

**R. B. I. S. B. ( B.DR )**  
**PY – 2012**

(MAXIMUM MARKS—100)

**PAPER I**  
**ENGLISH**

*N.B.*—(1) All questions are *compulsory*.

(2) Figures to the right indicate *full* marks to each question.

(3) Each question should be answered *on a new page*.

(4) All parts of a question should be answered together, without other answers intervening.

(5) Marks will be deducted if an answer far exceeds or falls short of the set limit, or is irrelevant, or if the handwriting is illegible.

(6) Answers must be written only in *English*.

- |   | <b>Marks</b> |
|---|--------------|
| 1. Write an essay of about 500 words on any <i>one</i> of the following :—  | 40           |
| (a) Can the Food Security Bill help ?   |              |
| (b) Has Gold lost its Glitter ?   |              |
| (c) Sports other than Cricket, are winning us medals today.   |              |
| (d) How do Hi-Tech gadgets Rule our Lives ?   |              |
| (e) Environmental disasters are not only due to Global Warming.   |              |
| (f) Indian Food is popular Worldwide !!   |              |
| 2. (a) Make a precis of the following passage reducing it to about 230 words, and give it a suitable title. Use the precis sheet specially provided for this purpose :—   | 24           |
| <p>What do Indians want and what are their concerns? In the rare cases where such questions are asked, there are no surprises: price rise, corruption, job creation, law and order, education and health, the precise ranking varying from survey to survey.</p> <p>More than 50% of India's population is under-25 and there will be a clutch of new voters in 2014. Priorities of under-25s aren't necessarily the same as priorities of those over 65. With gerontocracy characterising political leadership, there is a disconnect between what Young India wants and what Old India thinks Young India wants. Old India lives in yesterday and unfortunately, uses its prism to deliver policies for tomorrow, when Old India will no longer be around. Young India will live in tomorrow and will be hamstrung by policies Old India fashions today.</p> <p>There are reasons for Young India's disenchantment. Inflation is high and at the consumer's end, unlikely to fall sharply. Similarly, numbers show a decline in employment generation. Inflation of 10% matters less if money incomes rise at 10% plus. It matters more when jobs are scarce, salaries and increments are lower, there is greater privatised expenditure on health and education and EMIs become difficult to service. It matters more if the custodians of public assets are perceived to have interpreted</p> |              |

[ Turn over

privatisation in ways that the Washington Consensus did not think of. It also matters more if the state is seen to be lax in ensuring its primary responsibility of law and order and justice delivery, reasons why people around the world elect governments in the first place.

Anger and angst witnessed on the streets are as much a manifestation of these underlying reasons than immediate triggers. Ostensibly, as per the census, only 31% of India's population is urban and such concerns may be thought to be representative of urban Young India, not rural Young India, inhabiting the 6,00,000 Villages. This proposition has doubtful validity. While "urban" and "rural" have census definitions, India's evolution over the last decade is not just about faster urbanisation, it is also about progressive integration of several "villages" into the mainstream.

Telecom and road connectivity have improved. There is greater information dissemination. Earlier, a large chunk of migration used to be within the District. Though migration data becomes available with a lag, circumstantially, interstate migration has increased.

A characteristic of developed countries is low transaction costs of migrating to other regions. Though transaction costs are still high in India, they are probably declining. Politically, patronising mindsets tend to think of voting populations as being carved up into collective categories like rural/urban, caste, religion, ethnicity, even gender. Development breaks down such collective categorisation into individuals and households. It is aspirations and expectations that become collective, standardised and universal, focused on development and governance and provision of public goods. It can't be anyone's case that the churn is already complete, or that it will manifest itself in 2014 voting patterns.

One doesn't know whether the structural shift will lead to a shift in electoral dynamics in 2014. What one does know is that few political parties and leaders have understood that a shift is taking place. This is reflected in discourse and debates and will be reflected in manifestos and vision documents. The Bible states, "Your young men will see visions, your old men will dream dreams."

While the old men will dream of coming back to power, it should be a function of a vision that is sold to Young India of betterment of lives and economic empowerment, not doles and handouts. It should be a vision of where we want India to be in 2025, or beyond. That differentiates 20/20 vision from myopia.

*(Extracted from an article by Bibek Debroy in The Economic Times)*

- (b) Answer any *two* of the following questions based on the passage above :— 10
- (i) What are the concerns of Indians ?
  - (ii) Discuss briefly the reasons for Young India's disenchantment.
  - (iii) What is reflected in discourses and debates ?
- (c) Use any *three* of the following phrases in sentences of your own to illustrate its meaning :— 6
- (i) lives in yesterday
  - (ii) to fall sharply
  - (iii) anger and angst
  - (iv) economic empowerment
  - (v) differentiate vision from myopia.

3. Answer any *one* of the following in about 250 words :—

- (a) The Chairmen of the Reserve Bank has called an urgent meeting to examine the problem arising from a sudden spurt of fake notes of denominations of 1000 and 500 in the market. Discuss the measures suggested to identify and stop this flood of fake currency.
- (b) Hoardings pose an environmental hazard and are an ugly sight in any city. Write an open letter, as a concerned citizen to the Editor, The Times of India offering your ideas in this matter.
- (c) In the wake of online financial frauds and phishing ; the RBI has decided to send a Circular to all banks to secure the details of the accounts of their customers and warn them about such risks. Draft this circular.

