

आर. बी. आई. एस. बी. (ग्रेड बी. डीआर)

पैनल वर्ष-२०१४

(अधिकतम अंक-१००)

(अवधि: ३ घंटे)

प्रश्नपत्र II

आर्थिक और सामाजिक मुद्दे

अनुदेश : (1) किन्ही **पाँच** प्रश्नों के उत्तर दें ।

- (2) यदि उम्मीदवार ५ से अधिक प्रश्नों का उत्तर देता है तो केवल पहले पाँच उत्तरों का ही मूल्यांकन किया जाएगा तथा शेष उत्तरों को छोड़ दिया जाएगा ।
- (3) सभी प्रश्नों के अंक **बराबर** है । (प्रत्येक प्रश्न के २० अंक) ।
- (4) प्रत्येक प्रश्न का उत्तर नए पृष्ठ पर दिया जाना चाहिए तथा प्रश्न की संख्या शीर्ष पर बाई ओर के हाशिए में लिखी जानी चाहिए ।
- (5) एक ही प्रश्न के सभी भागों के उत्तर एक साथ लिखें । दूसरे शब्दों में एक ही प्रश्न के विभिन्न भागों के उत्तर के बीच में किसी अन्य प्रश्न का उत्तर न लिखें ।
- (6) अस्पष्ट लिखाई के लिए अंक काटे जाएंगे ।
- (7) उत्तरों का मूल्यांकन उनकी दृष्टिता (Perspective), विश्लेषण (Analysis) और प्रस्तुतिकरण (Presentation) पर निर्भर करेगा ।
- (8) उत्तर **अंग्रेजी** अथवा **हिंदी** में लिखे जाएँ । तथापि सभी प्रश्नों के उत्तर केवल एक ही भाषा में दिए जाएँ । अंशतः **अंग्रेजी** तथा अंशतः **हिंदी** में लिखी गई उत्तर पुस्तिकाओं का मूल्यांकन नहीं किया जाएगा ।
- (9) उम्मीदवार उत्तर लिखने के लिए केवल नीली अथवा काली स्याही वाले पेन/बॉल पॉइंट पेन का प्रयोग करें ।
- (10) नाम, रोल नं. तथा अन्य प्रविष्टियाँ उत्तर पुस्तिका में केवल निर्धारित स्थान पर ही लिखें तथा इन्हें उत्तर पुस्तिका और अनुपूरकों पर अन्य कहीं भी न लिखें ।

1. आर्थिक विकास मापन के विभिन्न सूचकों की व्याख्या कीजिए। कौन सा माप आपके अनुसार सर्वाधिक उपयुक्त है और क्यों ?
2. “ बदलते पर्यावरण की गहरी होती चुनौती एक ऐसा क्षेत्र है जिसकी तरफ तुरन्त वैश्विक स्तर पर ध्यान आकर्षित करने की आवश्यकता है ।” चर्चा कीजिए ।
3. (अ) MGNREGA के प्रावधानों की व्याख्या कीजिए ।
(ब) MGNREG कार्यक्रम के विशेष सन्दर्भ में प्रत्यक्ष लाभ अन्तरण (DBT) की चुनौतियों का परीक्षण कीजिए ।
4. भारत के ग्रामीण क्षेत्रों में खाद्य स्फीति तथा बढ़ती हुई मजदूरी के अन्तर्सम्बन्ध का परीक्षण कीजिए ।
5. भारत में बढ़ते हुए यौनिक अपराध ग्राफ के कारणों की व्याख्या कीजिए । इसको रोकने के लिए आपके क्या सुझाव हैं ?
6. “ भारत में बढ़ती हुई बेरोजगारी यह स्पष्ट करती है कि हम अपने लोकसंख्या लाभांश का सही उपयोग नहीं कर पा रहे हैं ।” चर्चा कीजिए ।

7. व्याख्या कीजिए :—

- (अ) भारत में प्रत्यक्ष विदेशी निवेश (FDI) की प्रवृत्ति
- (ब) बीमा क्षेत्र में FDI

8. राष्ट्रीयकृत बैंको में सरकार के हित को खण्डित करने की जे. पी. नायक समिति की सिफारिशों का आलोचनात्मक मूल्यांकन कीजिए ।

9. भारत में आय, रोजगार तथा निर्यात में सेवा क्षेत्र के योगदान की व्याख्या कीजिए ।

10. किन्ही दो पर टिप्पणी लिखिए :—

- (अ) भारत में कुपोषण की समस्या
- (ब) सामाजिक मीडिया का शिक्षा में उपयोग : वरदान या अभिशाप
- (क) भारत में बाल मजदूरी की समस्या
- (ड) घटता हुआ लिंग—अनुपात ।

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

PY – 2014

(Maximum Marks—100)

[Duration : 3 Hours]

PAPER II

ECONOMIC AND SOCIAL ISSUES

Instructions.— (1) Answer any *five* questions.

