This file contains, previous years papers for Phase 2=>Paper 3 (Finance and Management) for last 9 exams….2012’s exam held in November 2013 Its paper also included at bottom.

How to prepare finance and Management paper?

- For those new this RBI game, there is no need to fear to the finance and Management paper, it doesn’t require you to be a commerce or Management graduate.
- For Management use following courses of IGNOU public administration course

- For finance:
  - Indian Economy by Ramesh Singh (5th edition coming soon, so no need to make haste in purchase.)
  - Newspaper reading (IndianExpress or Hindu)
  - NCERT class 11, 12 Economy textbook
  - NIOS Economy course
  - selective study of SL Ahuja

- ^this is just a rough outline, detailed strategy later.

Instructions for finance- Management Paper

Instructions are one and same for all the Finance and management papers conducted in previous years:

1. 3 hours, 100 marks
2. Attempt any three questions from Section I and any two questions from Section II.
3. All questions carry equal marks.
4. Answers must be brief and to-the-point.
5. 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.

RBI Grade “B” 2002

SECTION I

1. What does the Union Budget 2003-2004 offer to the salaried employee and the common man?
2. Explain briefly the salient features of the Foreign Exchange Management Act.
3. Discuss the role of the Reserve Bank of India in the economic development of the country.
4. Critically evaluate our country’s efforts in disinvestment in public sector undertakings.
5. Write short notes on any two of the following
   a. Regional Rural Banks.
   b. Mutual Funds
   c. Role of NABARD in economic development.
   d. Difference between direct and indirect taxes.

SECTION II

6. “Planning and Control are two sides of the same coin”. Do you agree? Why?
7. What are the advantages and disadvantages of decentralization?
8. Identify the skills required for a manager to be an effective leader.
9. What is performance appraisal? What are its objectives?

RBI Grade “B” 2003

SECTION 1

2. Is the present level of foreign exchange reserves of India adequate from the view point of implementing capital account; convertibility of the Rupee? Discuss.
3. Examine the role of foreign direct investment (FDI) in India.
4. How far has the Development Banking’ policy of India achieved its objectives? Explain.
5. Write short notes on any two of the following
   1. WTO and India
   2. E-Commerce
   3. India’s Services Sector
   4. Derivatives.

SECTION II

7. Explain the failure of ‘Corporate Governance’ at Enron.
8. What is 360-degree performance appraisal? Why is it so important today?
9. Who is a successful leader? List out at least five important attributes of successful leadership. How do delegation and organisational culture play significant role in the leader’s success?

RBI Grade “B” 2004

SECTION 1

1. What are the powers vested in SEBI to promote the development of the securities market and to protect the interests of investors?
2. Define “money market”. Who are the main players in this market and what are the instruments used?
3. What is meant by NRI? What are the incentives provided to attract investment by NRIs?
4. What is “Fiscal deficit”? How would the reduction of its size in terms of GNP (Gross National Product) benefit the economy?
5. Write short notes on any two of the following
   a. Venture Capital Fund
   b. Lead Bank Scheme
   c. Non-performing Assets
   d. Book Building.

SECTION 2

6. “Planning is the basis of control; action is its essence; delegation is its key and information its guide. Discuss.

7. What is “policy”? Distinguish between (a) objectives and policies and (b) policies and procedures.

8. What do you mean by “leadership style”? How would you differentiate successful leadership from effective leadership?

9. What is meant by morale? How is it related to productivity? Explain the factors contributing to morale.

RBI Grade “B” 2007

SECTION I

1. Explain briefly the capital adequacy norms applicable to banks
2. What is “insider trading”? Explain briefly the main elements of the regulation relating to prohibition of insider trading.
3. What is commercial bill market? Why has it not developed as a segment of the money market?
4. Write a brief note on the framework of operations of Foreign Institutional Investors in India,
5. Discuss the investment objectives of mutual funds. Outline the restrictions on investments and borrowings by mutual funds

SECTION II

6. Management is the development of people; not the direction of things Discuss
7. Discuss the advantages and disadvantages of group decision making.
8. “Decentralisation is not necessarily good; nor centralisation necessarily bad “. Discuss.
9. What is control? What are the essentials of a good control system?

RBI Grade “B” 2008

Section I

1. “The focus of banks in India has now shifted from statutory compliance to internal financial management.” Comment
2. Discuss the salient features of the foreign exchange market in India.
3. Briefly discuss the main features of the RBI directives relating to acceptance of deposits by NBFCs.
5. Write short notes on any two of the following :—
   a. WTO and India
   b. Venture Capital Fund
   c. Non Performing Assets
   d. Role of NABARD in economic development.