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RADIAN BANKING ACADEMY

आर. बी. आई. एस. बी. (बी.डीआर)

PY – 2012

(अधिकतम अंक—100)

## प्रश्नपत्र II

## आर्थिक और सामाजिक मुद्दे

सूचनाएँ.—(1) किन्ही पाँच प्रश्नों के उत्तर दें।

(2) सभी प्रश्नों के अंक समान हैं।

(3) परीक्षार्थी अपनी इच्छानुसार प्रश्नोत्तर सिर्फ अंग्रेजी या हिन्दी में दे सकते हैं। किन्तु सभी प्रश्नोत्तर किसी एक ही भाषा में दें। उन उत्तर पुस्तिकाओं का मूल्यांकन नहीं होगा जो आंशिक रूप में अंग्रेजी और आंशिक रूप में हिन्दी में लिखी गई हैं।

(4) एक प्रश्न का उत्तर एक साथ में दें। दूसरे प्रश्नों के उत्तर उसके बीच में न दें।

(5) प्रत्येक प्रश्न के उत्तर नये पृष्ठ (page) पर शुरू करें।

(6) हस्तलेख (handwriting) आसानी से पढ़ने योग्य नहीं होने पर अंक काट लिये जायेंगे।

(7) प्रश्नों का मूल्यांकन उनकी दृष्टिता (perspective), विश्लेषण और प्रस्तुतिकरण (presentation) पर निर्भर करेगा, न कि प्रश्नोत्तर की लम्बाई पर।

1. (अ) आर्थिक वृद्धि और आर्थिक विकास के बीच भेद स्पष्ट कीजिए ।

(ब) विकास के बुनियादी (core) मूल्यों (values) को शामिल किए आर्थिक विकास के विभिन्न पहलुओं के बारे में स्पष्टिकरण दीजिए ।

2. (अ) पर्यावरण और आर्थिक विकास के बीच संबंध स्पष्ट कीजिए ।

(ब) 'स्थायी विकास के लिए हरित अर्थव्यवस्था पथ' रियो + 20 सम्मेलन के नये विषय पर टिप्पणी दीजिए ।

3. (अ) 'भारत के दीर्घ कालीक आर्थिक चुनौतियों के लिए मौद्रिक नीति एक रामबाण उपाय (panacea) नहीं है।' चर्चा कीजिए ।

(ब) सुधारों के लागू होने के बाद भारत में सार्वजनिक क्षेत्र के बैंको, नए निजी क्षेत्र के बैंको और विदेशी बैंको का तुलनात्मक प्रदर्शन (performance) स्पष्ट कीजिए।

4. (अ) ग्रामीण-शहरी प्रव्रजन को (migration) प्रभावित करनेवाले कारक क्या है ?

(ब) प्रव्रजन आर्थिक विकास पर कैसे असर करता है ?

5. (अ) अनौपचारिक क्षेत्र में महिलाओं की स्थिति की जांच करे ।

(ब) भारत में बेहतर आर्थिक परिस्थितियों के साथ महिला श्रमशक्ति की भागीदारी अनुपात में गिरावट क्यों आती है ?

6. (अ) भुगतान संतुलन में वित्त पोषण घाटा के पद्धति के रूप में विदेशी मुद्रा भंडार और बाह्य वाणिज्यिक उधारी की जांच कीजिए ।

(ब) विनिमय दर के उतार-चढ़ाव को नियंत्रित करने में भारतीय रिज़र्व बैंक की भूमिका पर चर्चा कीजिए ।

[ पलटकर देखिए ]



7. (अ) आर्थिक विकास में बुनियादी ढांचे (Infrastructure) की भूमिका स्पष्ट कीजिए।  
(ब) आर्थिक विकास की प्रक्रिया में सेवा क्षेत्र के विकास के सकारात्मक और नकारात्मक प्रभावों पर चर्चा कीजिए।
8. (अ) मानव विकास पर चर्चा का ध्यान विकास की वृद्धि की मात्रा से विकास की गुणवत्ता के लिए क्यों परिवर्तित (shifted) हुआ है ?  
(ब) उच्च शिक्षा में निगमित (corporate) क्षेत्र की भागीदारी की आवश्यकता पर चर्चा कीजिए।
9. (अ) भारत में बदलते राजनीतिक मूल्यों का परीक्षण कीजिए।  
(ब) भारत के लिए अध्यक्षीय (Presidential) शासन प्रणाली की योग्यता पर चर्चा कीजिए।
10. किन्हीं दो पर टिप्पणियाँ लिखिए :—  
(अ) सभी के लिए खाद्य सुरक्षा ।  
(ब) गरीबी : एक बहु-आयामी समस्या ।  
(क) भारतीय कृषि व्यापार पर विश्व-व्यापार संगठन का प्रभाव ।  
(ड) उदारी कृत (Liberalised) अर्थव्यवस्था में नियोजन की भूमिका।

**R. B. I. S. B. (B.DR)****PY – 2012**

(Maximum Marks—100)

**PAPER II****ECONOMIC AND SOCIAL ISSUES**

*N. B.*—(1) Answer any *five* questions.

(2) All questions carry *equal* marks.

(3) Answers may be written either in *English* or in *Hindi* at the candidate's option. However, all the questions should be answered only in the language so chosen. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.

(4) Part of the same question must be answered together without answers to other questions intervening.

(5) Answer to each question must be started on a fresh page.

(6) Marks will be deducted if handwriting is not easily legible.

(7) Answers will be judged on the basis of perspective, analysis and presentation.

1. (a) Distinguish between economic growth and economic development.  
(b) Explain various aspects of economic development incorporating the core values of development.
2. (a) Explain the linkage between environment and economic development.  
(b) Comment on the new theme of Rio+20 conference: 'Green economy path to sustainable development.'
3. (a) 'Monetary policy is not a panacea for India's long term economic challenges'. Discuss.  
(b) Explain the comparative performance of public sector banks, new private sector banks and foreign banks in India after the introduction of reforms.
4. (a) What are the factors that influence rural-urban migration?  
(b) How does migration affect economic development?
5. (a) Examine the position of women in informal sector.  
(b) Why does female labour force participation ratio decline with better economic conditions in India ?
6. (a) Examine foreign exchange reserves and external commercial borrowings as methods of financing deficit in Balance of Payments.  
(b) Discuss the role of R.B.I. in controlling exchange rate fluctuations.

