



कौटिल्य एकेडमी

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

नमूना प्रश्नोत्तर पुस्तिका
Sample Question Answer Booklet

PART - B

Paper Code
GS-III

306666

PART - B

306666

Paper Code
GS-III

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

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रोल नंबर शब्दों में लिखें -

नाम

Ashish Sentiya

अभ्यर्थी द्वारा सावधानीपूर्वक भरा जावे।

Roll No.					
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0	0	0	0	0	0
1	1	1	1	1	1
2	2	2	2	2	2
3	3	3	3	3	3
4	4	4	4	4	4
5	5	5	5	5	5
6	6	6	6	6	6
7	7	7	7	7	7
8	8	8	8	8	8
9	9	9	9	9	9

अभ्यर्थी के अनुक्रमांक एवं पहचान पत्र को प्रवेश पत्र से मिलान पर्याप्त ही वीक्षक चौकस में हस्ताक्षर करें

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वीक्षक द्वारा भरा जावे।

यदि अभ्यर्थी अनुचित साधन का उपयोग करते हुए पाया जाता है तो वीक्षक निम्नांकित गोले को काले/नीले पेन से भरे एवं तत्काल केन्द्राध्यक्ष को सूचित करें :

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SECTION - A

खंड - 'अ'

प्रश्न 1. इस प्रश्न में 15 अतिलघुतरीय 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=4

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:

- Also known as cash crops
- They are grown mainly for reaping huge profits.
- Examples → Cotton, Sugarcane etc.

पू./M = (

प्राप्तक

प्रश्न (1.2) ट्रेजरी बिल्स (Treasury bills)

उत्तर:

- They are issued by the government mainly for fulfilling its short-term money requirements.
- Examples → 91-day, 182-day, 364-day TB.

पू./M = 0:

प्राप्तक

प्रश्न (1.3) घर्षणात्मक बेरोजगारी (Frictional Unemployment)

उत्तर:

- It is a type of temporary unemployment.
- It happens when workers left their previous job and after some time join new job.

पू./M = 03

प्राप्तक

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

उत्तर:

- It was launched by the govt. of India to voluntarily give up the LPG subsidy, if the customer thinks so.

पू./M = 03

प्राप्तक

प्रश्न (1.5) अमृत (AMRUT)

उत्तर:

- Atal Mission For Rejuvenation and Urban Transition.
- For the all round development of Indian cities.

पू./M = 03

प्राप्तक



SECTION - A

खंड - 'अ'

प्रश्न 1. इस प्रश्न में 15 अतिल्पप्रश्नीय उप-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 15 very short type subquestions. Answer each question in maximum 20 words. All question are compulsory. Each question carries 03 (Three) Marks.

3x15=45

प्रश्न (1.6) इन्द्र धनुष योजना (Indradhanush Scheme)

उत्तर: ~~It was launched for the restructuring of the public sector banks in India.~~

प्र./M = 03

प्राप्तंक

प्रश्न (1.7) फसल सघनता (Crop Density)

उत्तर: ~~The amount of different types of crops grown on the same agricultural land in a year is called as cropping intensity.~~

प्र./M = 03

प्राप्तंक

प्रश्न (1.8) रेंचिंग खेती (Ranching farming)

उत्तर: ~~In ranching, the cattle are raised on large agricultural farms mainly for milk and meat.~~

प्र./M = 03

प्राप्तंक

प्रश्न (1.9) सिडबी (SIDBI)

उत्तर: ~~Small Industries Development Board of India, Provides loans to the small-scale industries i.e. MSME.~~

प्र./M = 03

प्राप्तंक

प्रश्न (1.10) राजकोषीय घाटा (Fiscal deficit)

उत्तर: ~~It is the difference between the total revenue and total expenditure of the government. At present, Govt. of India has set up a target of 3% of fiscal deficit.~~

प्र./M = 03

प्राप्तंक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 5

SECTION - A

सम - 'अ'

प्रश्न 1. इस प्रश्न में 15 अतिरिक्त प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 20 शब्दों में देना है। प्रश्न प्रश्न अक्षरों में 1 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 question are compulsory. Each question carries 03 (three) Marks.

3x15=45

Human Capital
Co-operatives

प्रश्न (1.11) मानव पूंजी (Human capital)
The number of the skilled labour present in an economy constitutes the human capital.

प्र./म = 03
 प्रश्न/क

प्रश्न (1.12) ग्रामीण (Village industry)
They are small-scale self-sustained industries in the rural areas. Mainly engaged in handicrafts and other types of craft work.