- (2) In case the candidate answered more than Five questions, only the first five answers will be evaluated and the rest of the answers will be ignored.
 - (3) All questions carry equal marks. (20 marks for each question).
 - (4) Each question should be answered on new page and the question number must be written on the top.
 - (5) The answers of parts of the same question, if any, should be written together. In other words, the answer of another questions should not be written in-between the parts of a question.
 - (6) Marks will be deducted for illegible hand-writing.
 - (7) Answers will be evaluated on the basis of perspective, analysis, and presentation.
 - (8) Answers must be written either in *English* or in *Hindi*. However, all the questions should be answered in one language only. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.
 - (9) Candidate should use only Blue or Black ink pen/Ball point pen to write the answers.
 - (10) The Name, Roll No. and other entries should be written in the answer-scripts at the specified places only and these should not be written anywhere else in the answer script and supplements used, if any.
1. Explain different indices for measuring economic development. Which measure is most appropriate according to you and why ?
 2. “Deepening challenge of the climate change is the area that requires immediate global attention”. Discuss.
 3. (a) Explain the provisions under MGNREGA.
(b) Examine the challenges of Direct Benefit Transfer (DBT) with respect to MGNREG Scheme.
 4. Examine the inter-relationship of food inflation and rising wages in rural areas of India.

[Turn over

5. Explain the causes of India's rising sexual crime graph. What measures would you suggest to prevent the same?
 6. "Increasing unemployment in India reveals that we are not able to put our demographic dividend to good use". Discuss.
 7. Explain :—
 - (a) Trends of Foreign Direct Investment (FDI) in India
 - (b) FDI in Insurance
 8. Critically evaluate the J P Nayak committee's recommendations to dismantle the government's stakes in nationalized banks.
 9. Explain the contribution of service sector in income, employment and export in India.
 10. Write notes on any **two** :—
 - (a) Malnutrition in India
 - (b) Use of social media in education : a boon or bane
 - (c) Problem of child labour in India
 - (d) Declining sex ratio.
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पैनल वर्ष-2014

(अधिकतम अंक-100)

[अवधि : 3 घंटे]

प्रश्नपत्र-III

वित्त एवं प्रबंधन

- अनुदेश.-**(1) भाग I में से किन्हीं तीन प्रश्नों और भाग II में से किन्हीं दो प्रश्नों के उत्तर दें।
- (2) यदि उम्मीदवार 5 से अधिक प्रश्नों का उत्तर देता है तो केवल पहले पांच उत्तरों का ही मूल्यांकन किया जाएगा तथा शेष उत्तरों को छोड़ दिया जाएगा।
- (3) सभी प्रश्नों के अंक बराबर हैं।
- (4) प्रत्येक प्रश्न का उत्तर नए पृष्ठ पर दिया जाना चाहिए तथा प्रश्न की संख्या शीर्ष पर बाईं ओर के हाशिए में लिखी जानी चाहिए।
- (5) एक ही प्रश्न के सभी भागों के उत्तर एक साथ लिखें। दूसरे शब्दों में एक ही प्रश्न के विभिन्न भागों के उत्तर के बीच में किसी अन्य प्रश्न का उत्तर न लिखें।
- (6) अस्पष्ट लिखाई के लिए अंक काटे जाएँगे।
- (7) उत्तर संक्षिप्त और प्रासंगिक (टु-दि-पॉइंट) होने चाहिए।
- (8) उत्तर अंग्रेजी अथवा हिंदी में लिखे जाएँ। तथापि सभी प्रश्नों के उत्तर केवल एक ही भाषा में दिए जाएँ। अंशतः अंग्रेजी तथा अंशतः हिंदी में लिखी गई उत्तर पुस्तिकाओं का मूल्यांकन नहीं किया जाएगा।
- (9) उम्मीदवार उत्तर लिखने के लिए केवल नीली अथवा काली स्याही वाले पेन/बॉल पॉइंट पेन का प्रयोग करें।
- (10) नाम, रोल नं. तथा अन्य प्रविष्टियाँ उत्तर पुस्तिका में केवल निर्धारित स्थान पर ही लिखें तथा इन्हें उत्तर पुस्तिका और अनुपूरकों पर अन्य कहीं भी न लिखें।

भाग-I

- विदेशी विनियम व्यापार में निहित विभिन्न प्रकार के जोखिमों का उल्लेख कीजिये।
- संघीय बजट, 2014-2015 से सम्बंधित वित्तीय, बैंकिंग तथा बीमा क्षेत्र से जुड़े हुए प्रावधानों का संक्षिप्त में वर्णन कीजिये।
- 1991 से वित्तीय क्षेत्र के विकास से सम्बंधित विभिन्न सुधारों को चिन्हित कीजिये।
- (अ) RBI एक्ट, 1934 के प्रावधानों को संक्षेप में समझाईये।
(ब) लघु बैंकों के लिए विभेदक लाइसेंस (differential licenses) जारी करने के लिए RBI के प्रयासों पर एक लेख लिखिए।
- किन्हीं दो पर्यायों पर संक्षेप में लेख लिखिए :-
(अ) सेबी (SEBI).
(ब) शेयर बाजार (Stock Market).
(क) सेवा कर (Service Tax).
(ड) सामूहिक ऋण (Syndicated Loan).

