

(i) Printed Pages : 7

Roll No.

(ii) Questions : 7 Sub. Code :

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B.A./B.Sc. (General) 4th Semester

(2055)

ENGLISH

Paper : (Elective)

Time Allowed : Three Hours]

[Maximum Marks : 90

Note :— Attempt all questions and parts in sequence.

SECTION—I

1. Write short notes on any **five** of the following literary terms : 5×3=15

Terza Rima

Metaphor

Allegory

Simile

Oxymoron

Personification

Antithesis.

2. Answer any **five** of the following questions in about **40-60** words each : 5×3=15

(a) What does the poet think about the fire that burns in the eyes of the tiger ?

(b) Write a short note on the theme of the poem "The darkling thrush"

- (c) Discuss the representation of the Sun in John Donne's poem "The Sun Rising".
 - (d) How does Keats feel on hearing the song of the nightingale?
 - (e) Comment on the line "I choose never to stoop".
 - (f) How does Pope try to expose ironically man's ambitions?
 - (g) What ideas do Gray advocate through this elegy?
3. Answer any **three** of the following questions in about 100-120 words each : 3×5=15
- (a) How does the poet hail the tiger as a wonderful creation of God in "The Tiger" ?
 - (b) Give a critical appreciation of the "Essay on Man".
 - (c) Describe the mood and feelings of John Keats as depicted in the poem "Ode to a Nightingale".
 - (d) Critically examine "My Last Duchess" as a dramatic monologue.
 - (e) What type of beauty does the poet wish for his daughter in "A prayer for my Daughter" ?

SECTION—II

4. Write a Precis of the following passage and give a suitable title : 10
- A proper consideration of the value of time will inspire the habit of Punctuality. Punctuality is the politeness of kings, the duty of gentlemen and necessity of men in business. Nothing begets confidence in a man sooner than the practice of this virtue and

nothing shakes confidence sooner than want of it. He who holds to his appointment, and does not keep you waiting for his shows that he has regard for your time as well as his own. Thus, punctuality is one of the ways in which we show our personal respect for those whom we are called upon to meet in the business life. It is also conscientiousness in a manner, for an appointment is a contract, and he who does not keep it, is guilty of breaking faith as well as of dishonestly wasting other people's time. We naturally come to the conclusion that the person who is careless about time will be careless about business and he is not to be trusted with the transaction of matters of importance. When Washington's secretary excused himself for being late and laid the blame on his watch, his master quietly said, "Then you must have another watch or I another secretary."

5. Identify the figure of speech in the following sentences (Epithet, Metonymy, Oxymoron and Epigram) : 10

- (a) Haste slowly
- (b) The government should realize the power of the press.
- (c) Uneasy lies the head that wears the crown.
- (d) All that glitters is not gold.
- (e) The dancing daffodils.
- (f) The glittering forest.
- (g) Only the brave deserve the fair.
- (h) Twenty hands work in the factory.
- (i) A sleepless night.
- (j) Writing is a pleasant agony.

6. Do as directed :

(A) Choose the correct meaning of the following words :

- (1) Magnify (reduce, shorten, enlarge)
- (2) Vital (important, useless, dead)
- (3) Humane (manly, humid, kind, brave)
- (4) Confess (concur, admit, agree, disclaim)
- (5) Entire (partly, useful, whole, brave)

(B) Complete the following incomplete sentences :

5

- (1) You need to pay the bill _____.
- (2) Iron is _____ useful metal.
- (3) All that glitters _____.
- (4) Prevention is better _____.
- (5) He is not only ignorant _____.

(C) Give one word for any **five** of the following :

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- (a) One who walks on foot.
- (b) A medicine that kills germs.
- (c) One who lives at the same time.
- (d) Having many wives at a time.
- (e) A speech made without preparation.

7. Read the following passage and answer the questions that follows :

10

Indian banks' pile of bad loans is a huge drag on the economy. It's a drain on banks' profits. Because profits are eroded, Public Sector Banks (PSBs), where the bulk of the bad loans reside, cannot raise enough capital to fund credit growth. Lack of credit

growth, in turn, comes in the way of the economy's return to an 8 per cent growth trajectory. Clearly, the bad loan problem requires effective resolution. Once an asset is recognized as a Non Performing Asset (NPA), banks must decide what to do with it. They have several options. One, they can try to seize the assets pledged by the borrower and sell these. This typically involves large losses on loans as the assets have to be sold at steep discounts to their book value. Two, under the RBI's Strategic Debt Restructuring (SDR) scheme, they can convert their loans into equity, acquire a majority stake in the firm, dislodge the promoters or management and bring in new promoters and management. While this happens in advanced economies all the time, the SDR scheme has not taken off in India. Indian banks do not have experience in running businesses till such time as new promoters are found. Nor do they have experience in locating promoters and management who can taken over the stressed assets. Option three, banks can restructure the loans so that borrowers are able to service them. This involves stretching out the period of payment, or waiving a portion of the loans, or reducing the interest rate on loans, or some combination of these. In any restructuring, banks incur losses on the loans they have made. At PSBs, managers are open to the charge that they have favoured borrowers in a restructuring scheme and can invite action from the investigative agencies. In today's environment, this has resulted in virtual paralysis at PSBs. A fourth option for

banks is to sell the NPA at a discount to an Asset Restructuring Company.

This again involves a significant loss on loans when the Transaction is made. But it has the effect of getting an NPA off the books of the bank or cleaning up the 'balances sheet'. The bank's capital is eroded to the extent of the loss. (Source : Adapted from "Why a Bad Bank is Tricky," The Hindu, Oct. 10, 2016).

- (1) Under which scheme do borrowers get more time to repay loans ?
 - (A) SDR
 - (B) Asset recovery scheme
 - (C) Permission from the RBI
 - (D) Bank restructuring of loans
- (2) "Cleaning up the Balance Sheet" means :
 - (A) Removing all bad debts from the books of account
 - (B) Accounting fraud
 - (C) Selling off bad assets to another company
 - (D) Converting debts into shares
- (3) Bad loans :
 - (A) Affect bank's ability to generate funds
 - (B) Affect the government's functioning
 - (C) Reduce tax liability
 - (D) Affect public trust

- (4) RBI's Strategic Debt Restructuring means :
- (A) Selling a non-performing asset to another bank
 - (B) Selling a non-performing asset to the public
 - (C) Selling a non-performing asset to the government
 - (D) None of (A), (B) or (C)
- (5) When pledged assets are sold by the bank to recover bad debts ?
- (A) It results in a profit to the bank
 - (B) It results in a loss to the bank
 - (C) It results in a loss to the public
 - (D) It results in full recovery of the loan