प्र./म = 03
 प्रश्न/क

प्रश्न (1.13) खाद्य सुरक्षा (Food Security)
It is a term which denotes that the country has enough stock of foodgrains to feed its population round the year.
National Food Security Act, 2013.

प्र./म = 03
 प्रश्न/क

प्रश्न (1.14) न्यूनतम समर्थन मूल्य (Minimum Support Price)
These are the minimum prices below which the foodgrains will not be purchased from the farmers.
Enforcing protest for M.S.P. at Delhi.

प्र./म = 03
 प्रश्न/क

प्रश्न (1.15) एंटी डॉपिंग ड्यूटी (Anti dumping duty)
It is imposed by the local government on foreign goods entering the local market and having very low prices.
To protect the domestic manufacturers.

प्र./म = 03
 प्रश्न/क



Phone No. 0731-4226615, 4266821 Mob. 98939 29541, 94250 68121



SECTION - A
खंड - 'अ'

प्रश्न 2. निम्नलिखित में से किसी 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 100 words. Each question carries 6 (Six) marks.

6x10=60

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

What is the Aadhar ? and why is it important

पू./M = 06

प्रासांक

उत्तर :

Aadhar is a unique identification 12-digit number issued by the Unique Identification Authority of India (UIDAI) to every citizen of India.

Importance :- • Helps in maintaining the national database of the citizens.

• Through Aadhar, the citizens can easily get the benefits of the government schemes like D.R.T. of subsidies etc.

More Important features Required

3

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

Comment on U.P.I.

पू./M = 06

प्रासांक

उत्तर :

• The full form of UPI is Unified Payment Interface.

• The functioning of UPI transactions in India is monitored by National Payments Corporation of India.

• The use of UPI has given a new boost to the concept of Digital and Cashless Economy in India.

• The UPI transactions are fast, safe and secure and are contactless in nature.

• No need of D.T.P. in transactions

3/2



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

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

4/14 = 06



प्रश्नांक

उत्तर: Human Development Index is highlighted annually in the Human Development Report of United Nations Development Program i.e. UNDP.

It assesses the ranking of countries on the basis of mean years of schooling, life expectancy at birth and per capita income for standard of living.

However, the H. D. I. assesses the countries on basis of their economic growth and not on factors like happiness etc.

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

4/11 = 06



प्रश्नांक

उत्तर: a) The development of banks as formal financial institutions began during the British period. In this period, a number of banks like Central Bank of India, Punjab National Banks were established.

b) The Govt. of India Act of 1935, R.B.I. Act of 1934 established a central bank i.e. Reserve Bank of India. In the year 1955, the three Imperial Banks were nationalised and it led to the foundation of State Bank of India.

c) Subsequently, bank nationalisation also occurred in 1969 and 1980.

discuss rural development

2

10% to 15% marks



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

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

उत्तर :

• It is the oldest stock exchange of Asia.

• Its ~~site~~ headquarters are at Teerabhai Nanabhai building.

• At present, it is one of the renowned stock exchanges of the world.

• Its index of companies is known as 'SENSEX' 30

• It was established in the year 1875.

• It is an open institution in the secondary market (security) in the country. It deals in the listing of securities.

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

उत्तर :

Blank lines for writing the answer to Question 2.6.

पू./M = 00

प्राप्तंक

3

पू./M = 00

प्राप्तंक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 9

SECTION - A
खंड - 'अ'

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 80 words. Each question carries 6 (Six) marks.

6x10=60

पू./M = 06

प्राप्तंक

प्रश्न (2.7) स्वर्ण जयंती ग्राम स्वरोजगार योजना पर टिप्पणी कीजिए।
Comment on Swarna Jayanti Gram Swarozgar Yojana.

उत्तर :

Swarna Jayanti Gram Swarozgar Yojana is a rural self-employment scheme. It aims at providing self-employment to the rural youth below the poverty line by assisting them with the loans and other such type of subsidies.

*discuss in points
major highlight*

It was launched in the year 1999 and it basically aimed to pull the people above the poverty line by providing them the self-employment.

प्रश्न (2.8) मध्यप्रदेश बीज एवं फार्म विकास निगम पर टिप्पणी कीजिए।
Comment on Madhya Pradesh Seed and Farm Development Corporation.

पू./M = 06

प्राप्तंक

उत्तर :

Blank lines 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 कितनी 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

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

पू./M = 06

प्राप्तंक

उत्तर: Characteristics: -

discuss the characteristics

• The economy of Madhya Pradesh is mainly agrarian in the nature as a large part of the workforce of the state is engaged in agriculture and allied activities.

• The state is still lagging behind in the services sector.