[पलटकर देखिए]

भाग-II

6. किसी भी वाणिज्यिक इकाई को उज्ज्वल बनाने में 'कंपनी अभिशासन' (**Corporate Governance**) तथा 'कंपनी की सामाजिक जिम्मेदारी' (**Corporate Social Responsibility**) एक दूसरे के पूरक है, स्पष्ट कीजिए।
7. अंतर स्पष्ट कीजिये :—
- (अ) शाब्दिक और सांकेतिक संचार.
 - (ब) निर्देशन और नियंत्रण.
8. 'एक सफल नेता सदैव प्रभावी नेता होता है' क्या आप इस कथन से सहमत हैं ?
9. मानव संसाधन विकास के तत्त्व :—
- (अ) मानव संसाधन विकास (**HRD**) के तत्त्व तथा उद्देश्यों की संक्षेप में व्याख्या कीजिये ।
 - (ब) मनोबल (**Morale**) के विकास में प्रेरणा (**Motivation**) के योगदान को समझाईये।
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R. B. I. S. B. (Gr. B.DR)

PY-2014

(Maximum Marks—100)

[Duration : 3 Hours]

PAPER III

FINANCE AND MANAGEMENT

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

(2) In case the candidate answered more than Five questions, only the first five answers will be evaluated and the rest of the answers will be ignored.

(3) All questions carry *equal* marks.

(4) Each question should be answered on new page and the question number must be written on the top.

(5) The answers of parts of the same question, if any, should be written together. In other words, the answer of another questions should not be written in-between the Parts of a question.

(6) Marks will be deducted for illegible hand-writing.

(7) Answers must be brief and to the point.

(8) Answers must be written either in *English* or in *Hindi*. However, all the questions should be answered in one language only. Answer-books written partly in *English* and partly in *Hindi* will not be evaluated.

(9) Candidate should use only Blue or Black ink pen/Ball point pen to write the answers.

(10) The Name, Roll No. and other entries should be written in the answer-scripts at the specified places only and these should not be written anywhere else in the answer script and supplements used, if any.

SECTION I

1. State the different types of exchange risks inherent in foreign exchange business.
2. Briefly explain the Union Budget, 2014-2015 provisions relating to financial, banking and insurance sectors.
3. Trace the developments in financial sector reforms in India since 1991.

[Turn over

4. (a) Explain in brief the provisions of R. B. I. Act, 1934.
(b) Write a note on R. B. I. 's attempt in giving differential licenses for small banks.
5. Write short notes on any *two* of the following :—
 - (i) SEBI
 - (ii) Stock Exchanges
 - (iii) Service Tax
 - (iv) Syndicated Loans.

SECTION II

6. “ Corporate Governance and Corporate Social Responsibility are the twins to shine a corporate entity ” — Discuss.
 7. Distinguish between :—
 - (a) Verbal and Non-verbal Communication
 - (b) Directing and Controlling.
 8. “ A successful leader is always an effective leader ” — do you vouch this statement.
 9. (a) Explain in brief the Concept and Goals of Human Resources Development (HRD).
(b) Outline the role of incentives in building up employee morale.
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R. B. I. S. B. (Gr. B.DR)**BY – 2014****(Maximum Marks—100)****[Duration : 3 Hours]****PAPER I****ENGLISH***Instructions.*—(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 and the question number must be written on the top.

(4) Precis and its title should be written in Precis sheet only.

(5) The answers of parts of the same question, if any, should be written together. In other words, the answer of another questions should not be written in between the Parts of a question.

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

(7) Candidate should use only Blue or Black ink pen/ball point pen to write the answers.

(8) The Name, Roll No. and other entries should be written in the answer-scripts at the specified places only and these should not be written anywhere else in the answer script and supplements used, if any.

