# आर. बी. आई. एस. बी. (बी.डीआर) 

# PY - 2012 <br> (अधिकतम अंक—100) <br> <br> प्रश्नपत्र II <br> <br> प्रश्नपत्र II <br> <br> आर्थिक और सामाजिक मुद्दे 

 <br> <br> आर्थिक और सामाजिक मुद्दे}

सूचनाएँ.-(1) किन्ही पाँच प्रश्नों के उत्तर दें।
(2) सभी प्रश्नों के अंक समान हैं।
(3) परिक्षार्थी 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 वृद्धी 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 स्थिती की जांच करे ।
(ब) भारत में बेहत्तर 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 ।
7. (अ) आर्थिक विकास में बुनियादी ढ़ांचे (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 परिवर्तीत (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 दों पर टिप्पणियाँ लिखिए :-
(अ) सभी के लिए खाद्य सुरक्षा ।
(ब) गरीबी : एक बहु-आयामी समस्या ।
(क) भारतीय कृषी 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.
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.

# 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-पॉईंट) होने चाहिए।
(4) परिक्षार्थी 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 नही होगा जो आंशिक रूप में अंग्रेजी और आंशिक रूप में हिन्दी में लिखी गई हैं।

## भाग I

1. संधीय बजट 2013-2014 के मुख्य मुददों और विशेषताओं पर प्रकाश डालिए।
2. उच्च मुद्रा-स्फीति आंतरकि 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 कमपनीज (NBFCS) आद्याय 3 व के (RBI) की धारा 1934 के तहत क्या नियम बनाये गये है, इस विषय को विस्तार से स्पष्ट कीजिए।
5. निम्नलिखित में से किन्ही दो विषयों पर टिप्पणी लिखिए :-
(i) सेक्युरिटौसेशन (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 तकनीकि द्वारा सम्प्रेषण की भूमिका पर प्रकाश डालिए।
(ब) अधिकार और जिम्मेदारी के बीच मे अन्तर स्पष्ट कीजिए।
8. (अ) कम्पनी अभिशासन के मुख्य मुददों 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 है, स्पष्ट कीजिए।

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

PY - 2012

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.

## R. B. I. S. B. (B.DR ) <br> PY - 2012 <br> (Maximum Marks-100) <br> PAPER I <br> 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

(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 :-
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.

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.

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
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 dosen'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 :-
(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 :-
(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 :-

## Marks

(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.

