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कैरिटेज एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 1

नमूना प्रश्नोत्तर पुस्तिका
Sample Question Answer Booklet

PART - B

Paper Code
GS-III



PART - B

Paper Code
GS-III



30 June 2021

सेल नंबर अंतराष्ट्रीय अंको में लिखें -
(1, 2, 3, 4, 5, 6, 7, 8, 0)

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सेल नंबर शब्दों में लिखें -
नाम Hansika Guljara

अभ्यर्थी द्वारा सावधानीपूर्वक भरा जाये।

Roll No.	
<input type="checkbox"/> 0	<input type="checkbox"/> 0
<input type="checkbox"/> 1	<input type="checkbox"/> 1
<input type="checkbox"/> 2	<input type="checkbox"/> 2
<input type="checkbox"/> 3	<input type="checkbox"/> 3
<input type="checkbox"/> 4	<input type="checkbox"/> 4
<input type="checkbox"/> 5	<input type="checkbox"/> 5
<input type="checkbox"/> 6	<input type="checkbox"/> 6
<input type="checkbox"/> 7	<input type="checkbox"/> 7
<input type="checkbox"/> 8	<input type="checkbox"/> 8
<input type="checkbox"/> 9	<input type="checkbox"/> 9

अभ्यर्थी को अनुक्रमिक एवं पहलान पत्र को प्रवेश पत्र से
मिलान पश्चात् ही वीक्षक बॉक्स में हस्ताक्षर करें

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वीक्षक द्वारा भरा जाये।

यदि अभ्यर्थी अज्ञातित साधन का उपयोग करती हुए पाया जाता है तो वीक्षक विन्यासित
गोले को गाल/शिले धरा से भरे एवं तलजल केन्द्राचार को सूचित करें :





SECTION - A

खंड - 'अ'

प्रश्न 1. इस प्रश्न में 15 अतिशुचरीय उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 20 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न 03 (तीन) अंकों का है।

3x15=45

Question 1. This question contains 15 very short type subquestions. Answer each question in maximum 20 words. All question are compulsory. Each question carries 03 (Three) Marks.

प्रश्न (1.1) व्यवसायी फसलें (Commercial Crops)

उत्तर: - Separating apart from subsistence or staple food crop
- (Example) - Cotton, Sugarcane, Jute etc

पू./M = 03

प्राप्तक

प्रश्न (1.2) ट्रेजरी बिल्स (Treasury bills)

उत्तर: Treasury bills are money market instruments.
Usually used for short period debt

पू./M = 03

प्राप्तक

प्रश्न (1.3) घर्षणात्मक बेरोजगारी (Frictional Unemployment)

उत्तर: Unemployment due to expectation mismatch, lower salaries, Preparation for some exam etc

पू./M = 03

प्राप्तक

प्रश्न (1.4) गिव इट अप अभियान (Give It Up Campaign)

उत्तर: Voluntary Subsidy Surrender programme
is for LRE foundation by APJ
Rs 1500 crore of subsidy was given up.

पू./M = 03

प्राप्तक

प्रश्न (1.5) अमृत (AMRUT)

उत्तर: For Urban development and design
Focuses on sustainable and equitable cities.
Transportation, Low cost housing etc

पू./M = 03

प्राप्तक



SECTION - A

Ques 1

20 Marks

Question 1 This question contains 15 very short type subquestions. Answer each question in maximum 20 words. All questions are compulsory. Each question carries 01 (One) Mark.

1 x 15 = 15

Ques (1.6) सह रोज़गार योजना (Indradhanush Scheme)

1/M = 03

उत्तर:- Attention Focul Scheme for Regularisation of Banking Sector.

20 Marks

Balance sheet issue etc are taken up

Ques (1.7) फसल घनत्व (Crop Density)

1/M = 03

उत्तर:- Cropding Density = Gross Cropland area

20 Marks

Not sown area

→ Increase in multiple crop area growth in various seasons in same land

Ques (1.8) पंचिम खेती (Reaching farming)

1/M = 03

उत्तर:- Reaching farming - Combination of farming and animal husbandary. Crops and service act as fodder to animals.

20 Marks

Ques (1.9) सिद्धी (SDBD)

1/M = 03

उत्तर:- Small industry development Bank. provides for minor finance to urban industries, seed loan, Interest rates and targeted approach.

20 Marks

Ques (1.10) राजकोषीय घाटा (fiscal deficit)

1/M = 03

उत्तर:- Fiscal deficit is difference in Total Receipt (Revenue + Capital - Borrowing) and Total Expenditure of Govt. It does not include External Borrowing.