• Manufacturing industries are mainly concentrated in the western part of Madhya Pradesh like Pithampur, Raun etc.

1

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

पू./M = 06

प्राप्तंक

उत्तर: • Special Economic Zones have been established in different parts of the country as per the S.E.Z. Act of 2005.

discuss about development

• The main aim of the establishment of such zones is the encouragement of foreign investment.

• The businesses in these zones are exempted from certain duties and Minimum Alternative Tax.

• The businesses are also exempted from paying corporate taxes for the first five years.

2



SECTION - A
खंड - 'अ'

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

₹/M = 06

प्रश्न (2.11) 'मर्चेंट बैंकिंग पर टिप्पणी कीजिए।
Comment on merchant banking.

उत्तर:

Merchant banks are different from the ordinary commercial banks in the manner that these provide the banking services like finances to large multinational companies and other businesses instead of providing them to the general public.

They are hence mainly engaged in the providing of financial services to companies and businesses.

प्रश्न (2.12) मध्यप्रदेश के सिंगरीली क्षेत्र का महत्व स्पष्ट कीजिए।

Explain the importance of Singrauli region of Madhya Pradesh.

उत्तर:

The Singrauli region of Madhya Pradesh possess importance of its own.

The region is known for its coal deposits and hence, coal mining is an important source of revenue for the state of Madhya Pradesh.

The Singrauli region has a number of thermal power plants of NTPC as the region has large reserves of coal. It is called as the 'Energy Capital of India'.

Handwritten notes in red ink: "सिंगरीली क्षेत्र का महत्व स्पष्ट कीजिए।"

Handwritten mark in a circle: "2/7"



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PART - 2

SECTION - A

संकेत - 'अ'

- प्रश्न 3. इस प्रश्न में 03 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 350 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रश्न 3 में संकेतित शब्दों में।
अवश्यकी विना आंतरिक विकल्प का उत्तर दे रहे हैं। उत्तरों में अंततः प्रश्न के शब्दों में अनिवार्य रूप से (अधिकतम 35 शब्दों, अंक 10 हैं।)
- Question 2 There are 03 sub-questions in this question, each has to be answered in maximum 350 words. All questions are compulsory. There is also an internal option in every question. The answer to the internal option of the candidates is to be made compulsory within the answer. Each question carries 15 (fifteen) marks.

05/2/20

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

15/10 = 15

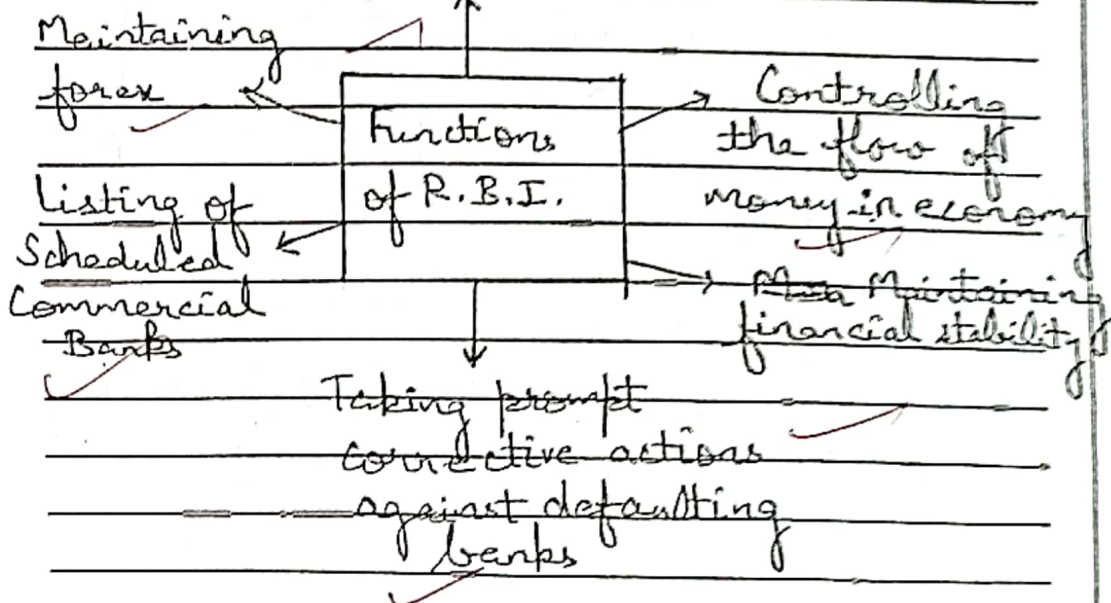


उत्तर: The Reserve Bank of India was established on 1st April 1935 as per the provisions of the RBI Act of 1934.