Marks

1. Write an argumentative essay of about 500 words, on any *one* of the following :— 40
- (a) Euthanasia, a debatable phenomenon in India.
 - (b) Media is one of the strongest pillars of democracy.
 - (c) Role of R.B.I. in controlling the inflation.
 - (d) Stand of the NDA Government in dealing with corruption.
 - (e) Uses and misuses of Anti-Dowry Act.
 - (f) Commonwealth Games-2014 and India.
2. (a) Make a précis of the following passage in your own words, reducing it to about 230 words and give it a suitable title. Use the précis sheet specially provided for this purpose :— 24

Against the background of a stable recovery of world economy, the 6th BRICS leaders meeting from July, 15th to 16th at Fortaleza, Brazil, with the theme of Sustainable Solutions for Inclusive Growth, is definitely among the most important international events in the second half of this year. It is also an important event for China-India relations since the President of China has had his first ever meeting with the new Indian Prime Minister on the sidelines of the summit. The BRICS has become an important force to cope with the international financial crisis, in driving global economic growth and in promoting democratization of international relations.

[Turn over

The BRICS countries (Brazil, Russia, India, China and South Africa) are not only building upon their own strength, but also make efforts to help others. Despite the financial need for their own economy, BRICS contributed a total sum of \$180 billion to the International Monetary Fund in two rounds and the efforts were well commended by the international community.

BRICS is highlighted by pragmatic co-operation in major projects. The BRICS New Development Bank (NDB) and the Financial Contingency Reserve Arrangement (CRA), which were first initiated during the 2012 BRICS summit in India, has become reality in the Fortaleza summit. The NDB and CRA will not only benefit the BRICS countries, but also provide finance to infrastructure projects in emerging markets and other developing countries. It is also aimed to assist them to better withstand risks from international financial turbulence. Other key economic co-operative projects such as joint financing by respective development banks, co-operation among industrial and business enterprises and the economic and trade liaison group will also inject new momentum for development of the BRICS countries.

As the world's two most populous and largest developing countries as well as the founding members of the BRICS, China and India are firm supporters and active participants of the co-operation among the BRICS countries, and always take co-operation with other BRICS countries as one of the priorities in their foreign policy. China and India are also good neighbours, good friends and good partners that have established a strategic and co-operative partnership for peace and prosperity. Both countries are now facing a historical mission of growing the economy and improving people's livelihood. The China-India bilateral co-operation and their co-operation under the BRICS framework are complementary to each other.

Our major projects include the BCIM Economic Corridor, the Chinese-style industrial parks in India, railway co-operation, and initiatives of the Silk Road Economic Belt and co-operation along the 21st Century Maritime Silk Road. We are also working for a "Trans-Himalayas Economic Growth Region" driven by double-engine of China and India. All the co-operation can be benefited from the BRICS co-operation mechanism. China and India should establish a closer partnership of development to promote more integration of market, greater financial linkage, better connectivity of infrastructure as well as closer people-to-people contacts, and thus to bring our people tangible benefits.

India recently announced its Railway and Union budgets, indicating that India is set to accelerate economic development. As India's only neighbour in BRICS, China hopes and believes that, under the strong leadership of Indian Prime Minister, India's economy will gear up to a healthy track and develop better. China will enhance its co-operation with India by proactive and practical action.

Chinese railway department has recently sent officials and technical experts to India for substantive consultation on co-operation of the speedup of existed railway lines and the upgradation of railway stations.

It is firmly believed that, with our joint efforts, a wide-ranging, multilevel and high-quality economic co-operation between China

and India will be achieved with more convergence of our two emerging markets. The common development of China and India will ensure the Asian century's arrival.

There are still challenges for the BRICS countries to move forward. As an old saying goes, 'If you want to go fast, go alone ; if you want to go far, go together.' It is positively believed that as long as China, India and other BRICS members insist on building their strong partnership, deepening economic co-operation, a better future is achievable for BRICS.

(b) Answer any *two* of the following questions based on the above passage :— 10

- (i) What are the major objectives of the BRICS Bank ?
- (ii) How can pragmatic co-operation in major projects be ensured through the BRICS ?
- (iii) Illustrate how can the China- India bilateral co-operation be achieved under the framework of the BRICS ?

(c) Use any *three* of the following phrases in sentences of your own, to bring out its meaning :— 6

- (i) to cope with
- (ii) pragmatic co-operation
- (iii) trade liaison
- (iv) tangible benefits
- (v) gear up.

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

- (a) It has been reported to R.B.I. that few banks are violating the prescribed norms while granting loans to the Private Companies. As the General Manager of R.B.I., direct a committee to be instantly constituted to look into the matter and recommend the remedial measures to be initiated against such banks. Draft a committee report.
- (b) On behalf of RBI, issue a circular to all the subsidiary banks to open special cell to deal with educational loan applications for higher education in India and abroad and expedite the essential procedures to sanction the loans within a specific period of 10 days.
- (c) The Chairman of Customers' Association has reported to R.B.I. that banks located in rural areas are not able to function well due to frequent cuts in power supply. It causes tremendous inconvenience to customers who come from far off places and go back without their work being done. On behalf of R.B.I., draft a letter to the Chairman of the Association, assuring him that the matter will be seriously taken into account and rural banks will be instructed to make provision for the installation of generators to address this problem permanently in case of power failure.