20 Marks



SECTION - A

भाग - 'अ'

प्रश्न 1. इस प्रश्न में 15 अल्पवर्णनीय प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 20 शब्दों में देना है। सभी प्रश्न प्रतियोगितात्मक हैं। प्रश्नों का क्रम (01) से (15) तक है।

3x15=

Question 1. This question contains 15 very short type sub-questions. Answer each question in maximum 20 words. All questions are compulsory. Each question carries 01 (One) Mark.

प्रश्न (1.11) मानव पूंजी (Human capital)

उत्तर: Human capital is human being as a means of production or Economic contributor.

for example - labour for production, IT for service delivery etc.

प्रश्न (1.12) ग्रामीण उद्योग (Village industry)

उत्तर: Rural Based industry mostly under small and household category which are also produce for raw material. Essential for employment & Women empowerment

प्रश्न (1.13) खाद्य सुरक्षा (Food Security)

उत्तर: is food sufficiency backed with Reach of food to its accessibility and Nutrition angle

प्रश्न (1.14) न्यूनतम समर्थन मूल्य (Minimum Support Price)

उत्तर: Is the price promised by govt on recommendation of CACP to buy crops from farmers (21 crops included)

प्रश्न (1.15) एंटी डंपिंग ट्यूटी (Anti dumping duty)

उत्तर: Duty against Import which is considerably subsidised, is at lower rates and is prejudicial to domestic industries.



कौटिल्य एकेडमी

SECTION - A खंड - 'अ'

6x10=60

प्रश्न 2.

निम्नलिखित में से किन्हीं 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छः) अंको का है।

Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

पू./M = 06

प्राप्तंक

प्रश्न (2.1) आधार क्या है ? तथा यह क्यों जरूरी है।

What is the Aadhar ? and why is it important

उत्तर :

Govt of India came up with landmark system in service delivery for beneficiary identification. Evision as Aadhar
→ It generate a unique Identification number based on personal information.
→ It is full proof as based on Biometrics like Iris scan and finger print.

Importance of Aadhar -

- Better service delivery and identification
- Removes duplication and fake Id.
- Reduces corruption based on discretion

Financial Inclusion and awareness is not necessary to further its agenda.

प्रश्न (2.2) यू पी.आई. पर टिप्पणी कीजिए ?

Comment on U.P.I.

उत्तर :

पू./M = 06

प्राप्तंक

(2)



कौटिल्य एकेडमी

SECTION - A
खंड - 'अ'

प्रश्न 2. निम्नलिखित में से किन्हीं 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छः) अंकों का है।

Question 2. Write the answers of any ten of the following questions in maximum 80 words. Each question carries 6 (Six) marks.

6x10=60

पू./M = 06

प्राप्तक

प्रश्न (2.3) एच.डी.आई. की आलोचनात्मक व्याख्या कीजिए।
Critically analyse HDI

उत्तर: Developed by Mehebub-ur-Haq and Amartya Sen HDI is used by UNDP as development indicator ever since 1990. Though parameters signify development broadly some lacunae are -

- Can development be quantified on the basis of Education, Health and per capita income alone (These indicators in itself are broadband)
- The dimension of Inequality is multiplied as average indicators are taken.
- Some countries like Bhutan prefer Happiness over development.
- ~~Cost~~ Cost of Environment, multidimensional poverty are other things not considered

Critically

प्रश्न (2.4) भारत में हुए बैंकों के विकास पर प्रकाश डालिये।
Highlight the development of banks in India.

उत्तर: ~~Pre~~ ~~Post~~ independence Banking was dominated by British interest, with few national banks like Punjab National Bank (Lala Lajpat Rai) etc.

Post Independence Banking sector was highly regulate under RBI act of 1949

Major change was in 1969 when several private sector banks were nationalised and till date govt. Banking sector forms major portion in India.

As same part and present in bank

पू./M = 06

प्राप्तक

1



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 8

SECTION - A

सं० - 'अ'

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छ: अंकों का है।)

Question 2. Write the answers of any ten of the following questions in maximum 80 words. Each question carries 6 (Six) marks.

6x10=60

प्रश्न (2.5) बॉम्बे स्टॉक एक्सचेंज पर टिप्पणी कीजिए।
Comment on Bombay Stock Exchange.

7/M=06

उत्तर: Bombay Stock Exchange is leading stock exchange (ie trading of money market instruments) in India.

- It comes up with SENSEX which is aggregate share price of 10 Blue Chip companies, And makes an indicator of share market health in the country.
- It is privately owned but regulated under SEBI.

Handwritten note: 100 marks

①

प्रश्न (2.6) थोक मूल्य सूचकांक पर टिप्पणी कीजिए।
Comment on wholesale price index.

7/M=06

उत्तर: Wholesale price index is one of the inflation indicators.

