

**ROYAL CIVIL SERVICE COMMISSION**  
**BHUTAN CIVIL SERVICE EXAMINATION (BCSE) 2025**  
**EXAMINATION CATEGORY: B.Ed (DZONGKHA/PRIMARY DZONGKHA)**

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**Date** : October 10, 2025  
**Total Marks** : 100  
**Writing Time** : 3 hours  
**Reading Time** : 15 minutes (prior to writing time)

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**READ THE FOLLOWING INSTRUCTIONS CAREFULLY:**

1. Write your Registration Number clearly and correctly on the Answer Booklet.
2. The first 15 minutes is to check the number of pages of the Question Paper, printing errors, clarify doubts and to read the instructions. You are NOT permitted to write during this time.
3. This paper is divided into four sections:
  - ❖ Section A – to assess writing skills
  - ❖ Section B – to assess comprehension skills
  - ❖ Section C – to assess language and grammar skills
  - ❖ Section D – to assess précis writing skills
4. All sections are compulsory.
5. All answers should be written on the Answer Booklet provided to you. Candidates are not allowed to write anything on the question paper. If required, ask for additional Answer Booklet.
6. **All answers should be written with correct numbering of the Section and Question Number in the Answer Booklet provided to you. Note that any answer written without indicating the correct Section and Question Number will NOT be evaluated and no marks will be awarded.**
7. Begin each Section on a fresh page of the Answer Booklet.
8. You are not permitted to tear off any sheet(s) of the Answer Booklet as well as the Question Paper.
9. Use of any other paper including paper for rough work is not permitted.
10. You must hand over the Answer Booklet to the Invigilator before leaving the examination hall.
11. This paper has **10 printed pages**, including this instruction page.

**GOOD LUCK!**

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**SECTION A**  
**Essay writing [30 marks]**

**Given below are TWO topics. Write an essay in about 800 words in response to any ONE of the questions.**

*The essay will be assessed using the following criteria:*

- ❖ *Thought and content development: 15 marks*
- ❖ *Communicative competence and vocabulary: 10 marks*
- ❖ *Grammatical accuracy and variety: 5 marks*

*Write the Section and Topic/Question Number clearly. Answers written without indicating the correct Section and Question Number will NOT be evaluated and no marks will be awarded.*

**Topic 1**

According to Section 6 of Article 7 of The Constitution of Kingdom of Bhutan, “A Bhutanese citizen shall have the right to vote.” While voting is a privilege for Bhutanese, choosing a right candidate is a sacred responsibility of every citizen. What qualities should voters look for in a candidate to ensure effective leadership? Discuss.

**Topic 2**

Gelephu Mindfulness City (GMC) offers opportunities to improve the overall education system in Bhutan. Discuss.

**SECTION B**  
**Comprehension [35 marks]**

**Direction: Read the passage given below and answer the questions that follow according to the instruction given**

**Digital Currency**

The term digital currency refers to a form of currency that is available only in digital or electronic form. It is also called digital money, electronic money, electronic currency, or cyberspace. This means that there is no physical form. As such, it cannot be handled, stored, or manipulated. Consumers and businesses can use digital currencies to execute transaction and trades. These currencies may not be used by all countries or communities.

Digital currencies do not have physical attributes and are available only in digital form. Transactions involving digital currencies are made using computers or electronic or digital wallets connected to the internet or designated networks. In contrast, physical currencies, such as banknotes and minted coins, are tangible, meaning they have definite physical attributes and characteristics. Transactions involving such currencies are made possible only when their holders have physical possession of these currencies. Digital currencies have utility similar to physical currencies. They can be used to

purchase goods and pay for services. However, it also have restricted use among certain online communities, such as gaming sites, gambling portals, or social media networks.

Digital currencies also enable instant transactions that can be seamlessly executed across borders. For instance, someone in the United States may make payments to a counter-party in Singapore using digital currency, provided they are both connected to the same network.

As mentioned earlier, digital currencies only exist in digital form. They do not have a physical equivalent. Digital currencies can be centralized or decentralized. Fiat currency, which exists in physical form, is a centralized system of production and distribution by a central bank and government agencies. Prominent cryptocurrencies, such as Bitcoin and Ethereum, are examples of decentralized digital currency systems.

Digital currencies can transfer value. Using digital currencies requires a mental shift in the existing framework for currencies, where they are associated with sale and purchase transactions for goods and services. Digital currencies, however, extend the concept. For example, a gaming network token can extend the life of a player or provide them with extra superpowers. This is not a purchase or sale transaction but, instead, represents a transfer of value.

