

(Phase-I: Objective Type)

By Dr. Lal & Jain

2016

UPKAR PRAKASHAN, AGRA-2

Read

PRATIYOGITA DARPAN Extra Issue Indian Economy (Code No. 790)

(Useful for Phase-II Exam.)

© Publishers

Publishers

UPKAR PRAKASHAN

(An ISO 9001 : 2000 Company)

2/11A, Swadeshi Bima Nagar, AGRA-282 002

Phone: 4053333, 2530966, 2531101 Fax: (0562) 4053330, 4031570

E-mail: care@upkar.in, Website: www.upkar.in

Branch Offices:

4845, Ansari Road, Daryaganj, Pirmohani Chowk, 1-8-1/B, R.R. Complex (Near Sundaraiah Kadamkuan. Park, Adjacent to Manasa Enclave Gate), New Delhi—110 002 Patna - 800 003 Bagh Lingampally,

Phone: 011-23251844/66 Phone: 0612-2673340

Hyderabad - 500 044 (A.P.) **Phone**: 040–66753330

28, Chowdhury Lane, Shyam B-33, Blunt Square, Kanpur Bazar, Near Metro Station, Taxi Stand Lane, Mawaiya, Lucknow — 226 004 (U.P.) Gate No. 4

Kolkata — 700004 (W.B.) **Phone**: 0522–4109080 **Phone:** 033–25551510

- The publishers have taken all possible precautions in publishing this book, yet if any mistake has crept in, the publishers shall not be responsible for the same.
- This book or any part thereof may not be reproduced in any form by Photographic, Mechanical, or any other method, for any use, without written permission from the Publishers.
- Only the courts at Agra shall have the jurisdiction for any legal dispute.

ISBN: 978-81-7482-392-2

Price: ₹ 435/-

(Rs. Four Hundred Thirty Five Only)

Code No. 443

Printed at: UPKAR PRAKASHAN (Printing Unit) Bye-pass, AGRA

Contents

Previous Years' Papers—Fully Solved

General Information

QUALIFICATIONS

(i) A First Class Bachelor's Degree with a minimum of 60% marks or an equivalent grade, in aggregate of all semesters/years; Or (ii) A Second Class Master's Degree with a minimum of 55% marks or an equivalent grade, in aggregate of all semesters/years; Or (iii) A Doctorate Degree with 50% marks or an equivalent grade, in aggregate of all semesters/years, in Masters Degree; Or (iv) Chartered / Cost Accountant / Company Secretary (ACS) with a Bachelor's Degree; Or (v) A Post Graduate Diploma in Management/ MBA Qualification from institutions recognized by Government of India/University Grants Commission with Graduation/Bachelor's Degree.

Note:

- 1. SC/ST/PWD candidates having second class with a minimum of 50% marks or equivalent grade, in aggregate of all semesters/years in Bachelor's Degree Examination or having a Post-graduate Degree or equivalent recognized qualification, are eligible to apply.
- 2. Some Universities/Institutes do not award Class or percentage of marks and allot Aggregate Grade Points (e.g., CGPA/OGPA/CPI, etc.). In case University/ Institute defines criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the same will be accepted. However, where the University/ Institute does not define criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10-point scale	Class / Division	Aggregate Percentage of Marks
6.75	I (First)	60%
6.25	II (Second)	55%
5.75	II (Second)	50%

- 3. Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.
- 4. Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per item (2) above.

AGE LIMIT

- (i) Between 21 and 30 years. For candidates possessing M. Phil./Ph. D. qualification, upper age limit will be 31 and 33 years respectively. For candidates having experience as an officer in Commercial Bank/Financial Institution in Public Sector as also prior experience in Reserve Bank of India, upper age limit is relaxed to the extent of number of years of such experience subject to a maximum of three years. For such candidates, upper age limit should not exceed 33 years including experience. For experience, probationary period will not be reckoned.
- (ii) Upper age limit is relaxable by 5 years in the case of (a) SC/ST candidates and (b) 3 years in the case of OBC candidates. Please see detailed advertisement for exemption in age admissible to other categories.

SCHEME OF SELECTION

Selection will be through Written Examinations and Interview. Examination will be held in two phases as under:

(1) Phase I Online Examination (Objective Type Test)—This Paper for 200 marks, consisting tests of (i) General Awareness, (ii) English Language, (iii) Quantitative Aptitude and (iv) Reasoning, with composite time of 130 minutes. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the Admission letter for examination from the RBI website.