- It ~~incl~~ includes industrial raw material and products like steel, cement, refinery products etc.
- It signifies highest of cost fluctuation endured to suppliers and not normal consumer.
- Its ideal range is considered between 2 to 6%.

Handwritten note: 100 marks of commodity and weights

②

WPI dubbed with CPI are commonly used in the country.



SECTION - A

खंड - 'अ'

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छ: अंको का है)।

Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

प्रश्न (2.7) स्वर्ण जयंती ग्राम स्वरोजगार योजना पर टिप्पणी कीजिए।

Comment on Swarna Jayanti Gram Swarozgar Yojana.

उत्तर:

The scheme was envisaged in late 90s with dual purpose of Rural development and Employment generation. As India was to embark on the new millennium. Components -

- Self employment to rural youth
- Small credit availability
- Skill training on basic skills.

Though scheme was well thought of it could not hit the mark in terms of execution and weaker economic base of several areas.

प्रश्न (2.8) मध्य प्रदेश बीज एवं फार्म विकास निगम पर टिप्पणी कीजिए।

Comment on Madhya Pradesh Seed and Farm Development Corporation.

उत्तर:

Blank lined area for writing the answer to Question 2.8.



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 10

SECTION - A
खंड - 'अ'

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छह) अंकों का है।

Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

6x10=60

P./M=06

प्रश्नांक

प्रश्न (2.9) मध्य प्रदेश की अर्थव्यवस्था की विशेषताओं का वर्णन कीजिए।
Describe the characteristics of Madhya Pradesh economy.

उत्तर: Economy of Madhya Pradesh is dominated by agriculture in terms of employment with nearly 60% of work force dependent. Its contribution in state GDP is around 25%.

Industrial sector is another major employment generator with nearly 30% population and 20% contribution to state GDP, while service sector is highest contributor in terms of GDP and lowest in terms of employment.

प्रश्न (2.10) स्पेशल इकोनॉमिक जोन की व्याख्या कीजिए।
Explain the Special Economic Zone.

उत्तर: Special Economic Zone are zone created as specially to boost economic production and also in the country they have -
• Relaxed and near zero tax structure
• State of the art infrastructure facility
• Economies of scale for optimal utilization of resources.

• Provision of subsidised electricity
They help provide conducive environment for industries and also service; boost economic growth.

P./M = 06

प्रश्नांक

Correct
Date 9/11/20

3



कॉमिन्स एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE.

SECTION - A

सं. - '31'

6x10=60

प्रश्न 3

प्रश्न 3. निम्नलिखित में से किसी 10 प्रश्नों में उत्तर लिखिए। प्रत्येक प्रश्न 6 (सि. अंक) का है।

Q./M = 60

Question 2.

Write the answers of any ten of the following questions in maximum 40 words. Each question carries 6 (Six) marks.

प्रश्न (2.11) मर्चेंट बैंकिंग पर लिखिए।

Q./M = 60

Comment on merchant banking.

उत्तर:-

Merchant Banking in Benchmark of

four def...

- Banking when is apart from dealing with loans and deposits. Bank includes in other activities like -
- Insurance and product services
- Mutual funds, hedge funds and other kind of portfolio investment
- Payment systems, Remittance etc. This is suitable for investors and generates excess income for banks overall. Example TCICI financial, SBI etc.

प्रश्न (2.12) मध्य प्रदेश के सिंगरौली क्षेत्र का महत्व स्पष्ट कीजिए।

Explain the importance of Singrauli region of Madhya Pradesh.

उत्तर:-

- Singrauli in Eastern most district in Madhya Pradesh and has significant characteristics
- Energy capital of state with high capacity Thermal Power plant
- This energy capacity is enable due to presence of high quality coal seams in the region which are some of the largest in India
- It provides energy to Bhopal and Bundelkhand region and some of it is exported generating revenue for state exchequer

Q./M = 0
प्रश्न

Q./M = 0
प्रश्न



SECTION - A
खंड - 'अ'

प्रश्न 3. इस प्रश्न में 03 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रश्न 3 प्रश्न 4 आंतरिक विकल्प है।
अभ्यासी जिसे आंतरिक विकल्प का उत्तर दे रहे है उसका स्पष्ट उल्लेख उत्तर के शुरुआत अनिवार्य रूप से प्रश्न 3 प्रश्न 4 (एनए) करनी चाहिए।

15x3=45

Question 2. There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.1) रिजर्व बैंक ऑफ इंडिया के प्रमुख कार्यों को स्पष्ट कीजिए।
Explain the major functions of the Reserve Bank of India.

पू./म = 1

प्रश्नक

उत्तर: Reserve Bank of India was founded in 1935 by RBI act. It is the central bank of India. Its major functions are -

• Monetary Policy formulation - whether to increase money supply in the economy or decrease it (Dear money or cheap money policy)

It is done through various instruments like

- Cash Reserve Ratio
- Statutory Liquidity Ratio
- Liquidity adjustment fund (Repo and Reverse Repo rate etc.)