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7. (a) Examine the role of infrastructure in economic development.  
(b) Discuss the positive and negative implications of service sector growth in the process of economic development.
  8. (a) Why the focus of discussion on human development has shifted from quantity of growth to quality of growth?  
(b) Discuss the need of involvement of corporate sector in higher education.
  9. (a) Examine the changing political values in India.  
(b) Discuss the suitability of presidential form of Government for India.
  10. Write notes on (any *two*) :—
    - (a) Food security to all
    - (b) Poverty : a multi-dimensional problem
    - (c) Impact of W.T.O. on Indian Agricultural Trade
    - (d) Role of planning in liberalised economy.
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आर. बी. आई. एस. बी. (बी.डीआर)

PY – 2012

(अधिकतम अंक—100)

## प्रश्नपत्र III

## वित्त एवं प्रबंधन

- सूचनाएँ.**—(1) भाग I में से किन्हीं **तीन** प्रश्नों और भाग II में से किन्हीं **दो** प्रश्नों के उत्तर दें।  
 (2) सभी प्रश्नों के अंक **समान** हैं।  
 (3) उत्तर संक्षिप्त और प्रासंगिक (टू-दि-पॉइंट) होने चाहिए।  
 (4) परीक्षार्थी अपनी इच्छानुसार प्रश्नोत्तर सिर्फ **अंग्रेजी** या **हिन्दी** में दे सकते हैं। किन्तु सभी प्रश्नोत्तर किसी एक ही भाषा में दें। वैसी उत्तर पुस्तिकाओं का मूल्यांकन नहीं होगा जो आंशिक रूप में **अंग्रेजी** और आंशिक रूप में **हिन्दी** में लिखी गई हैं।

## भाग I

1. संघीय बजट 2013-2014 के मुख्य मुद्दों और विशेषताओं पर प्रकाश डालिए।
2. उच्च मुद्रा-स्फीति आंतरिक और बाह्य असमता का साधन है और कैड (चालू खाता घाटा), रुपये की गिरावट का कारण है- इन कथनों की व्याख्या कीजिए।
3. भारतीय विदेशी मुद्रा प्रबंधन-फेरा (FERA) से फीमा (FEMA) तक सम्बंधित है, इस विषय पर अपना मत दीजिए।
4. नान बैंकिंग फाइनेंसियल कम्पनीज (NBFCs) आद्याय 3 व के (RBI) की धारा 1934 के तहत क्या नियम बनाये गये हैं, इस विषय को विस्तार से स्पष्ट कीजिए।
5. निम्नलिखित में से किन्हीं **दो** विषयों पर टिप्पणी लिखिए :—  
 (i) सेक्युरिटीसेशन (Securitisation)  
 (ii) शेयर बाजार सूचनांक  
 (iii) स्वाप्स (Swaps)  
 (iv) अनिर्धारित सम्पन्ती (sub-standard assets)

## भाग II

6. मानव संसाधन विकास के लक्ष्य और अवधारणा पर प्रकाश डालिए।
7. (अ) सूचना तकनीक द्वारा सम्प्रेषण की भूमिका पर प्रकाश डालिए।  
 (ब) अधिकार और जिम्मेदारी के बीच में अन्तर स्पष्ट कीजिए।
8. (अ) कम्पनी अभिशासन के मुख्य मुद्दों की व्याख्या कीजिए।  
 (ब) 'नियंत्रण' और 'सम्प्रेषण' की अवधारणा को विस्तार से स्पष्ट कीजिए।
9. (अ) नेतृत्व की विभिन्न प्रणालियों पर प्रकाश डालिए।  
 (ब) एक प्रबंधक और एक नेता के बीच क्या अंतर होते हैं, स्पष्ट कीजिए।

[ पलटकर देखिए ]

**R. B. I. S. B. (B.DR)****PY – 2012**

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Maximum Marks—100)

**PAPER III****FINANCE AND MANAGEMENT**

*N. B.*—(1) Attempt any *three* questions from Section I and any *two* questions from Section II.

(2) All questions carry *equal* marks.

(3) Answers must be *brief* and *to-the-point*.

(4) Answers may be written either in *English* or in *Hindi* at the candidate's option. However, all the questions should be answered only in the language as chosen. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.

**SECTION I**

1. Highlight the salient features of the Union Budget 2013-14.
2. "High inflation is a source of internal and external disequilibrium"—Explain the statement with reference to CAD (Current Account deficit) and weakening of the rupee.
3. 'Indian forex management had evolved from FERA to FEMA'. Discuss.
4. Briefly state the provisions relating to the Non Banking Financial Companies (NBFCS) under Chapter III B of the RBI Act, 1934.
5. Write short notes on any *two* of the following :—
  - (a) Securitisation
  - (b) Stock market index
  - (c) Swaps
  - (d) Sub-standard assets.

**SECTION II**

6. State the concept and goals of Human Resource Development (HRD).
  7. (a) Explain the role of information Technology in Communication.  
(b) Distinguish between Authority and Responsibility.
  8. (a) Explain the terms 'Corporate Governance'.  
(b) Explain in brief the concept of Control and Communication.
  9. (a) Briefly discuss the different styles of leadership.  
(b) Distinguish between a Manager and a Leader.
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## R.B.I.S.B. (B.DR)

2011

[ TIME—2-30 P.M. TO 5-30 P.M. ]

(MAXIMUM MARKS—100)

## PAPER I

## ENGLISH

N. B.—(1) All questions are *compulsory*.(2) Figures to the right indicate *full* marks to each question.

(3) Each question should be answered on a new page.

(4) All parts of a question should be answered together without other answers intervening.

(5) Marks will be deducted if an answer far exceeds or falls short of the set limit or is irrelevant or if the handwriting is illegible.

(6) Answers must be written only in *English*.

## Marks

1. Write an argumentative essay in about 500 words on any *one* of the following topics :— 40

(a) Can technology bring about economic growth with social justice ?

(b) Has the RBI succeeded in curbing inflation ?

(c) Can we have a corruption-free society ?

(d) Has the economic balance of power tilted eastwards ?

(e) Is social 'net' working a blessing or a curse ?

2. (a) Make a precis of the following passage reducing it to about 230 words and give it a suitable title. Write the precis on the special sheet provided for this purpose :— 24

Microfinance is now understood as a financial activity. But, it actually emerged from development considerations. The need for access to capital was specifically articulated by women during the UN Conference on Women and Development in Mexico City in 1975. The focus then was on the micro-person, the person with a micro-status in society.

The term 'microfinance' came much later and its association moved from savings to microcredit to financial services. However, the primary objective of microfinance has always been developmental in nature. All along, it was aimed at removing poverty and hunger. But these two questions cannot be addressed adequately without factoring in the issue of health.

Financial services are not just about money or giving loans to the poor. They are really about building assets to provide security and livelihood to poor people. This would be impossible to achieve without taking into account the health status of poor individuals and their families.