Section II

6. “Delegation of authority is not loss of power; it is enhancement of power .” Examine this statement critically.
7. What is performance appraisal? What are its objectives?
8. Write note on following two
   a. What are the essentials of a good control system?
   b. What are the behaviours implications of control?
9. Describe the salient features of corporate governance in India.

RBI Grade “B” 2009

SECTION I

1. “With greater liberalization, the need for regulation is also higher.” Explain.
2. What is a derivative contract? Explain “forward”, “future” and “option” contract.
3. Explain the concept of a “stock market index” What does this index indicate?
4. Discuss the principal features of Eurocurrency Loans.
5. Write short notes on any two of the following :-
   A. Capital Adequacy Norms
   B. Credit Rating
   C. Debt Securitisation
   D. Infrastructure Finance.

SECTION II

6. Explain “organisation structure”; What are the steps involved in designing the organisation structure
7. What is directing? Explain the principles and techniques involved in directing.
8. “Leaders are born, not made” Comment.
9. Explain the steps involved in the implementation of change in an organisation. What are the factors that create resistance to change?

RBI Grade “B” 2010

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. Write notes on two
   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?

RBI Grade “B” 2011

Section I (Write Any Three Qs)

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 (Write Any Two Qs)

1. Sound organization is an essential prerequisite of efficient management.” Explain.
2. What are the major differences between autocratic, democratic and abdicative styles of leadership?
3. (a) Explain the terms authority and responsibility (b) What is delegation of authority? How can delegation be made effective?
4. Discuss the role of communication in an organization. What are the barriers to effective communication?
आर. बी. आई. एस. बी. (बी.डीआर)

PY – 2012, held in November 2013

(अधिकतम अंक–100)

प्रश्नपत्र III

वितरीय प्रश्नावली

सूचनाएँ.—(1) भाग I में से किसी तीन प्रश्नों और भाग II में से किसी दो प्रश्नों के उत्तर दें।
(2) सभी प्रश्नों के अंक समान हैं।
(3) उत्तर संक्षिप्त और प्रारंभिक (डू-डि-पाइंट) होने चाहिए।
(4) परीक्षार्थी अपनी इलाजानुसार प्रश्नावली शिर्षक अंग्रेजी या हिन्दी में दे सकते हैं। किन्तु सभी प्रश्नावली किसी एक ही भाषा में दे। वैसी उत्तर पुस्तिकाओं का मुद्यांकन नहीं होगा जो आधिक रूप में अंग्रेजी और आधिक रूप में हिन्दी में लिखी गई है।

भाग I

1. संख्यात्मक बजट 2013-2014 के मुख्य मुद्दों और विशेषताओं पर प्रकाश का दालित है।
2. उच्च मुद्दा-स्तरीति अंतरक्ष में बाढ़ असममता का साधन है और क्षेत्र (बाढ़ खाता माटा), रूपये की गिरावट का कारण है- इन कथनों की वार्ता कीजिए।
3. भारतीय वित्तद्वीप मुद्दा प्रबन्धन-केंद्र (FERA) से फीमा (FEMA) तक सम्बद्ध है, इस विषय पर अपना मत दीजिए।
4. नान बैंकिंग फाइनेंसियल कम्पनीज़ (NBFCs) आर्यादान 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 किसी दो विषयों पर टिप्पणी लिखिएः—
   (i) सेक्युरिटाईजेशन (Securitisation)
   (ii) शेयर बाजार सूचनाएँ
   (iii) स्वाप्स (Swaps)
   (iv) अनियमित सम्पत्ति (sub-standard assets)

भाग II

6. मानव संरक्षण विकास के लक्ष्य और अवधारणा पर प्रकाश का दालित है।
7. (अ) सूचना तकनीकी द्वारा सम्प्रेषण की भूमिका पर प्रकाश का दालित है।
   (b) अधिकार और जिम्मेदारी के बीच में अंतर स्पष्ट कीजिए।
8. (अ) कम्पनी अभिशाप के मुख्य मुद्दों की व्याख्या कीजिए।
   (b) ‘न्याय’ और ‘सम्प्रेषण’ की अवधारणा को विस्तार से स्पष्ट कीजिए।
9. (अ) नेतृत्व की विमित्त प्रणालियों पर प्रकाश का दालित है।
   (b) 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


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.