• Stability of Economy and Banking Sector -

- Publishes list of Schedule Commercial Banks

- Indirectly influence Banks



प्रश्न 3 इस प्रश्न में 03 को प्रश्न है। प्रत्येक प्रश्न का वास्तविक अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक हक प्रत्यक्ष है।
अवश्याही किस आंतरिक विकल्प को समर्थ में लेने में उसको स्पष्ट उत्तरों के साथ अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंको का है।

चेतना 2 Answer any 03 out of questions in your own words. Each has to be answered in maximum 300 words. All questions are mandatory. There is internal marks specified in every questions. The answer to the internal question of the candidate is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.1) Currency (जारी)

Lending made through monetary policy instrument
 - CRR and SLR ensures Banks financial stability at time of crisis.
 - Oversees Banking sector through Persuasive measures as well

• Maintainance of Foreign Exchange reserve of India.
 - In the form of Foreign Currency
 - Gold
 - Special drawing Rights etc

• Print currency and authorise it them -
 Apart from 1 Re. Note and coins all other notes are printed by RBI (Devaras in M.P. also has RBI's currency printing press)



कौटिल्य एकेडमी

SECTION - A

खंड - 'अ'

13. इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक विकल्प है। अभ्यासी जिस आंतरिक विकल्प का उत्तर दे स्ते है उसका उत्तर उल्लेख उत्तर के साथ अनिवार्य करे। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।
14. There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidate is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

15x3=45

(3.1) Continued (जारी)

- Serves as lender to Banks through Repo and Reverse Repo rate.
- Is ~~the~~ ultimate lender to State and Central Government.
- Reviews and maintaining Rs/pee exchange rate.

This along with Economic stability, Development etc are few major functions of RBI.

T.S.



प्रश्न 3

इस प्रश्न में 600 शब्दों में, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में प्रस्तावित प्रश्न है।
अन्वयार्थी जिसे आर्थिक विकास का उत्तर दे रहे हैं उसका उत्तर प्रश्नोत्तर उत्तर के समान परिभाषित करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।

Question 2

There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidate is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.2) राष्ट्रीय विकास परिषद क्या है एवं इसके उद्देश्य बताइए।
What is the National Development Council and state its objectives.

उत्तर:

National Development Council
was formed through a resolution
of Government in 1951. उत्तर

It has Prime Minister as its
head and Chief Ministers of
state as its members.

Function -

- Its primary function was to
aid and advice Planning Commission
in its functioning.

- Set out developmental agenda
of country and various states
and incorporate that in
Plan formulation.

- To decrease regional and
interstate disparity and come
up with regional action plans.



SECTION - A

खंड - 'अ'

- प्रश्न 3. इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक विकल्प है। अभ्यासी जिस आंतरिक विकल्प को उत्तर दे रहे है उसका स्पष्ट उल्लेख उत्तर के बागंध अनिवार्य करें। प्रत्येक प्रश्न 15 (पंद्रह) अंकों का है। 15x3=45
- Question 2. There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.2) Continued (जारी)

- To take advice of state, in care of policy formulation with spirit of cooperative federalism.
- To provide expertise to planning commission.
- Present ground reality before planning commission.
- Assess PC's success in plan formulation and implementation (As a feedback body).
- To improve social development indicators in the country like health, education etc.

But over the years NAC took a back stage, its



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAC

SECTION - A

संड-'अ'

- प्रश्न 3. इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक विकल्प है। अभ्यर्थी जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका नाम पहले उत्तर के समाप्त अक्षरों के समान अक्षरों में अनिवार्य करी। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है। 15x
- Question 2. There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.2) Continued (जारी)

Federal Nature was shunned and Planning Commission took forefront. #

It became a ritualistic body and one of the reasons for discontinuation of planning in India

Now its role is taken up by NITI ayog which is a think tank and advice government on important policy matters



SECTION - A

खंड - 'अ'

प्रश्न 3. इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक विकल्प है। अभ्यासी जिस आंतरिक विकल्प को उत्तर दे रहे हैं उसका चिह्न उत्तर के समक्ष अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।

15x3=45

Question 2. There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.3) कौशल विकास योजना पर टिप्पणी कीजिए एवं इसके लक्ष्य को पूरा करने में स्टार कार्यक्रम की भूमिका क्या है।

Comment on the skill development plan and what is the role of STAR program in meeting its goal.

प./M = 15

प्रतिक

उत्तर:-

With India reaching its demographic peak by 2025, ~~and~~ skill development is one of the most important factors to reap its benefits.