All too frequently, the poor default on paying back their loans because of ill health and inability to earn during that period. This has taught us an important lesson : *The poor work at the cost of their own body.*

[ Turn over



A poor woman's health and, therefore, her body is the first and foremost asset of her work and her life. For microfinance to achieve its objective of providing financial services to the poor it has to lay stress on health security as a crucial element of social security. They are indeed, two sides of the same coin.

When I started organizing informal sector labour in the late 1960s and early 1970s, I asked the poor what they wanted most. Invariably, it was work they sought and not charity. Yes, they longed for a better life but not the one without dignity. At the same time, it was clear that their earnings could easily be wiped out without support services most importantly, health and childcare.

Capacity building in numeracy and literacy also required social security. This is necessary for sustained development and higher levels of efficiency. This is where microfinance can play an important role and, for this reason, we need more microfinance co-operatives today.

But addressing this and providing health security is currently difficult since insurance schemes are generally not suited to the poor. We must therefore, develop innovative insurance products that meet the requirements of the poor while satisfying insurance principles. That is why an integrated approach that links microfinance with healthcare is so essential for development.

A product that has worked well is the deposit-linked life and non-life insurance. As the demand for insurance grows, the need for an independent, autonomous body offering health insurance to its members grows as well. This is an important social security measure because, among other things, it can help finance medical expenditure.

The banks can play an important role in this area by providing financial services that cater to the healthcare needs of the poor borrowers. These include flexible savings and loans and particularly emergency loans on demand. Housing loans too can mitigate the hardship of the poor. Improved living conditions lead to better and healthier lifestyle. In this connection one needs to strengthen the participation of women in banking especially in microfinance.

In the final analysis, it is the women of the household who balance the family budget. They can, therefore, play a vital role in nourishing not just kinship ties but health and well-being of the family as well. Thus, when she borrows from a Microfinance Institution (MFI) she sees it not just as access to money but as access to an input that will strengthen her family. To ensure that women continue to play a pivotal role in MFIs, we have to ensure that they are protected through social security and health security.

A Government that fails in its duty to provide basic healthcare services at the local level adds to the indebtedness of the poor workers. That is why, the microfinance sector should collectively take up this policy issue with the Government. We must remember that income security and health security are two sides of the same coin, especially for the poor who are at the heart of MFIs.

Ela Bhatt.

(b) (i) Answer, briefly and in your own words, any *three* of the following questions based on the passage :— 12

- (1) Trace the origin of the term 'microfinance'. What has been its aim all along?
- (2) Why do the poor default on repayment of loans? What lesson has the author learnt from this experience?
- (3) Why does the author say that to truly benefit the needy microfinance sector should focus on the issue of health?
- (4) What role can insurance companies and banks play in providing social security to poor borrowers?
- (5) Why does the author say that women can play a vital role in ensuring the success of MFIs?

(ii) Explain clearly the contextual meaning of any *four* the following expressions :— 04

- (1) development considerations
- (2) crucial element
- (3) informal sector
- (4) support services
- (5) sustained development
- (6) integrated approach.

3. Attempt any *one* of the following in about 250 words :— 20

(a) Indian households have savings of above 30%— one of the highest in the world. A Committee has been constituted to suggest various financial products where these savings can be invested with a view to protecting the principal from inflation and also to give positive and real returns. Draft the Committee Report.

(b) Commuting to office during peak hours has become an ordeal particularly in large cities. This is affecting the efficiency of the employees. As the HR Manager draft a proposal to be sent to RBI for introducing flexible working hours in the bank. Highlight the salient features of 'flexi-time' and how it would enhance efficiency at workplace.

(c) RBI had issued a Notification directing commercial banks against lending more than 80% of the value of the property for loans above Rs. 20 lakhs. The President of the Association of Real Estate Developers of India has written to RBI stating that this move does not bode well for developers as it may lead to drop in home sales. On behalf of RBI write a suitable reply to be sent to the President of the Association. Impress upon the real estate developers that the notification is aimed at curbing speculation in the market and not at affecting home sales.



आर. बी. आई. एस. बी. (बी.डीआर)

2011

[समय—सुबह 9-30 से 12-30 तक]

(अधिकतम अंक—100)

## प्रश्नपत्र II

## आर्थिक और सामाजिक मुद्दे

सूचनाएँ.—(1) किन्ही पाँच प्रश्नों के उत्तर दें।

(2) सभी प्रश्नों के अंक समान हैं।

(3) परीक्षार्थी अपनी इच्छानुसार प्रश्नोत्तर सिर्फ अंग्रेजी या हिन्दी में दे सकते हैं। किन्तु सभी प्रश्नोत्तर किसी एक ही भाषा में दें। उन उत्तर पुस्तिकाओं का मूल्यांकन नहीं होगा जो आंशिक रूप में अंग्रेजी और आंशिक रूप में हिन्दी में लिखी गई हैं।

(4) एक प्रश्न का उत्तर एक साथ में दें। दूसरे प्रश्नों के उत्तर उसके बीच में न दें।

(5) प्रत्येक प्रश्न के उत्तर नये पृष्ठ (page) पर शुरू करें।

(6) हस्तलेख (handwriting) आसानी से पढ़ने योग्य नहीं होने पर अंक काट लिये जायेंगे।

(7) प्रश्नों का मूल्यांकन उनकी दृष्टिता (perspective), विश्लेषण और प्रस्तुतिकरण (presentation) पर निर्भर करेगा, न कि प्रश्नोत्तर की लम्बाई पर।