Digital currency is an overarching term that can be used to describe different types of currencies that exist in the electronic realm. Broadly, there are three different types of currencies:

Cryptocurrencies are digital currencies that use cryptography to secure and verify transactions in a network. Cryptography is also used to manage and control the creation of such currencies. Bitcoin and Ethereum are examples of cryptocurrencies. Depending on the jurisdiction, cryptocurrencies may or may not be regulated.

Virtual currencies are unregulated digital currencies controlled by developers or a founding organization consisting of various stakeholders involved in the process. Virtual currencies can also be algorithmically controlled by a defined network protocol. An example of a virtual currency is a gaming network token whose economics is defined and controlled by developers.

Central Bank Digital Currencies (CBDCs) are regulated digital currencies issued by the central bank of a country. A CBDC can be a supplement or a replacement for a traditional fiat currency. Unlike fiat currency, which exists in both physical and digital form, a CBDC exists purely in digital form. England, Sweden, and Uruguay are a few of the nations that are considering plans to launch a digital version of their native fiat currencies.

The use of CBDCs has been suggested as a means of enhancing the speed and security of centralized payment systems, lowering the costs and dangers of handling cash, and promoting greater financial inclusion for people and companies without access to conventional banking services. They may also make cross-border payments easier and lessen the need for foreign exchange.

### *Advantages of Digital Currencies*

The amount of time required for transfers involving digital currencies is extremely fast. As payments in digital currencies are made directly between the transacting parties without the need for any intermediaries, the transactions are usually instantaneous and low-cost. This fares better compared to traditional payment methods that involve banks or clearinghouses. Digital-currency-based electronic transactions also bring in the necessary record-keeping and transparency in dealings.

Many requirements for physical currencies, such as the establishment of physical manufacturing facilities, are absent for digital currencies. Such currencies are also immune to physical defects or soiling that are present in physical currency.

Under the current currency regime, the Fed works through a series of intermediaries (banks and financial institutions) to circulate money into an economy. CBDCs can help circumvent this mechanism and enable a government agency to disburse payments directly to citizens. They also simplify the production and distribution methods by obviating the need for physical manufacturing and transportation of currency notes from one location to another.

Digital currencies enable direct interactions within a network. For example, a customer can pay a shopkeeper directly as long as they are situated in the same network. Even costs involving digital currency transactions between different networks are relatively cheaper as compared to those with physical or fiat currencies. By cutting out middlemen who seek economic rent from processing the transaction, digital currencies can make the overall cost of a transaction cheaper.

Digital currencies may be decentralized. This means they are not controlled by any government or financial institution. Decentralized digital currencies make them more resistant to government interference, censorship, and manipulation. Decentralization means true control over the digital currency is spread over a broader range of owners or users.

Because transactions with digital currencies are not linked to personal data, users are given a high level of privacy and anonymity. They are therefore very helpful for those who want to protect the confidentiality of their financial dealings.

Anyone with an internet connection can utilize digital currencies from anywhere in the globe. These services are therefore particularly helpful for people who do not have access to conventional banking institutions. In addition, many of these banking services only need access to an internet connection; for geographical areas that are not as developed with a strong financial infrastructure, digital currencies may be a stronger option.

### *Disadvantages of Digital Currencies*

While they do not require physical wallets, digital currencies have their own set of requirements for storage and processing. For example, an internet connection is necessary as are smartphones and services related to their provisioning. Online wallets with robust security are also necessary to store digital currencies.

Their digital provenance makes digital currencies susceptible to hacking. Hackers can steal digital currencies from online wallets or change the protocol for digital currencies, making them unusable. As the numerous cases of hacks in cryptocurrencies have proved, securing digital systems and currencies is a work in progress.

Digital currencies used for trading can have wild price swings. For example, the decentralized nature of cryptocurrencies has resulted in a profusion of thinly capitalized digital currencies whose prices are prone to sudden changes based on investor whims. Other digital currencies have followed a similar price trajectory during their initial days. For example, Linden dollars used in the online game Second Life had a similarly volatile price trajectory in its early days.

Digital currencies are still not commonly used as a means of payment by retailers and other enterprises. Because of this, using them for routine transactions may be challenging. Though digital currencies have gained in popularity, there are still limited functionalities in everyday transactions in many places.

On a digital currency network, transactions are irreversible. This means that once a transaction has been completed, it cannot be undone. In circumstances where a mistake or fraud has taken place, this may be a disadvantage. This is also a tremendous disadvantage for those new to the digital currency space, as there is a substantial learning curve. Because there is no central oversight area for many digital currencies, new users can't simply go to their local branch to receive help for many digital currencies.

