

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।

- (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।
- उदारीकरण के धोरण से ग्रामीण और शहरी रोजगार तथा गरीबी के ऊपर होने वाले असर का परिक्षण कीजिए।
- (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।
- 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।
- (अ) भारतीय जनसंख्या धोरण के उद्दिष्ट कौन से हैं ?
(ब) स्थिर जनसंख्या पाने के लिए बनाए गए सरकारी कार्यक्रमों का वर्णन कीजिए।
- (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।
- (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।
- भारतीय पंचवार्षिक योजनाओं का उनके उद्दिष्ट पाने में सफलता और असफलता का समालोचन कीजिए।

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।



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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.

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 ?

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.