National skill development plan is right step in this direction

Objectives-

- To create a skilled workforce for India and gradually become developed countries.
- To provide for placement for skilled personal.
- Provision of certified courses
- Skill training linked with



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAC

SECTION - A

संज्ञ - 'अ'

प्रश्न 3. इस प्रश्न में 03 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक विकल्प है। अभ्यर्थी जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के सफल अनिवार्य करें। प्रत्येक प्रश्न 15 (पंद्रह) अंकों का है।

15x

Question 2. There are 03 sub-question in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.3) Continued (जारी)

Industrial demand.

• Setting up of Pradhan Mantri
Kashtal itikas Kendra in
Urban and Rural areas.

• New Apprenticeship programmes
for practical knowledge etc.

~~STAR programme~~

5



SECTION - B

भाग - 'ब'

प्रश्न 1. इस प्रश्न में 13 अतिशुद्धीय रूप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 20 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न 03 (तीन) अंकों का है।

Question 1. This question contains 13 very short type subquestions. Answer each question in maximum 20 words. All question are compulsory. Each question carries 03 (Three) Marks.

3x15=45

प्रश्न (1.1) चक्रीय बेरोजगारी (Cyclical Unemployment)

पू./M = 03

उत्तर: - Seasonal or Yearly in Nature, embarked by phases of employment & unemployment
- Example Agriculture labourer

प्राप्तक

प्रश्न (1.2) ट्राई सेम (TRYSEM)

पू./M = 03

उत्तर: Training of rural youth for self employment scheme
- Basic technical and entrepreneurial skill to rural youth

प्राप्तक

प्रश्न (1.3) नकद साख (Cash Credit)

पू./M = 03

उत्तर: Loan or amount given in form of Cash. Has low money multiplier effect.

प्राप्तक

प्रश्न (1.4) सी.आर.आर. (C.R.R.)

पू./M = 03

उत्तर: Cash Reserve Ratio - Amount SCBs are Mandated to keep with RBI in form of Cash -
- Presently 4% of NDTL.

प्राप्तक

प्रश्न (1.5) बहुआयामी गरीबी निर्देशांक (Multidimensional Poverty Index)

पू./M = 03

उत्तर: Poverty in terms of consumption on basis like Education, Health and other essentials like fuel, oil, clothing items etc.

प्राप्तक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PA

SECTION - B
संघ - 'ग'

प्रश्न 1.

इस प्रश्न में 15 अतिल्पप्रश्नों का प्रश्न है, प्रत्येक प्रश्न का उत्तर अधिकतम 20 शब्दों में देना है। (एक) प्रश्न अनिवार्य है। प्रत्येक प्रश्न 03 (तीन) अंकों का है।

Question 1. This question contains 15 very short type subquestions. Answer each question in maximum 20 words. All questions are compulsory. Each question carries 03 (Three) Marks.

प्रश्न (1.6) तेंदुलकर कोटी (Tendulkar committee)

उत्तर:

On poverty determination - 21% of population is below poverty line as per committee report.

प्रश्न (1.7) साख मुद्रा (Credit Money)

उत्तर:

प्रश्न (1.8) गिल्ट फंड (Gilt Fund)

उत्तर:

Funds that invest in Government securities.

प्रश्न (1.9) ग्रीन वित्त (Green Finance)

उत्तर:

Used to come up with environmental and Eco friendly project. like solar power, Green Buildings etc.

प्रश्न (1.10) जीरो नेट एड (Zero Net Aid)

उत्तर:

When external borrowings are zero.



SECTION - B

संज्ञ- 'ब'

प्रश्न 1. इस प्रश्न में 15 अतिल्पप्रश्नीय रूप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 20 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न 03 (तीन) अंकों का है।

3x15=45

Question 1. This question contains 15 very short type subquestions. Answer each question in maximum 20 words. All question are compulsory. Each question carries 03 (Three) Marks.

प्रश्न (1.11) स्वाभिमान कार्यक्रम (Swabhiman Karyakram)

उत्तर:

पू./M = 03

प्राप्तिक

प्रश्न (1.12) बोन्साई (Bonsai)

उत्तर:

Dwarfed trees or Miniature version of giant trees artificially propagated

पू./M = 03

प्राप्तिक

प्रश्न (1.13) गार (GAAR)

उत्तर:

General anti avoidance rule, to ~~be~~ prevent tax avoidance by multinational not based in India.

पू./M = 03

प्राप्तिक

प्रश्न (1.14) वस्तु एवं सेवाकर (GST)

उत्तर:

Goods and Service tax is a type of value added tax which combines ~~all~~ few other indirect taxes like excise and sales.

