

① Union Budget 2013-2014

① Sustainable and inclusive development

② Aged and youth and poor.

③ FSB - 10,000 crore.

2

④ Nishchaya and women R. B. I. S. B. (B.D.R)

⑤ Skill development - 1000 crore PY - 2012

⑥ 2000 for 10% slab return up to 5%

Maximum Marks—100)

⑦ RCESS, 12 lac for 10 lac. for investor.

PAPER III

⑧ Fiscal Consolidation

FINANCE AND MANAGEMENT

⑨ Surcharge for Income tax (10%) on 1% rise, from an Indian

N. B.—(1) Attempt any three questions from Section I and any two questions

⑩ Infrastructure development especially Power,

(2) All questions carry equal marks.

(3) Answers must be brief and to-the-point.

⑪ Bandhanubandh

(4) Answers may be written either in English or in Hindi at the

Gram Sadak Yojana candidate's option. However, all the questions should be answered

II only in the language as chosen. Answer-books written partly in

for above implement State English and partly in Hindi will not be evaluated.

⑫ Health and Education Increment Women  
20% 15%

SECTION I

1. Highlight the salient features of the Union Budget 2013-14.

⑬ Rural development

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.

⑭ Inflation

⑮ Solar mission - Renewable and Sustainable management

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)

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.

[ Turn over



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.



R. B. I. S. B. (R.D.E.)

PY - 2012

(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 essay of about 500 words on any one of the following :—

40

(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 :—

24

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

[Turn over

Indian wants and demand various things from govt. price rise, with limited to high. India with dominating young population under 25 are in conflict with old population. old India living in yesterday and making policies for tomorrow when they won't be around. Policies will affect young India more.

Wish decline: Employ, as high Inflation. Young India's cost of health, EMI, privatisation, govt. services ad. have increased the price of Inflation.

Poor Communication



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 doesn'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:— 10

- (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:— 6

- (i) lives in yesterday
- (ii) to fall sharply
- (iii) anger and angst
- (iv) economic empowerment
- (v) differentiate vision from myopia.

live in Past  
To fall  
empower to earn  
Short Sightedness  
of Priority.  
frustration  
Thinking or feeling of  
online by

How urban or  
rural India  
are no  
different due  
Program integration  
connectivity  
Rural - the real diff  
between rural and urban  
India.

Teetered defini  
of divide India  
are Bharat rural  
and urban. has had  
to neglect heads  
then to discount  
by all out an  
of urban India.  
which vent any on  
street.



3. Answer any one of the following in about 250 words :-

- (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.

xi-tech gadgets rules our life.

Master as well as slave

100  
120

Gadgets :- Technological tool to make life simpler

- Electronic in general

- Sensor based sensitive to touch, eye movement.

gesture Controlled, voice and attempts to control via mind as well.

types of gadget - Calculator / watch.

- Smartphones, Tablets.

- TV Smart TV

- vacuum cleaners / all.

→ Robots, → Security.

define in Para - 1.  
→ loaded with friendly.  
Software

Para-1

} Experience in CCD Mumbai

→ fire teens

→ Smartphones.

→ Car phones.

→ Tablets.

around a table.

bunny in Phone and gadgets.

Harlow's Law Hierarchy of need

(200)

How do they affect as

→ ① ease to work.

② Emotional attachment / detached.

⑪ Security, safety and warning.

③ Replacable / updated.

④ Show off and Jealousy.

⑫ feeling emotional void.

⑤ Allowing introverts to engage.

⑥ Education

⑨ Reducing distance.

⑦ Safety.

⑩ feeling of something

min or out of touch.