RBI was nationalised in 1949 and from there it ceased to function as a commercial bank i.e. stopped accepting deposits and from the public.

Functions of RBI

As a bank of banks





SECTION - A

विद्यार्थी को

- प्रश्न 2. इस प्रश्न में 03 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 100 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में कौटिल्य सूचकांक-1 अंकव्यवस्था में 15 अंक दिए जा रहे हैं। प्रश्न 2 के उत्तरों को 15 अंकों में लिखना है। प्रश्न 2 में 03 (तीन) अंक हैं।
- Question 2. There are 03 sub-questions in this question, each has to be answered in maximum 100 words. All questions are compulsory. Mark it also an internal system in every question. The answer to the selected question of the candidate is to be made explicitly unless for further. Each question carries 15 (fifteen) marks.

प्रश्न (3.1) Continued (जारी)

RBI also maintains the foreign exchange reserves in the country for combating any type of unprocessed expenditure.

In this way, the R.B.I. performs its functions, which it must perform as the apex financial institution in the country.

3



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE -

SECTION - A

खंड - 'अ'

प्रश्न 3

इस प्रश्न में 03 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 150 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में संश्लेषित प्रश्नकल्प है। अभ्यर्थी जिसे आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के शुरुआत में करना है। प्रत्येक प्रश्न 15 (पंद्रह) अंकों का है।

15x3=45

Question 2

There are 03 sub-question in this question, each has to be answered in maximum 150 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) राष्ट्रीय विकास परिषद क्या है एवं इसके उद्देश्य बताइए।

What is the National Development Council and state its objectives.

उ./म =

प्रश्नक

उत्तर: National Development Council was established in March 1952 through a cabinet resolution. Hence, it is a non-constitutional and non-statutory body. It was established as a need of such a body was felt at that time, which can provide a forum for the states to take part in the centralised planning of the Govt. of India.

The National Development Council has prime minister as its ex-officio chairman and chief ministers of the states and the union territories as its members.

Though the Central Government was planning to scrap the National Development Council as it has become redundant after the establishment of NITI Aayog, the same has not been done till date.

SECTION - A
भाग - 'अ'

समस्ये प्रश्नोत्तराणां उत्तराणि लिख्यन्त। उत्तराणां लम्बायां विधिना लिख्यन्त। सही उत्तर लिखना है। प्रत्येक प्रश्न में उत्तर लिखना है।
There are 10 sub-questions in this question. Each has to be answered in separate 100 words. All questions are mandatory. There is 10 marks for each question. The answer to the final question of this section is to be made explicitly before the answer.

प्रश्न (30) Continued (गरीब)

Objectives of the National Development Council :-

- a) It acts as a forum for the chief ministers of the states to take part in the centralized planning.
- b) Through the N.D.C., the plans formulated by the Planning Commission (now NITI Aayog) are approved by the
- c) N.D.C. also reviews the targets and progress made in the as stated in the five year plans.
- d) N.D.C. can also make amendments in the plan if the circumstances required to change it.

6



प्रश्न 3: इस प्रश्न में 03 उत्तर पत्र हैं, प्रत्येक पत्र का उत्तर अधिकतम 100 शब्दों में देना है। सभी पत्र अतिव्यापक हैं। प्रत्येक पत्र में अतिव्यापक प्रश्न है।
संज्ञा 'अ' के अर्थ में प्रत्येक उत्तर के रूप में उत्तर देना है। प्रत्येक पत्र 15 (पंद्रह) अंकों का है।

15x3=45

Question: There are 03 sub-questions in this question, each has to be answered in maximum 100 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 (3.3) कौशल विकास योजना पर विपणी कीजिए एवं इसके लक्ष्य को पूरा करने में स्टार कार्यक्रम की भूमिका क्या है।

य./म = 1

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

प्रश्न/क

उत्तर:

Skill Development In India

India at present, possesses a favourable demographic dividend. A large part of the total population of the country has a median age of 28 years. This means that a large part of population is youth.

But we can ~~not~~ fully utilise the potential of this young workforce only when they are skilled ~~in a~~ ~~part~~ or are having skills for a particular type of job.

At present, only 4% of the youth population is skilled and the rest are not provided ~~the~~ required skills during their schooling and graduation.

National Skill Development Mission has been started in 2015 to impart ~~skill~~ ~~as~~ short term vocational training to the youth at Pradhan Mantri Koushal Vikas Kendras.