#### *Future of Digital Currencies*

Cryptocurrencies like Bitcoin have exploded in value, but they are largely used for speculation or to buy other speculative assets. Although there have been some signs of merchant adoption in countries like El Salvador, the high volatility and complexity of these currencies make them impractical for most daily applications.

Many companies have tried to reduce volatility by introducing stablecoin, whose value is fixed to the price of fiat currency. This is usually done by depositing an equivalent amount of fiat, which can be used to redeem the tokens. However, stablecoin issuers such as Tether have used these deposits on more speculative investments, raising concerns that they are vulnerable to a market crash.

Another possible application is in central bank digital currencies, which could be issued by a country's bank or monetary authority. These would be used and stored in online wallets, similar to cryptocurrencies, but allowing the central bank to issue and freeze tokens at will. Several countries, such as China, have proposed digital versions of their currencies.

Thus, digital currencies are assets that are only used for electronic transactions. They do not have any physical form, although they can be exchanged for regular money or other assets. Although the most popular digital currencies are cryptocurrencies like bitcoin, many national governments are considering issuing their own centralized digital currencies.

**Question I**

**(15X1 = 15 marks)**

**Direction:** For each of the following questions, choose the correct answer and write down the letter of the correct answer, in the Answer Booklet, against the question number. e.g; 16 (C).

1. Which of the following is used to make digital payments?  
A Stamp  
B Cheque  
C Banknote  
D Digital Wallet
  
2. With reference to digital currencies, choose the odd one out.  
A Speed  
B Volatility  
C Stability  
D Speculative Demand
  
3. What makes the future of digital currency uncertain, despite its advantages?  
A Volatility, lack of regulation, and infrastructure issues  
B Excessive government adoption  
C Absence of internet facilities  
D Lack of crypto mining
  
4. The synonym of the word “conventional” is  
A modern.  
B reputed.  
C traditional.  
D conservative.
  
5. Why might retailers be hesitant to accept cryptocurrency payments?  
A Cash is faster than digital currency.  
B They fear higher taxes.  
C Value can change rapidly.  
D They cannot count digital money.
  
6. In what way does digital currency most significantly challenge traditional banking?  
A It requires physical branches.  
B It encourages handwritten cheques.  
C It increases ATM dependency.  
D It bypasses intermediaries and direct user control.
  
7. Which of the following best describes the characteristic of a stablecoin?  
A Pegged to fiat currency.  
B Always increasing in value.  
C More volatile than bitcoin.  
D Backed by physical gold only.

8. *On a digital currency network, transactions are irreversible.*

The given line means

- A Transaction can be altered once done.
- B Transaction cannot be altered once done.
- C Transaction can be done multiple times.
- D Wait for instruction to complete transaction.

9. The correct synonym of “cost-effective” is

- A risky
- B luxurious
- C economical
- D expensive

10. Why might digital currencies pose a risk despite their technological advantages?

- A They are prone to manipulation.
- B They often require fossil fuels for storage.
- C They are too slow for large-scale commerce.
- D They can be vulnerable to hacking and price volatility.

11. All statements pertaining to digital currency are correct except

- A It is more transparent than physical currency
- B It needs physical manufacturing facilities
- C It reduces the risk of handling cash
- D Its transaction is instantaneous

12. “Central Bank Digital Currencies (CBDC) differ from cryptocurrency because

- A CBDCs are decentralized and unregulated.
- B CBDCs are issued and regulated by country’s central bank.
- C Cryptocurrencies are issued by the government only.
- D CBDCs cannot be used for online transactions.

13. *They can also find restricted use among certain online communities, such as gaming sites, gambling portals, or social media networks.*

What can be inferred about the popularity of digital currencies in everyday use?

- A They are widely accepted in public places.
- B They are accepted only in remote villages.
- C They are used for all types of purchases.
- D Their use is limited to specific online communities.

14. The writer’s main purpose in this essay is to

- A entertain the reader with digital currency story.
- B explain and inform the reader about digital currencies.
- C argue on banning the use of digital currencies.
- D provide step-by-step instructions for using cryptocurrencies.

15. Digital currencies enable instant transaction across border. What is the antonym of the word 'instant' as used in the sentence?

