/user/pgapuzzles)*

*[www.pgexams.com](http://www.pgexams.com)*

*[www.pgfunfa.com](http://www.pgfunfa.com)*

## Disclaimer:

© Pankaj Gandhi's Academy

No part of this material may be reproduced, copied, modified or adapted in any form.

Though every effort has been made to avoid errors or omissions in this material, errors might creep in. Any mistake, error or discrepancy noted by the users may be brought to our notice by mailing at [pgaedutech@gmail.com](mailto:pgaedutech@gmail.com). The institute shall not be responsible for any loss, of any kind, in any manner. It is suggested that to avoid any doubt the user should cross check all the facts.

*Pankaj Gandhi's Academy*

3<sup>rd</sup> Floor, Above Hotel Woodland, Near Sharda Center, Nal Stop, Pune **Contact No.:** 8600972993, 9850424051