SECTION - A

खंड - 'अ'

प्रश्न 1

इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में प्राप्ति संभव है।
अथवा
अतिरिक्त विकल्प का उत्तर देना है। प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। प्रत्येक प्रश्न में प्राप्ति संभव 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 alternate option in every question. The answer to the alternate option of the candidates is to be made explicitly before the answer. Each question carries 15 (fifteen) marks.

15x3=45

प्रश्न (3.3) Continued (जारी)

HUNAR scheme was launched by the Govt. of India to provide vocational training to the youth belonging to the minority community.

In this way, the Govt. of India is trying to train its youth with the required skills so as to make them fit for the professions of the present and the future. And also to increase the demand of Indian skilled labour all over the world.

STARS Program

• It is a programme for reforming the school education and is financed by the World Bank.

• The main objective of this program is to fulfil the target of SDG-4 i.e. 'Education for all' by 2030 in India.



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। अभ्यर्थी जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के समक्ष अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।

15:

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)

• As per the scheme, the students will be taught in such a way so that they are able to acquire the required skills and training and to remain ready for the ~~global~~ jobs of the future.

• Also, the teachers will be provided holistic training ~~in~~ as per the changing needs of new ~~educati~~ teaching pattern.

Hence, in this way, the STARS program can help in achieving the target of impart skill education to all youths of country.

(a)

SECTION - B

खण्ड - 'B'

प्रश्न 1. प्रश्न 1.1 से 1.5 तक के प्रश्नों का उत्तर 20 शब्दों में देना है। प्रत्येक प्रश्न 03 (तीन) अंकों का है।

Question 1. The questions contain 15 very short type sub-questions. Answer each question in maximum 20 words. All questions are compulsory. Each question carries 03 (Three) Marks.

3x15=45

प्रश्न (1.1) चक्रीय बेरोजगारी (Cyclical Unemployment)

उत्तर: It is the type of unemployment related to the business cycle i.e. the cycle of recession and boom in an economy.

प्रश्न (1.2) ट्राई सेम (TRYSEM)

उत्तर: Training Rural Youth For Self-Employment. In this scheme launched in 1979, poor rural youth were given skill vocational training.

प्रश्न (1.3) नकद साख (Cash Credit)

उत्तर: It is a short-term loan obtained by a company for fulfilling its immediate needs.

प्रश्न (1.4) सी.आर.आर. (C.R.R.)

उत्तर: It is that part of the total cash deposits that a commercial bank must maintain all the times with the RBI. It is determined by RBI through bi-monthly monetary policy.

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

उत्तर: It is brought after every two years by Oxford Poverty and Health Institute. First released in 2010. It measures the poverty on the basis of 10 indicators.

पू./अं = 03

प्राप्तांक

पू./अं = 03

प्राप्तांक

पू./अं = 03

प्राप्तांक

पू./अं = 03

प्राप्तांक

पू./अं = 03

प्राप्तांक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PRACTICE

SECTION - B

खंड - 'ब'

प्रश्न 1. इस प्रश्न में 15 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 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 कमेटी (Tendulkar committee)

उत्तर:

- Constituted under the chairmanship of Professor Suresh Tendulkar in 2009.
- Recommended a uniform poverty line for urban and rural areas instead of calorie intake.

3/03 = 03

अंकांक

प्रश्न (1.7) साख मुद्रा (Credit Money)

उत्तर:

- Credit money is the amount issued to the borrower without claiming for immediate repayment.

3/03 = 03

अंकांक

प्रश्न (1.8) गिल्ट फंड (Gilt Fund)

उत्तर:

- They are used for investing in government securities.
- They are non-risky as they invest in government securities.

3/03 = 03

अंकांक

प्रश्न (1.9) ग्रीन वित्त (Green Finance)

उत्तर:

- It is the financing of such type of development projects which aims at the achievement of sustainable development goals.

3/03 = 03

अंकांक

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

उत्तर:

- It is the condition in which the economy reaches to such a level that it starts functioning on its own without any foreign or external aid.

3/03 = 03

अंकांक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 23

SECTION - B

खंड - 'ब'

प्रश्न 1

इस प्रश्न में 15 अतिल्पसूत्रीय 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 questions are compulsory. Each question carries 03 (Three) Marks.

प्रश्न (1.11) स्वाभिमान कार्यक्रम (Swabhiman Karyakram)

उत्तर :

• Launched in year 2019 in Madhya Pradesh.
• Aims at providing 100 days of employment to the youth aged 21-30 years and a stipend of Rs.4000/-.