पू./M = 03

प्राप्तिक

प्रश्न (1.15) मुद्रा अव्यस्थिति (Deflation)

उत्तर:

Is lowering of general price levels in the economy
It signifies lower consumer spending

पू./M = 03

प्राप्तिक



प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (सि) अंकों का है।
Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

6/10=06

Q./M = 06

प्राप्त

प्रश्न (2.1) एम कैप क्या है
What is M-Cap?

उत्तर :

(The answer area for Question 2.1 is mostly blank with a large red scribble in the center.)

प्रश्न (2.2) लघु वित्त बैंक से क्या तात्पर्य है ?
What is meant by Small Finance Bank?

Q./M = 06

प्राप्त

उत्तर : Small finance Bank are Banking systems performing credit and deposit function at micro and medium level.

The capital of Bank is less than ~~2 crore~~ then bank is considered as small finance bank.

They are essential for financial inclusion, rural credit, like do self help groups etc.

They are loosely regulated by RBI



SECTION - B

खंड - 'ब'

प्रश्न 2. निम्नलिखित 4 से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छह) अंकों का है।

Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

6x10=60

पू./M = 06

प्राप्तंक

प्रश्न (2.3) जेंडर बजट क्या है ?

What is a Gender Budget ?

उत्तर :

Gender Budget implies to Gender sensitive budgeting which focuses on -

- Separate funding for discriminated gender.
- Gender specific schemes and policy formulation.
- Gender component in Umbrella Schemes.

3

It is essential for Social Justice, Women Empowerment and overall inclusive development of Nation.

प्रश्न (2.4) त्रिनेत्र से क्या आशय है ?

What does Trinetra mean?

उत्तर :

पू./M = 06

प्राप्तंक



SECTION - B

संश- 'ब'

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छ) अंकों का है।

Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

6x10=60

पू./M=0

प्राप्तक

प्रश्न (2.5) मनरेगा और ग्रामीण गरीबी का आलोचनात्मक परीक्षण कीजिए।
Critically examine MNREGA and rural poverty.

उत्तर: Mahatma Gandhi National Rural Employment Guarantee Act was ground breaking in terms of poverty alleviation but has stagnated due to -

- Creation of assets is flawed and utilised in very few areas.
- Deemed as unproductive labour.
- Has increased cause of agriculture labour
- Fund diversion, Corruption ~~due~~ due to ~~non~~ duplication of Beneficiary.

Hence Need to Revamp the Policy.

प्रश्न (2.6) आर्थिक विकास से क्या आशय है ?
What is meant by economic development ?

उत्तर: Economic development is betterment of Economic ~~ities~~ indicators and Economic potential like

- Capital and Investment increase
- Increase in production and hence GDP and growth ~~state~~ increase.
- Consequent increase purchasing and per capita income.

Though economic development is essential ~~and~~ ~~for~~ it should be done with social and political development and overall well being of Nation.

पू./M=06

प्राप्तक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 27

SECTION - II
खंड - 'ब'

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छ) अंकों का है।
Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

6x10=60

प्र./म = 06

प्राप्तक

add feet

3

प्रश्न (2.7) मध्य प्रदेश में हवाई यातायात विकास पर टिप्पणी कीजिए ?
Comment on air traffic development in Madhya Pradesh?

उत्तर:

Madhya Pradesh has 5 National and three international airports - Bhopal, Indore, Gwalior, Jabalpur and Khajuraho.

The air traffic has witnessed increase in recent years, with few direct international flights and at Indore as well.

M.P has potential due to vast land and strategic location for connecting flights.

प्रश्न (2.8) मध्य प्रदेश की अर्थव्यवस्था में सड़क यातायात का महत्व बताइये।

State the importance of road traffic in Madhya Pradesh's economy.

उत्तर:

Madhya Pradesh has moderate food density but only 2% of roads comprise of National highway. Importance of Road traffic in M.P are

- Door to Door delivery of goods services and connectivity

- Rapid industrialisation

- Development and connectivity of Rural areas.

- Further endorse M.P as logistic hub of India due to its central position. Dense forest and uneven terrain are some road blocks in connectivity.

प्र./म = 06

प्राप्तक

3



SECTION - B खंड - 'ब'

प्रश्न 2. निम्नलिखित में से किन्हीं 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छह) अंकों का है।

6x10=60

Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

Q./M = 1

प्रश्न (2.9) भारत में रोजगार की गुणवत्ता के मुद्दे की विवेचना कीजिए।

Discuss the issue of quality of employment in India.

उत्तर:

As India reaches its Demographic Peak employment generation both quantitatively and qualitatively is most essential.

Some issues with quality of employment are -

• Unorganised sector employment which comprises of 95% of work force in India.

• Lower pay scale.

• Inadequate social security structures

• Lack of self employment (as most self employment is Agriculture related)

• Perceptibility to shocks like global pandemic etc.

