

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 जाति सबसे प्रभावी और सर्वव्यापी कारक है। ' उचीत 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.
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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 बाज़ार 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 फ़र्क 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)**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.