पृ./अ = 03

प्राप्तक

प्रश्न (1.12) बोनसाई (Bonsai)

उत्तर :

9

पृ./अ = 03

प्राप्तक

प्रश्न (1.13) गार (GAAR)

उत्तर :

• General Anti-Avoidance Rules.
• It is a tool in the hands of revenue authorities to check that no entity enters into the economy by means of avoiding taxes.

पृ./अ = 03

प्राप्तक

प्रश्न (1.14) वस्तु एवं सेवाकर (GST)

उत्तर :

• It ~~was~~ is effective from 31st July 2017.
• Has ~~substituted~~ four tax slabs of 0%, 5%, 12%, 18%.
• Types -> Central GST, Integrated GST, State GST.

पृ./अ = 03

प्राप्तक

प्रश्न (1.15) मुद्रा अव्यस्थिति (Deflation)

उत्तर :

It is a condition of general decrease in the level of the prices of goods and services in the economy.

पृ./अ = 03

प्राप्तक

Discuss
Rough



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 24

SECTION - B

खंड - 'ब'

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 100 words. Each question carries 6 (Six) marks.

6x10=60

पृ./M = 06

प्रश्न/क

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

उत्तर: • It is a short form of Market Capitalisation - or.

• It is used for assessment of the value of a company listed in the stock market.

• M-Cap is the value of each share of the company at present multiplied by the number of shares issued by the company.

• It helps the investors in assessing the risks associated with buying or selling of shares.

M Cap ?

प्रश्न (2.2) लघु वित्त बैंक से क्या तात्पर्य है ?

What is meant by Small Finance Bank?

पृ./M = 06

प्रश्न/क

उत्तर: Small Finance Banks are those banks which provide basic banking facilities in the unserved and underserved regions of the country. These banks are aimed at expanding the banking services in the country. Hence, they strengthen the concept of financial inclusion.

Small Finance Banks provides banking services to Micro-Small-Medium Enterprises, S.C. & S.T., Women, Marginal farmers etc.

Use name and font

2/2



SECTION - B

खंड - 'ब'

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 100 words. Each question carries 6 (Six) marks.

6x10=60

प्रश्न (2.3) जेंडर बजट क्या है ?

What is a Gender Budget ?

उत्तर :

Gender Budgeting is a term that has gained popularity in the recent years.

It means that allocation of financial resources for the welfare of women. Actually, the concept encourages the making of the provisions in the general budget for the welfare of women.

In the recent years, Govt. of India has been focussing on presenting a 'gender-balanced general budget'.

प्र./म = 06

प्रामांक

(21)

प्रश्न (2.4) त्रिनेत्र से क्या आशय है ?

What does Trinetra mean?

उत्तर :

'Project Trinetra' is a new technology developed by the Indian Railways. It is basically aimed at ~~water~~ assisting the loco pilots in driving trains and ~~electronic~~ identification of obstruction on tracks during the foggy conditions.

प्र./म = 06

प्रामांक

(21)

SECTION - B
सं. 'a'

Write the answers of any ten of the following questions in maximum 100 words. Each question carries 10 marks.

Q.1

प्रश्न (2.5) ग्रामीण और शहरीय क्षेत्रों का आजीवनमूलक परिसर की संज्ञा।
Critically examine MNREGA and rural poverty.

Critically Analyze

उत्तर:

The basic aim of the Mahatma Gandhi National Rural Employment Guarantee Act is to provide at least 100 days of employment to the unemployed people of the rural areas. Also, it has the provision of providing a supplementary allowance in case of the work is not provided within 15 days of the registration. However, the scheme has not remained very effective due to the delay in the payment of wages and the widespread corruption in the govt. officials.

प्रश्न (2.0) आर्थिक विकास से क्या आशय है ?

What is meant by economic development ?

उत्तर:

'Economic Growth' and 'Economic Development' are two different terms, which are frequently mistaken to be a single term.

Economic growth measures only the growth rate of the ~~country~~ economy on the basis of Gross Domestic Product i.e. G.D.P. whereas the concept of economic development takes into account the quality of life of people, status of pollution due to the economic activities etc. It thus presents a better economic picture of the economy.

SECTION - B
खंड - 'ब'

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 100 words. Each question carries 6 (Six) marks.

6x10=60

पू./M = 06

प्राप्तंक

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

The state of Madhya Pradesh still lacks a well-defined air traffic network.

Till 2021, there are only two international airports, one at Bhopal and the other at Indore.

The airport of Gwalior is an important airport in the Chambal region.

The airport of Khajuraho is basically used for promotion of tourists.

There is a proposal for cargo airport at Satna.

3

प्रश्न (2.8) मध्य प्रदेश की अर्थव्यवस्था में सड़क यातायात का महत्व बताइये।
State the importance of road traffic in Madhya Pradesh's economy.