प्राप्तंक

प्रश्न (2.10) भारतीय प्रतिस्पर्धा आयोग पर टिप्पणी कीजिए।

Comment on the Competition Commission of India.

उत्तर:

CCI is regulating body in India which has following functions -

• Check Monopoly and or Oligopoly of business houses in Market.

• Create a fair playing field for all corporate players.

• Mandate on standards and quality of service & goods delivery.

• Prevent creation of Cartels.

• Keep prices fair for consumers.

Given that there have been debats on efficiency of CCI in preventing Oligopoly of Big Corporates.

Q./M = 0

प्राप्तंक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 29

SECTION - B खंड - 'ब'

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (सि) अंकों का है।

Question 2. Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

6x10=60

7./M = 06

प्राप्तांक

Access part and Power Banking Development by Public Sector

2

7./M = 06

प्राप्तांक

31

प्रश्न (2.11) सार्वजनिक क्षेत्र के बैंकों का संक्षिप्त परिचय दीजिए।
Write Short Note in Public Sector Banks.

उत्तर: Public Sector banks are ~~Scheduled~~
Banking Systems with Majority stake
with Govt.

- State Bank of India Punjab National Bank, Grindler Bank etc are some Public Sector Banks.
- They are also regulated by RBI
- Their Managerial capacity lies with government
- In recent year due to Nonperforming assets are facing stress and twin Balance sheet problem.

प्रश्न (2.12) किसान क्रेडिट कार्ड योजना का वर्णन कीजिए।
Describe Kisan Credit Card Scheme.

उत्तर: Kisan Credit Card are micro
finance system to provide short
term loans to farmers.

- The limit varies on returning
capacity of farmers from 50K to
2 lakh rupees.
- Important for financial Inclusion
- Prevent debt trap in farmers
- Does not require collateral
loan sanction or guarantee
instruments for farmers.



SECTION - B

खंड - 'ब'

प्रश्न 3.

इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक हयकल्प है। अभ्यर्थी जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के समय अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।

3x15=45

Question 2.

There are 03 sub-question in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.1) मौजूदा पूंजी बाजार का आलोचनात्मक मूल्यांकन कीजिए।

Critically evaluate the current capital market.

पू./M = 15

प्राप्तंक

उत्तर:-
Capital Market is ~~short~~ long term investment, lending, borrowing and pooling of resources interface.

Investment in capital market is for more than one year.

It is essential helps raise funds for infrastructure projects, Industrialisation etc and in return a share in profit (dividend) is given.

Some of the issues with current situation of capital market are -
• Unreliable with closely knit world long term impact on economic indicators are ~~usual~~ usually fluctuate.

Hence people prefer traditional Banking system for savings over



SECTION - B
खंड - 'ब'

प्रश्न 3.

इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक विकल्प है।
अर्थात् जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के साथ अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।

Question 2.

There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

3x15=

प्रश्न (3.1) Continued (जारी)

Capital Market :

- Heavy influence of foreign portfolio in Indian Market and Mutual funds have made them more susceptible.
- Low awareness regarding Insurance and Pension among the masses keep participation minimum.
- Capital gains tax is also a hindrance
- Loosely regulated

So as to improve investors trust adequate measures should be taken.

~~Criticaly examining~~



SECTION - B

खंड - 'ब'

प्रश्न 3.

इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक विकल्प है। अंशगत जिते आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के सफल अनिवार्य करें। प्रत्येक प्रश्न 15 (फिफ्टी) अंकों का है।

3x15

Question 2

There are 03 sub question in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.2) भारतीय अर्थव्यवस्था की वर्तमान प्रवृत्तियों का उल्लेख कीजिए।

Mention the current trends of Indian economy.

पू./म =

प्राप्त

उत्तर :

India is one of the fastest growing large economy in the world. Post pandemic growth rate also ~~is~~ is expected to bounce back to 11% as per Economic Survey.

Some of the current trends of Indian Economy are

• Sectoral differentiation

	% of GVA	% Population
Agriculture	15%	55%
Industry	30%	30%
Service	55%	15%

approximately.

Not only does ~~is~~ service sector is highest contributor to GDP it also has highest growth rate. Highlighting Sectoral mismatch in economy.



SECTION - B

खंड - 'B'

प्रश्न 3

इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंशिक मूल्यांकन है।
अभ्यासी जिस आंशिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के साथ अनिवार्य करें। प्रत्येक प्रश्न 15 (पंद्रह) अंकों का है।

3x15=

Question 3

There are 03 sub question in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3 2) Continued (जारी)

- Tobless growth while pre Pandemic economy was growing at 6% on an average. Unemployment was also increasing in fact.

Hence Indian growth story is termed as Tobless due to less contribution of labour intensive industrial sector.

