

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 (5<sup>th</sup> 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

1. Examine the implications of tax reform measures introduced in the Budget 2004-2005.
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

6. What is a Learning Organisation? Suggest a model framework for the same.
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.
4. What is “book building “? Explain briefly the framework of the book building method of issue of capital.
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**

**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. संघीय बजट 2013-2014 के मुख्य मुद्दों और विशेषताओं पर प्रकाश डालिए।
2. उच्च मुद्रा-स्फीति आंतरिक 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 कम्पनीज (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) सेक्युरिटीसेशन (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 तकनीक द्वारा सम्प्रेषण की भूमिका पर प्रकाश डालिए।  
 (ब) अधिकार और जिम्मेदारी के बीच में अन्तर स्पष्ट कीजिए।
8. (अ) कम्पनी अभिशासन के मुख्य मुद्दों 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।

[ पलटकर देखिए

**R. B. I. S. B. (B.DR)****PY – 2012**

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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.
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