- A Quick
- B Prompt
- C Immediate
- D Delayed

**Question II**

**(20 marks)**

**Read the following questions carefully and answer them briefly in your own words.**

- 1) Bring out a pros and a cons of having digital currency in our economy. **(5 Marks)**
- 2) According to Kuensel dated May 17, 2025, Bhutan launched national-level tourism crypto payment system with Binance. Highlight any two challenges this crypto payment may pose on Bhutanese tourism sector. **(5 Marks)**
- 3) As a teacher, suggest any two ways to create awareness on digital currency among Bhutanese students. **(5 Marks)**
- 4) Can digital currency co-exist with physical currency in the long run? Provide two justifications. **(5 Marks)**

**SECTION C**

**Language and Grammar [15 marks]**

**Read the directions to the following questions carefully and answer them.**

**Question I**

**(5X1 = 5 marks)**

**For each of the questions choose the correct answer and write down the letter of the correct answer chosen in the Answer Booklet against the question number. e.g; 6 (c)**

1. Which preposition correctly completes the idiomatic phrase?

*He took the criticism \_\_\_\_\_ stride.*

- A by
- B in
- C at
- D under

2. Which of the following best combines the sentence?

*"Show me the road" and "The road leads to the airport", using a relative pronoun*

- A Show me the road which leads to the airport.
- B Show me the road that leads to the airport.
- C Show me the road it leads to the airport.
- D Show me the road who leads to the airport.

3. Select the sentence type:

“How swiftly wind howls tonight!”

- A Declarative
- B Imperative
- C Interrogative
- D Exclamatory

4. Which of the following sentences is grammatically flawed?

- A After studying all night, she felt tired during exam.
- B She found the exam challenging after studying all night.
- C Tired after studying all night, the exam was challenging.
- D Tired after studying all night, she found the exam challenging.

5. Sonam has invested in the government bonds.

The underlined phrase is an example of:

- A Simple present tense.
- B Simple past tense.
- C Past perfect tense.
- D Present perfect tense.

### Question II

(5X1 = 5 marks)

Choose the correct phrasal verbs given in the brackets to complete the sentences below.

1. It's important to \_\_\_\_\_ (**hold on to/fall back on**) the teachings of the elders instead of discarding them.

2. The monks aimed to \_\_\_\_\_ (**bring about/bring up**) peace and harmony through their teachings and community work.

3. During the debate, she managed to \_\_\_\_\_ (**get across/get in**) her point clearly despite the distractions.

4. The student \_\_\_\_\_ (**came across/put forward**) an obscure reference in the ancient manuscript while researching.

5. After due consideration, the high court \_\_\_\_\_ (**set up/set aside**) the verdict of the lower court.

### Question III

(5X1 = 5 marks)

From the two homonyms used in each sentence, underline the noun and circle the verb.

1. During the workshop, the editor asked the author to present the present chapter with more clarity.
2. The novelist used the plot device to cleverly plot the story's climax.
3. The campaign's focus was clear, yet it struggled to focus public attention on gender issues.

4. The instructor used a case study as a model to demonstrate theory and asked students to model their project accordingly.
5. The literary critic gave a review of the book before the author could review the feedback.

### Section D

#### Précis Writing [20 marks]

**Read the information given below carefully and write a précis in not more than 100 words, keeping in mind the following:**

- *Your summary should be written in one paragraph.*
- *Your summary should include the main points.*
- *The précis must be provided with a short title.*
- *Your summary must not exceed 100 words.*

The Prime Minister highlighted that our country's economy is fundamentally tied to the Gross National Happiness Index; a decline in GNH signifies a corresponding economic downturn. Despite the pandemic's impact, he noted a gradual recovery in 2023, with a 4.5% growth rate. Additionally, the literacy rate increased to 70.6%, and improved healthcare services led to a rise in life expectancy to 70%, all made possible through His Majesty's support for free healthcare and education services. Good Governance stands out as a crucial pillar of GNH and is pivotal to the country's economic development.

The Prime Minister informed the House that one of the most pressing challenges faced by the country today is the significant emigration of Bhutanese people seeking better employment opportunities abroad, with around 64,000 people, or 9% of the population, already having left. This trend poses risks to the country's economy and public services due to the loss of skilled workforce, and if not addressed, could lead to further depopulation and economic challenges.

Presenting on the strategy to address this challenge, the Prime Minister reported that, the key is to work on reviving and expanding the economy, with the central focus on the historic Gelephu Mindfulness City, a noble initiative of His Majesty the King, the Economic Stimulus Plan and the 13FYP with substantial investment in infrastructure building to stimulate growth and development in various sectors.

The Prime Minister highlighted the key plans and priorities of the Government to include economic revival and development, enhancement of agriculture and livestock, human resource development, preservation of culture and heritage and foreign relations.

With regard to the Government's legislative plans and priorities for 2024-2025, the Prime Minister informed that the Government plans to table the Tax Act (Amendment) Bill in the winter session to support private sector development and economic growth.

The Prime Minister concluded the report on the State of the Nation, with expression of gratitude and prayers to His Majesty the King for the visionary leadership and continued guidance and support to the government, the legislature and the people.

*(Source: National Assembly of Bhutan)*

**TASHI DELEK**