- Growth Development Mismatch in Indian economy is another story where higher growth rate does not necessarily mean better development indicators.

- Increase in disparity as India progresses. Its Gini coefficient also progresses showing rise in inequality.



कौटिल्य एकेडमी

SECTION - B

खंड - 'ब'

प्रश्न 3.

इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न में उत्तर अधिकतम 200 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में अधिकतम 15 (7+2+2) अंकों का है।

3x15=45

Question 3.

There are 03 sub-questions in this question, each has to be answered in maximum 200 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidate is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3) Continued (जारी)

*Dissect into
Current Economic
and Statistical
Data*

as per Oxfam 1st of richest Indians hold 150% of total wealth of the country!

- Bharat and India divide - This is most visible of all when one travels the nation the villages who is 'Bharat' are still in primitive form in contrast to developmental islands formed in cities.

Inclusivity and Sustainability are two most important parameters on which Indian Economy should progress. It can be seen when grassroots are agent rather than beneficiary of development.

(3)

SECTION - II
भाग - 2

प्रश्न 2. इस प्रश्न में दो भाग हैं, पहले भाग में दो प्रश्न हैं जो अलग-अलग 100 अंकों के हैं। दूसरे भाग में एक प्रश्न है। प्रश्नों के उत्तर लिखने में कुल 3 घण्टे का समय है। प्रश्नों के उत्तर लिखने में कुल 3 घण्टे का समय है।
Question 2. There are (2) sub-questions in this question, each has to be answered in maximum 100 words. All questions are mandatory. There is also an internal choice in each question. The answer to the internal option of the candidate is to be made explicitly before the answer. Each question carries (100/100) marks.

3x15=45

प्रश्न (3.5) वित्तीय समावेशन क्या है? इसका क्या महत्व है।
What is financial inclusion? What is the significance of this.

2/M = 15

शरीर

Ans: So as to make development inclusive financial inclusion is a prerequisite.

Financial inclusion implies to -
• Availability of financial services like Credit, Insurance, Savings etc. to all.

• Availability of Banking or Small Finance Bank etc.

• Financial literacy on saving, Rate of Interest Transaction, etc.

• Social Security services like Pensions, Subsidy etc.

Significance of Financial Inclusion

• Will provide credit in remote and rural areas, prevent farmers of debt trap of money lenders and suicide.

Remarks :-

→ Make notes lectures and spelling

- accept all questions
- good qualitative level
- good current economic statistical data
- Do very own presentation.



कौटिल्य एकेडमी

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SECTION - B
खंड - B

प्रश्न 3

प्रश्न 3 में 2.5 या 3 अंक हैं, प्रश्न 3 का उत्तर अधिकतम 200 शब्दों में देना है। प्रत्येक प्रश्न में आंशिक हलकाम है।
अथवा दिए आर्थिक विषयों का उत्तर देते हैं जल्दा यह उत्तरों के साथ प्रतियोग्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।

3x15=45

Question 2

There are 10 sub-questions in this question, each has to be answered in maximum 200 words. All questions are mandatory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

प्रश्न (3.3) Continued (जारी)

- Will boost entrepreneurship and small scale business, due to loan availability.
- Will provide formal credit link to Self help groups.
- Will boost savings and create money multiplier effect and hence boost economic growth.
- Will help in direct delivery of subsidies and other benefits.
Eg. Jamadhan Adhan Mobile
- PM KISAN Yojana etc.
- Provide Social Security net for pension and insurance even in remote areas example
Atal Pension Yojana (Bank account linked)
PM Jeevan Jyoti Yojana etc.



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 38

SECTION - II भाग - II

प्रश्न 2

एक वचन में एक उप-प्रश्न है, प्रत्येक वचन को उचित परिभाषा देने वाले में दोन है। उचित वचन परिभाषित है। उचित वचन में उचित परिभाषा है।
अथवा दो वचन में एक उप-प्रश्न है, प्रत्येक वचन को उचित परिभाषा देने वाले में दोन है। उचित वचन परिभाषित है। उचित वचन में उचित परिभाषा है।

3175-35

Question 2

There are 01 sub-questions in this question, each has to be answered in maximum 100 words. All questions are compulsory. There is plus an internal question in every question. The answer to the internal question of the candidate is to be made explicitly within the answer of each question within 14 (fourteen) marks.

प्रश्न (3.3) Continued (अर्थ)

• Niche banking systems will help in Women empowerment for example Mahila Gramin Bank.

• Easy delivery of Penitences will make villages prosperous.

It will aid help boost India's economic growth in a more inclusive and sustainable manner.

Will increase online mode of transaction and reduce corruption.

- Some initiatives taken are
- JAN family
 - Post office Bank
 - PMGDISHA etc
 - Aardhan