- 1991 से भारतीय बैंकिंग क्षेत्रमें सुधार किए गए उपायोंकी जांच कीजिए, तथा भारतीय रिज़र्व बैंककी मौद्रिक नीतिमें हाल के परिवर्तन का संक्षेप में वर्णन कीजिए ।
- (अ) निरंतर विकास क्या है ? उसे हासिल करने के लिए क्या करना चाहिए ?  
(ब) पर्यावरण प्रबंधन क्या है ? पर्यावरण प्रबंधनके सामाजिक और आर्थिक पहलुओंके बारे में स्पष्टिकरण दीजिए ।
- (अ) सार्वजनिक क्षेत्रके उद्यमोंने आर्थिक विकास को बढ़ानेमें महत्वपूर्ण भूमिका निभाई है। क्या आप इस मतसे सहमत हैं ? स्पष्टिकरण दीजिए।  
(ब) सेवा क्षेत्र का महत्व और भारत में रोजगार निर्माण करने में उसका योगदान स्पष्ट कीजिए।
- (अ) 'मुद्रास्फिती को नियंत्रित करने में मौद्रिक उपाय नाकाम (failed) रहे हैं।' स्पष्टिकरण दीजिए।  
(ब) मुद्रास्फिती नियंत्रित करने के लिए उचित विकल्प सुझाइए।
- निम्नलिखित विषयोंपर भारत में अपनाई उपाययोजनाएँ और रणनीतियाँ स्पष्ट करें :—  
(अ) सामाजिक सुरक्षा के प्रावधान (Provisions)  
(ब) विदेशी प्रत्यक्ष निवेश।
- (अ) पिछले एक दशक से अधिक वर्षों में निर्यात की तेजीसे वृद्धि के जिम्मेदार कारकों का स्पष्टिकरण दीजिए।  
(ब) हाल के वर्षों में निर्यात किए उत्पाद संरचना में क्या परिवर्तन हुए हैं ?
- (अ) 'दक्षिण एशिया में ज्यादातर लोगों के लिए 'धर्म' एक पहचान का महत्वपूर्ण स्रोत रहा है।' चर्चा कीजिए।  
(ब) भारतीय संविधान के विशेष संदर्भ में हमारे राष्ट्र में धर्म निरपेक्षता की आवश्यकता की जांच कीजिए।

[ पलटकर देखिए

8. (अ) क्या छोटे राज्योंका निर्माण ही शासन की गुणवत्तामें सुधार और भ्रष्टाचार पर रोक के लिए सही सुझाव है ? चर्चा कीजिए।  
(ब) वैश्वीकरण और उदारीकरण के युग में लोक प्रशासन में हुए परिवर्तनका स्पष्टिकरण दीजिए।
9. (अ) ' भारतीय राजनीति में जाती सबसे प्रभावी और सर्वव्यापी कारक है। ' उचित उदाहरणों के साथ वक्तव्यपर चर्चा कीजिए।  
(ब) अनुसूचित जाति और अनुसूचित जनजातिओंपर आरक्षण नीतिका प्रभाव समझाइए।
10. किन्हीं दो पर टिप्पणियाँ लिखिए :—  
(अ) वैश्वीकरण का संस्कृति, प्रसारमाध्यम और प्रौद्योगिकी पर प्रभाव  
(ब) भारतीय अर्थव्यवस्था में लघु और मध्यम उद्यमोंकी भूमिका  
(क) उच्च शिक्षा का नीजीकरण  
(ड) बदलती दुनियामें आंतरराष्ट्रिय मुद्रा कोष।

**R. B. I. S. B. (B.DR)****2011**

[TIME—9-30 A.M. TO 12-30 P.M.]

(Maximum Marks—100)

**PAPER II****ECONOMIC AND SOCIAL ISSUES**

*N. B.*—(1) Answer any *five* questions.

(2) All questions carry *equal* marks.

(3) Answers may be written either in *English* or in *Hindi* at the candidate's option. However, all the questions should be answered only in the language so chosen. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.

(4) Part of the same question must be answered together without answers to other questions intervening.

(5) Answer to each question must be started on a fresh page.

(6) Marks will be deducted if handwriting is not easily legible.

(7) Answers will be judged on the basis of perspective, analysis and presentation.

1. Examine the banking sector reform measures undertaken in India since 1991. Briefly describe the recent changes in RBI's monetary policy.
2. (a) What is sustainable development ? What should be done to achieve it ?  
(b) What is environment management ? Explain social and economic aspects of environment management.
3. (a) Do you agree with a view that public sector enterprises have played a strategic role in accelerating economic growth. Explain.  
(b) Explain the importance of service sector and its contribution to employment in India.
4. (a) "Monetary measures have failed to control inflation in India." Explain.  
(b) Suggest suitable options for controlling inflation.
5. Explain the measures and strategies adopted by India on the following subjects  
(a) Provision of Social Security  
(b) Foreign Direct Investment.
6. (a) Explain the factors responsible for the rapid growth of export over the past decade.  
(b) What changes have taken place in the product composition of exports in recent years.

[ Turn over

7. (a) Religion continues to be an important source of identity for most people in South Asia. Discuss.  
(b) Examine the need of secularism in our country with special reference to constitution of India.
  8. (a) Is creation of smaller states the right solution to improve the quality of governance and check corruption. Discuss.  
(b) Explain the changes in public administration in the age of globalisation and liberalisation.
  9. (a) 'Caste factor is most dominant and omnipresent in Indian politics'. Discuss the statement with suitable illustration.  
(b) Explain the impact of reservation policy on scheduled castes and scheduled tribes.
  10. Write notes on any *two* :—
    - (a) Impact of globalisation on culture, media and technology.
    - (b) Role of small and medium enterprises in Indian economy.
    - (c) Privatisation of higher education.
    - (d) IMF in the changing world.
-

आर. बी. आई. एस. बी. (बी.डीआर)

2011

[समय—पूर्वाह्न 2-30 से अपराह्न 5-30 तक]

(अधिकतम अंक—100)

**प्रश्नपत्र III****वित्त एवं प्रबंधन****सूचनाएँ.**—(1) भाग I में से किन्हीं तीन प्रश्नों और भाग II में से किन्हीं दो प्रश्नों के उत्तर दें।

(2) सभी प्रश्नों के अंक समान हैं।

(3) उत्तर संक्षिप्त और प्रासंगिक (टू-दि-पॉइंट) होने चाहिए।

(4) परीक्षार्थी अपनी इच्छानुसार प्रश्नोत्तर सिर्फ अंग्रेजी या हिन्दी में दे सकते हैं। किन्तु सभी प्रश्नोत्तर किसी एक ही भाषा में दें। वैसी उत्तर पुस्तिकाओं का मूल्यांकन नहीं होगा जो आंशिक रूप में अंग्रेजी और आंशिक रूप में हिन्दी में लिखी गई हैं।