Candidates have to secure minimum marks separately for each test as well as aggregate, as Test, as prescribed, will be shortlisted for Phase-II of the Examination based on the aggregate marks obtained in the Objective Test. The minimum aggregate cut-off marks for being shortlisted for Phase-II of the Examination will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted in Phase-I of the On-line Examination will be published on RBI website and a brief notice thereof in leading newspapers.

(2) Phase II Written Examination (Descriptive Type Test)—The Phase II written examination will be only for those candidates who are successful in Phase I (Objective Type Test). The Examination will consist of three Descriptive Type papers—(i) Paper I—English (ii) Paper II—Economic and Social Issues and (iii) Paper III—Finance and Management. Each of these papers is of 3 hours duration carrying 100 marks.

Note: Phase I (except the test of English Language) and Papers II and III of Phase II will be set bilingually in Hindi and English. Phase I will be (ON-LINE Objective Type) and only marking the correct choice is required. However, Papers II and III of

Phase II can be answered either **Wholly** in Hindi or English at the candidate's option.

NUMBER OF ATTEMPTS

Candidates belonging to unreserved, *i.e.*, General Category, who had already appeared four times for 'WE' for this post in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PWD, if the posts are reserved for them.

EXAMINATION CENTRES

The Descriptive WE for Phase –II will be held at the following **Centres** (Code Numbers indicated in the brackets):

Ahmedabad	(11)	Jammu	(21)
Bangalore	(12)	Kanpur	(22)
Bhopal	(13)	Kochi	(23)
Bhubaneswar	(14)	Lucknow	(24)
Kolkata	(15)	Mumbai	(25)
Chandigarh	(16)	Nagpur	(26)
Chennai	(17)	New Delhi	(27)
Guwahati	(18)	Patna	(29)
Hyderabad	(19)	Pune	(30)
Jaipur	(20)	Thiruvananthapuram	(31)

Syllabus

Phase-II (Descriptive Type Test)

(i) Paper I—English:

Essay, Precis writing, Comprehension and Business/Office Correspondence.

(ii) Paper II—Economic and Social Issues:

Growth and Development—Measurement of growth: National Income and per capita income—Poverty Alleviation and Employment Generation in India—Sustainable Development and Environmental issues. Economic Reforms in India—Industrial and Labour Policy—Monetary and Fiscal Policy—Privatisation—Role of Economic Planning. Globalization—Opening up of the Indian Economy—Balance of Payments, Export-Import Policy—International Economic Institutions—IMF and World Bank—WTO—Regional Economic Co-operation.

Social Structure in India—Multiculturalism—Demographic Trends—Urbanisation and Migration—Gender Issues—Social Justice: Positive Discrimination in favour of the under priviledged—Social Movements—Indian Political System—Human Development—Social Sectors in India, Health and Education.

(iii) Paper III—Finance and Management:

Finance: The Union Budget—Direct and Indirect taxes; Non-tax sources of revenue; Outlays; New Measures; Financial Sector Reforms; Capital Market, Money Market and Foreign Exchange Market; Stock Exchanges and their Regulation; Capital Market Intermediaries and their Regulation; Role of SEBI; Functions of the Money Market; Growth and Operation of the Money Market; The Foreign Exchange Market; From FERA to FEMA; Exchange Rate Management; Exchange Risk Management; Role of Banks and Financial Institutions in Economic Development; Regulation of Banks and Financial Institutions; Disinvestment in Public Sector Units.

Management: Management: Its nature and scope; The Management Processes; Planning, Organisation, Staffing, Directing and Controlling; The Role of a Manager in an Organisation. Leadership: The Tasks of a Leader; Leadership Styles; Leadership Theories; A successful Leader versus An effective Leader. Human Resource Development: Concept of HRD; Goals of HRD; Performance Appraisal—Potential appraisal and development—Feedback and Performance Counselling—Career Planning—Training and Development—Rewards—Employee Welfare. Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale. Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus Non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology. Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance.

Note: (1) The above syllabus is only indicative and not exhaustive. Keeping in view that candidates from different faculty backgrounds apply for the post, the questions in Papers II and III will be basic in nature.

(2) Candidates will be short-listed for interview based on the aggregate marks obtained **only in Phase II—Papers I, II and III.** The minimum cut-off marks for being short-listed for Interview will be decided by the Board in relation to the number of vacancies. Candidates may opt for Interview either in Hindi or English. Final selection will be based on the performance of the candidate in Phase II of the Examination and Interview taken together.