Roads are considered to be the lifelines of any economy. As Madhya Pradesh is a land-locked state, hence the road transportation has an important role in the economy of the state.

As there is a deficiency of airports in the state, roads are the only important means to connect all the district headquarters and towns with the industrial areas like Barmore, Pithampur etc.

पू./M = 06

प्राप्तंक

discuss importance by providing some statistical data

लिखित विचारों में से निम्नी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (स. अंक 60)।

Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 marks.

प्रश्न (2.9) भारत में रोजगार की गुणवत्ता के मुद्दे की विवेचना कीजिए।
Discuss the issue of quality of employment in India.

The issue of providing employment to the youths has been one of the most burning issues in the country. In fact, the 'quality of employment' is a matter of grave concern, which is depicted through following points:-

- Most of workforce in the country works in the informal sector and hence it is deprived of benefits like pensions, gratuity, holidays, paid leaves etc.
- Female are often paid less salary than males.

प्रश्न (2.10) भारतीय प्रतिस्पर्धा आयोग पर टिप्पणी कीजिए।

Comment on the Competition Commission of India.

Competition Commission of India was established in the year 2003 under the provisions of the Competition Act of 2002.

Functions:-

- To control and oversee the process of merger and acquisition in the country.
- To prevent unfair trade practices in the country.
- To protect the domestic industries from the unfair means adopted by some multinational companies.

The C.C.I. consists of a chairman and not more than 6 members.

SECTION - B
खंड - 'ब'

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

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

Describe in up future

प्रश्न (2.11) सार्वजनिक क्षेत्र के बैंकों का संक्षिप्त परिचय दीजिए।

Write Short Note in Public Sector Banks.

Public Sector Banks are a type of commercial banks in which the government holds a majority stake. In India, the Govt. of India entered into the ownership of banks by the nationalisation of RBI in 1949. Then, in 1955, the SBI was nationalised followed by the nationalisation of 14 more banks in 1969.

3

At present, there are 12 Public Sector Banks in the country the merger of banks in the year 2019 by the Govt. of India.

प्रश्न (2.12) किसान क्रेडिट कार्ड योजना का वर्णन कीजिए।

Describe Kisan Credit Card Scheme.

पू./M = 06

प्राप्तंक

Kisan Credit Card scheme was started in the year 1998.

4

The scheme was started to provide term loans to the farmers for their agricultural production on various types of agricultural implements etc and machinery.

The loans are offered at low interest rates of 2% to 4%.

Also, an accidental insurance of Rs. 50,000/- is provided to every Kisan Credit Card holder.

SECTION - B
खंड - 'ब'

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।
अथवा जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के समक्ष अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।
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.

3x15=45

(3.1) मौजूदा पूंजी बाजार का आलोचनात्मक मूल्यांकन कीजिए।
Critically evaluate the current capital market.

पू./M = 15

प्राप्तांक

Indian Capital Market is a type of financial market which offers loans for long-term i.e. above 365 days and more.

The main constituents in the Indian Capital Market are banks, insurance companies and share market or stock market.

Let us discuss them one-by-one :-

a) Banks :- Banks are one of the most important financial institutions present in an economy. After the independence, the Indian banks were in a weak position as they were not able to finance the projects due to their low deposits with them.

However, the bank nationalisation of 1955, 1969 and 1980 has given strength to the banking system in the country. After the economic reforms of 1991, the

कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE

SECTION - B

खंड - 'ब'

प्रश्न पत्र में 03 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 200 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में संक्षिप्त प्रस्ताव है।
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 candidates is to be made explicitly before the answer.
Each question carries 15 (fifteen) marks.

3x15=4

1) Continued (जारी)

Banking sector has witnessed several changes, which are as follows:-

- Emergence of private-sector banks
- Merger of public-sector banks (as done in 2019).
- Emergence of payment banks and small finance banks to strengthen the concept of financial inclusion.

b) Insurance sector:- Insurance sector is also an important constituent in the Indian financial market. The sector works for providing social security to the public as well as provides capital to the investor projects.

At present, the Govt. of India has decided to sell a part of its stake in L.I.C. to the private entities. The insurance sector at present is dominated by the private-sector companies. India, at

SECTION - B खंड - 'ब'

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

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.

प्र(3.1) Continued (जारी)

present has a very low insurance penetration when compared to other countries of the world.

c) Share Market:- It is a place for selling or buying of shares of different companies, which are listed in the stock market. Bombay Stock Exchange, established in 1885, is the oldest stock exchange of Asia.