**भाग I**

1. व्यापारी बैंक व्यवसाय (merchant banking) क्या है ? व्यापारी बैंक संचालक के प्रकार्य की पूर्णतया व्याख्या कीजिए।
2. विदेश मुद्रा बाजार प्रबंधन नियम के मुख्य पहलुओं की व्याख्या कीजिए।
3. “ कर वर्तमान पर भार डालता है जबकि कर्ज भाविष्यिक पीढ़ियों को देनदारी में फंसाता है। ” व्याख्या कीजिए।
4. भारत में सारवा (credit) नियंत्रण के विभिन्न तरीकों का विस्तार से वर्णन कीजिए।
5. (अ) प्रतिभूतिकरण (securitisation) क्या है ? इसके उद्देश्य समझाइए।  
(ब) प्रतिभूतिकरण के फायदे और हानियों का विश्लेषण कीजिए।

**भाग II**

6. “ समर्थ संघटन व्यवस्थापन की क्षमता के लिये ज़रूरी है। ” व्याख्या कीजिए।
7. Autocratic (तानाशाही), democratic (लोकतांत्रिक) और abdicative (अधीत्यागी) नेतृत्व में क्या फर्क होते हैं ?
8. (अ) निम्नलिखित शब्दों की व्याख्या कीजिए :—  
(i) प्राधिकार (ii) उत्तरदायित्व  
(ब) अधिकार प्रदानता किसे कहते हैं ? इसे कैसे प्रभावशाली बनाया जा सकता है ?
9. किसी संस्था में संचार (communication) की भूमिका का वर्णन कीजिए । उपयुक्त संचार में बाधाओं का उल्लेख कीजिए।

**R. B. I. S. B. (B.DR)****2011**

[TIME—2-30 P.M. TO 5-30 P.M.]

(Maximum Marks—100)

**PAPER III****FINANCE AND MANAGEMENT**

*N. B.*—(1) Attempt any *three* questions from Section I and any *two* questions from Section II.

(2) All questions carry *equal* marks.

(3) Answers must be *brief* and *to-the-point*.

(4) Answers may be written either in *English* or in *Hindi* at the candidate's option. However, all the questions should be answered only in the language so chosen. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.

**Section I**

1. What is meant by merchant banking ? Discuss in detail the various functions performed by merchant bankers.
2. Briefly explain the salient features of the Foreign Exchange Management Act.
3. "A tax is a burden on the present ; a debt (loan) puts the burden of repayment on future generations." Explain.
4. Explain in detail the different methods of credit control in India.
5. (a) What is securitization ? What purpose does it serve ?  
(b) Discuss the benefits and limitations of securitization.

**Section II**

6. "Sound organization is an essential prerequisite of efficient management." Explain.
7. What are the major differences between autocratic, democratic and abdicative styles of leadership ?
8. (a) Explain the terms "authority" and "responsibility".  
(b) What is delegation of authority ? How can delegation be made effective ?
9. Discuss the role of communication in an organization. What are the barriers to effective communication ?

R. B. I. S. B. (B.DR)

2010

[TIME—2-30 P.M. TO 5-30 P.M.]

(Maximum Marks—100)

PAPER I

ENGLISH

N.B.—(1) All questions are *compulsory*.

(2) Figures to the right indicate marks.

(3) Each question must be started on a fresh page.

(4) All parts of a question must be answered together without other answers intervening.

(5) Marks will be deducted if an answer far exceeds or falls short of the set limit or is irrelevant or if the handwriting is illegible.

(6) Answers must be written in *English*.

Marks

1. Write an argumentative essay of about 500 words, on any *one* of the following :— 40
- (a) Does Politics need Ethics ?
  - (b) Cricket unites the World !
  - (c) Do Growth and Inflation go together ?
  - (d) Is Environment our Social Responsibility ?
  - (e) Travel and Tourism is a booming business.

2. (a) Make a precis of the following passage in your own words, reducing it to about 220 words and give it a suitable title. Write your precis on the special sheet provided for the purpose :— 24

FOR the head of the IMF to quote Adam Smith may seem unremarkable. But here is Dominique Strauss-Kahn citing the great man in November 2010 : “ The disposition to admire, and almost to worship, the rich and the powerful and...neglect persons of poor and mean condition...is the great and most universal cause of the corruption of our moral sentiments.”

Mr. Strauss-Kahn then bemoaned “ a large and growing chasm between rich and poor—especially within countries ”. He argued that inequitable distribution of wealth could “ wear down the social fabric ”. He added : “ More unequal countries have worse social indicators, a poorer human-development record, and higher degrees of economic insecurity and anxiety.”

That marks a huge shift. Just before the financial crisis America’s Congress was gaily cutting taxes for the highest earners, and Tony Blair, Britain’s prime minister, said he did not care how much soccer players earned so long as he could reduce child poverty. So why has fear of inequality stormed back into fashion ? Does it matter in some new way ? Does it have previously unknown effects ?

The most obvious reason for the renewed attention is inequality’s apparent increase. A *common yardstick* is the Gini coefficient, which runs from 0 (everyone has the same income) to 1 (one person has all the income). Most countries range between 0.25 and 0.6.

[Turn over]



2

The Gini coefficient has gone up a lot in some rich countries since the 1980s. For American households it climbed from 0.34 in the mid-1980s to 0.38 in the 2000s. In China it went up even more, from under 0.3 to over 0.4. But this was not universal. For decades, Latin America had the world's worst income inequality. But Brazil's Gini coefficient has fallen more than five points since 2000, to 0.55. And as poor countries are on average growing faster than rich ones, inequality in the world as a whole is falling.

Greater inequality can happen either because the wealthier are getting wealthier, or the poor are falling behind, or both. In America it has had more to do with the rich. The income of the wealthiest 20% of Americans rose 14% during the 1970s, when the income of the poorest fifth rose 9%. In the 1990s the income of the richest fifth rose 27% while that of the poorest fifth went up only 10%. That is a widening income spread, but not a drastic one. Robert Gordon, an economist at Northwestern University in Illinois, reckons, that for the bottom 99% of the population, inequality has not risen since 1993.

The problems at the bottom are reasonably well understood : technology enables the automation of *blue-collar trades* ; globalisation lets unskilled jobs move to poorer, cheaper countries ; shrinking trade-union membership erodes workers' bargaining power. But inequality is rising more sharply at the top, among what George Bush junior called the "haves and have-mores". Here the causes are more mysterious.

