



RBI 2018 - PAST YEAR ANALYSIS - ENGLISH PHASE

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ESSAY: 300 words; 40 marks

- 1. Advantages of UPI over money transfer**
- 2. Financial Inclusion- A requirement for all ages in India**
- 3. Crowd funding- the new phenomenon in financing**
- 4. Positive and negative effects of demonetization on Indian economy**
- 5. Measures for promoting Microfinance in India**

Advantages of UPI over Money Transfer

COST- Cheapest Method of Money Transfer-
cost < 50 paise

EASE- As easy to use as CASH

COMFORT- 24X7 and Instant Transfer - No Registration
Required

SECURITY- Bank Details not required- No stress

One App for Multiple Accounts

LENDERS- money collection Facility

Better than Digital Wallet- Money Stays in the Bank

**Financial Inclusion- A requirement for all
Ages in India**

Kids- Better Financial Knowledge & learning
how to save

Households- Avoiding Gold and Cash
Savings; Better Accounting

Old- Pension

Youth- Access to Financial Markets

Insurance- More Security from Emergencies-
Absorbing Shocks

BPL- Direct Money Transfer

Crowd funding- The new phenomenon
in financing

To Get new products and ideas to the market

Equity Crowdfunding

No Need to wait for a Bank to approve your Financial Needs

Faster way to raise money online from thousands of small investors

Funding Through Donations

Positive and negative effects of demonetization on Indian economy

Hit The Economic Growth by reducing supply of money. Hence, demand for Goods went down

Agriculture Sector Affected- Low Cash Availability

SMEs and Daily Wage Labourers

Household Savings in Cash Affected

Digital Payments Got a Boost

Higher Income Tax Collections

Counterfeit Currency, Black Money, Corruption

High Deposits For Banks

Measures for promoting Microfinance in India

Banking Correspondents

Digitalisation of Indian Financial system

MFIs- Access to Financial Markets

MFIs- Associating them with Big Banks to enable access of money

MFIs- making them a part of Interest Subvention under Agri loans

Right Mix of Universal Banks and Niche Banks

PRECIS- 150 WORDS; 30 marks

**Environmental pollution- China's Impact
and other developing countries**

READING COMPREHENSION; 30 marks

**Passage on technology and banking. 5
Questions asked.**