But recent research does suggest two other reasons why the rise in inequality is a problem. One is that rich economies seem to provide disproportionate and growing returns to the already wealthy. The other is that inequality may literally be making people miserable by increasing stress and the hormones it releases.

Economists have long argued that inequality is a much less important problem than poverty. The recent research linking inequality to widespread social ills has not decisively overturned that view : the evidence is still mixed, at best.

The claim that inequality now matters more because of brands and status competition may turn out to be more robust. Such concerns could seem *peripheral* compared with global woes such as poverty. But inequality is local. As Adam Smith also once wrote, "if he was to lose his little finger tomorrow, he would not sleep tonight ; but provided he never saw them, he would snore with the most profound security over the ruin of a hundred million of his brethren."

2. (b) (i) Answer the following questions on the passage briefly, and in your own words :—

12

- (1) Discuss the universal cause of the corruption of our moral sentiments.
- (2) What can wear down the social fabric ?
- (3) How did Blair express his fear of inequality ?
- (4) Briefly mention how inequality worldwide is falling ?
- (5) What is the Gini coefficient ?
- (6) Why is the rise in inequality a problem ?



(ii) Explain clearly the contextual meaning of the following expressions :—

4

- (1) Wear down the social fabric
- (2) A common yardstick
- (3) Blue collar trades
- (4) Peripheral.

3. Attempt any *one* of the following in about 250 words :—

20

- (a) Draft an investigative report on a fire that broke out in the accounts department last week. Suggest safeguards to handle such accidents in the future.
  - (b) Make a proposal on behalf of the employees to the General Manager of the R. B. I. on the need for some Yoga and Stress Management Programmes for the officers, twice a year to increase their efficiency. You are the H. R. Manager.
  - (c) With Corporates supporting social causes it is suggested that the R.B.I. can organise a Maths Quiz with cash awards for underprivileged children. As General Manager put your ideas forward to the Head Office.
-

आर. बी. आई. एस. बी. (बी.डीआर)

2010

[समय—सुबह 9-30 से 12-30 तक]

(अधिकतम अंक—100)

**प्रश्नपत्र II**

**आर्थिक और सामाजिक मुद्दे**

**सूचनाएँ.—**(1) किन्ही पाँच प्रश्नों के उत्तर दें।

(2) सभी प्रश्नों के अंक समान हैं।

(3) परीक्षार्थी अपनी इच्छानुसार प्रश्नोत्तर सिर्फ अंग्रेजी या हिन्दी में दे सकते हैं। किन्तु सभी प्रश्नोत्तर किसी एक ही भाषा में दें। उन उत्तर पुस्तिकाओं का मूल्यांकन नहीं होगा जो आंशिक रूप में अंग्रेजी और आंशिक रूप में हिन्दी में लिखी गई हैं।

(4) एक प्रश्न का उत्तर एक साथ में दें। दूसरे प्रश्नों के उत्तर उसके बीच में न दें।

(5) प्रत्येक प्रश्न के उत्तर नये पृष्ठ (page) पर सुरू करें।

(6) हस्तलेख (handwriting) आसानी से पढ़ने योग्य नहीं होने पर अंक काट लिये जायेंगे।

(7) प्रश्नों का मूल्यांकन उनकी दृष्टिता (perspective), विश्लेषण और प्रस्तुतिकरण (presentation) पर निर्भर करेगा, न कि प्रश्नोत्तर की लम्बाई पर।

1. (अ) संपत्ती वितरण में असमतोल यह जागतिक समस्या है। चर्चा कीजिए।

(ब) ग्रामीण और शहरी संपत्ती का असमतोल निपटने के लिए योग्य उपाय योजना सुझाइए।

2. उदारीकरण के धोरण से ग्रामीण और शहरी रोजगार तथा गरीबी के ऊपर होने वाले असर का परिक्षण कीजिए।

3. (अ) परिवर्तन पश्चात काल में भारत की परदेश व्यापार नीति का टीकात्मक मूल्यमापन कीजिए।

(ब) रुपये के विनिमय दर में हुए आधुनिक बदलाव स्पष्ट कीजिए।

4. विकास प्रकल्प आधुनिक भारत के मंदिर माने जाते हैं। पर्यावरण और स्वास्थ्य पर उनसे होने वाले असर के संदर्भ में आपके उत्तर का समर्थन दीजिए।

5. (अ) भारतीय जनसंख्या धोरण के उद्दिष्ट कौन से हैं ?

(ब) स्थिर जनसंख्या पाने के लिए बनाए गए सरकारी कार्यक्रमों का वर्णन कीजिए।

6. (अ) विविध राज्यों में स्थानिक राजकीय पक्षों की भूमिका का परीक्षण कीजिए।

(ब) मिलिजुली पक्ष के युग में स्थानिक पक्ष राजनीति को कौटुंबिक व्यवसाय समझते हैं। टिप्पणी दीजिए।

7. (अ) मानवाधिकार की रक्षा में राष्ट्रिय मानवाधिकार आयोग की भूमिका क्या है ? स्पष्ट कीजिए।

(ब) अनुसूचित जाती, जनजाती और अन्य मागास वर्ग के आरक्षण के जरूरत की आलोचना कीजिए।

8. भारतीय पंचवार्षिक योजनाओं का उनके उद्दिष्ट पाने में सफलता और असफलता का समालोचन कीजिए।

[ पलटकर देखिए

9. (अ) शहरीकरण तथा ग्रामीण-शहरी प्रवासन से जुड़ी समस्याओं की चर्चा कीजिए।  
(ब) उनको सुलझाने के लिए सरकार ने कौन-कौन से धोरणों को स्वीकार किया है ?
10. किन्हीं दो पर टिप्पणियाँ लिखिए :—  
(अ) भारत में असंगठित क्षेत्र  
(ब) सूक्ष्म ऋण और महिला सबलीकरण  
(क) भारत की उच्च शिक्षा प्रणाली की कमजोरियाँ  
(ड) क्षेत्रीय एकीकरण के विभिन्न प्रकार।

RADIAN BANKING ACADEMY

**R. B. I. S. B. (B.DR)****2010**

[TIME—9-30 A.M. TO 12-30 P.M.]

(Maximum Marks—100)

**PAPER II****ECONOMIC AND SOCIAL ISSUES**

*N. B.*—(1) Answer any *five* questions.

(2) All questions carry *equal* marks.

(3) Answers may be written either in *English* or in *Hindi* at the candidate's option. However, all the questions should be answered only in the language so chosen. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.

(4) Part of the same question must be answered together without answers to other questions intervening.

(5) Answer to each question must be started on a fresh page.

(6) Marks will be deducted if handwriting is not easily legible.

(7) Answers will be judged on the basis of perspective, analysis and presentation.

1. (a) 'Inequality of income distribution is a global phenomenon'. Discuss.  
(b) Suggest suitable measures to reduce inequality of income in rural and urban sector in India.
2. Examine the impact of policy of liberalisation on rural and urban employment and poverty.
3. (a) Critically evaluate India's Free Trade Policy in the post reform period.  
(b) Explain the recent developments in the exchange rate of rupee.
4. 'Development projects are considered as temples of modern India'. Justify your answer with reference to their impact on environment and health.
5. (a) What are the objectives of population policy of India ?  
(b) Describe briefly the government programme for stable population.
6. (a) Review the role of regional political parties in different states.  
(b) 'In the age of coalition parties do they consider politics as a family business'. Discuss.
7. (a) Explain the role of National Human Rights Commission in the protection of human rights.  
(b) Justify the need of reservation for SC, ST and other backward classes.

[ Turn over

8. Review the achievements and failures of Indian planning in reaching its targets and policies.
  9. (a) Discuss the problems associated with urbanisation and rural-urban migration.  
(b) What are the policies adopted by the government to solve them ?
  10. Write notes on any *two* of the following :—
    - (a) Unorganised sector in India.
    - (b) Micro credit and Women empowerment.
    - (c) Weaknesses in India's higher education.
    - (d) Various forms of Regional Integration.
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RADIAN BANKING ACADEMY

आर. बी. आई. एस. बी. (बी-डीआर)

2010

[समय—पूर्वाह्न 2-30 से अपराह्न 5-30 तक]

(अधिकतम अंक—100)

प्रश्नपत्र III

वित्त एवं प्रबंधन

सूचनाएँ.—(1) भाग I में से किन्हीं तीन प्रश्नों और भाग II में से किन्हीं दो प्रश्नों के उत्तर दें।

(2) सभी प्रश्नों के अंक समान हैं।

(3) उत्तर संक्षिप्त और प्रासंगिक (टू-दि-पॉइंट) होने चाहिए।

(4) परीक्षार्थी अपनी इच्छानुसार प्रश्नोत्तर सिर्फ अंग्रेजी या हिन्दी में दे सकते हैं। किन्तु सभी प्रश्नोत्तर किसी एक ही भाषा में दें। वैसी उत्तर पुस्तिकाओं का मूल्यांकन नहीं होगा जो आंशिक रूप में अंग्रेजी और आंशिक रूप में हिन्दी में लिखी गई हैं।

भाग I

1. भारतीय पूंजी बाज़ार (capital market) के विभिन्न पहलुओं का वर्णन कीजिये। इस कार्य में सेबी (SEBI) की क्या भूमिका रही है ?
2. विदेश विनिमय जोखिम (foreign exchange risk) क्या है ? इसको कैसे संभाला जा सकता है ? इसके लिये किन साधनों का उपयोग किया जाता है ?
3. विश्वस्थता की परख (credit rating) क्या है ? इसके फायदे और हानियों का विश्लेषण कीजिये।
4. बैंकों और वित्तीय संस्थानों के नियंत्रण के लिये भारतीय रिज़र्व बैंक की रचना का संक्षिप्त में वर्णन कीजिये।
5. विदेशी प्रत्यक्ष निवेश (foreign direct investment) के पक्ष में क्या तर्क किये जाते हैं ? विदेशी प्रत्यक्ष निवेश को प्रोत्साहित करने के लिये सरकार ने 1991 के बाद की अवधि में क्या प्रयत्न किये हैं ?

भाग II

6. “ नियोजन वर्तमान और भविष्य का सेतु है ”। इसकी व्याख्या कीजिए।
7. (क) केन्द्रीकरण (centralisation) और विकेन्द्रीकरण (decentralisation) की व्याख्या कीजिये।  
(ख) विकेन्द्रीकरण को प्रभावशाली बनाने में अधिकार प्रदानता (delegation of authority) की भूमिका का वर्णन कीजिये।
8. निर्णय लेना (decision making) किसे कहते हैं ? प्रबन्धन सूचना प्रणाली (Management Information System) निर्णय लेने में कैसी भूमिका अदा करती है ?
9. किसी संस्था में संचार (communication) की भूमिका का वर्णन कीजिये। उपयुक्त संचार में बाधाओं (barriers) का उल्लेख कीजिये।

[ पलटकर देखिए

**R. B. I. S. B. (B.DR)****2010**

[TIME—2-30 P.M. TO 5-30 P.M.]

(Maximum Marks—100)

**PAPER III****FINANCE AND MANAGEMENT**

*N.B.*—(1) Attempt any *three* questions from Section I and any *two* questions from Section II.

(2) All questions carry *equal* marks.

(3) Answers must be *brief* and *to-the-point*.

(4) Answers may be written either in *English* or in *Hindi* at the candidate's option. However, all the questions should be answered only in the language so chosen. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.

**SECTION I**

1. Explain the different aspects of the Indian Capital Market. What has been the role of SEBI in this task?
2. What is foreign exchange risk? How can it be managed? Discuss the tools used for the purpose.
3. What is credit rating? Discuss its benefits and limitations.
4. Briefly discuss the framework put in place by the Reserve Bank of India for the supervision of banks and financial institutions.
5. What are the arguments advanced in favour of foreign direct investment? What steps have been taken by the Government in the period after 1991 to encourage foreign direct investment?

**SECTION II**

6. "Planning is the bridge between the present and the future". Discuss.
7. (a) Explain the terms "centralisation" and "decentralisation".  
(b) Explain the role of delegation of authority in making decentralisation effective.
8. What is decision making? What is the role played by Management Information System in decision making?
9. Discuss the role of communication in an organisation. What are the barriers to effective communication?