At present, the dominance of Bombay Stock Exchange is being challenged by the National Stock Exchange, which has more number of the listed companies, from across the country.

~~Critically evaluate Capital Market~~

SECTION - B
खंड - 'B'

हर प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक द्वयत्व है।
अर्थात् जिस आंतरिक द्वयत्व का उत्तर दे रहे हैं उसका संपूर्ण उल्लेख उत्तर के संपूर्ण अनिवार्य करें। प्रत्येक प्रश्न 15 (पंद्रह) अंकों का है।
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 (3.2) भारतीय अर्थव्यवस्था की वर्तमान प्रवृत्तियों का उल्लेख कीजिए।
Mention the current trends of Indian economy.

P./M =

प्राप्तिक

उत्तर:- Indian Economy has been witnessing certain changes especially after the 'New Industrial Policy of 1991'.

The current trends observed in the Indian Economy are as follows :-

a) Decline of agricultural sector contribution in GDP:- At present, the contribution of primary sector in the GDP is being declining continuously.

b) The share of services services or the tertiary sector is increasing continuously and now it contributes more than 50% in the GDP of the economy.

c) The govt. of India has decided to sell off its stake in the public sector undertakings i.e., PSUs. This is also known as strategic disinvestment. This has been done with the objective of further liberalisation in the Indian Economy.

SECTION - B
खंड - 'ब'

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।
अथवा जो आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के शुरुआत अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।

3x15=45

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)

d) Indian economy is slowly emerging as the 'manufacturing hub' of the world especially after the starting of 'Make In India' Campaign.

Primary
secondary
tertiary
sector performing?

with some
statistic need

5

e) India is a leader in the making of vaccines now. About 60% of the total world's vaccines are manufactured in India. The pharmaceutical industry of India is best known is one of the best in the world.

f) After the nationwide lockdown imposed in March 2020 due to COVID-19 pandemic, Indian economy registered a negative growth rate of -23.9% in the first quarter of the financial year 2020-21. However, it has started recovering in the upcoming quarters as the restrictions imposed due to COVID-19 were ~~to~~ are being lifted.

SECTION - B
खंड - 'ब'

इस प्रश्न में 02 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में आंतरिक द्व्यकल्प है।
अर्थात् जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के समझ अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है।
There are 02 sub-questions in this question, each has to be answered in maximum 300 words. All questions are mandatory. There is 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 (0.3) वित्तीय समावेशन क्या है? इसका क्या महत्व है।
What is financial inclusion? What is the significance of this.

पू./म =

प्राप्त

उत्तर: 'Financial Inclusion' is a concept which means providing financial services equally to all the people especially the unprivileged ones, who are often deprived of such services.

The concept is highly important for a developing country like India where more than 20% of the population is still poor. This poor people is unable to enjoy the financial services like opening savings account in a bank, getting loan from a financial institution.

Hence, the Govt. of India has taken up a number of initiatives to promote the concept of financial inclusion. Some of them are as follows:-

a) Pradhan Mantri Jan Dhan Yojna:- It was

launched in August 2014. It aims at opening of savings bank account or Jan-Dhan

प्रश्न में 03 भाग हैं, प्रत्येक भाग का उत्तर अधिकतम 200 शब्दों में देना है। सभी भाग उत्तरित हैं। प्रश्न में अंकीय हल नहीं है।
अंकीय हल अंकीय विवरण का उत्तर है जो है उसका रूप उत्तर का उत्तर उत्तरित है। प्रश्न में 15 (पंद्रह) भाग हैं।
There are 03 sub-questions in this question, each has to be answered in maximum 200 words. All questions are mandatory. There is not 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.

3215

2(3.3) Continued (जारी)

account of every member of the urbanised population of the country at 2ms balance.

b) Rupay Debit Card :- Provided to every Jan Dhan Account holder.

c) Small Finance Banks :- These provide basic and other banking services to in the remote areas like to rural areas and to unprivileged group of people.

d) Payment Banks :- These are helpful in providing banking services in the underserved and remote places of the country.

Significance of Financial Inclusion

a) It aims at providing financial services equally without any discrimination to all the members of the society.

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3x15=45

प्रश्न(3.3) Continued (जारी)

b) The remote regions, where the banking services are not able to reach easily, can be served easily through mobile ATMs, Payment Banks, Unified Payment Interface etc.

c) The concept of financial inclusion and its ~~adoption~~ adoption helps in the 'inclusive growth'.

d) The poor people are able to avail the banking and other financial services at low ~~and~~ cost.

e) It increases the financial literacy among the people.

f) It *increases the reach of poor people to the formal and institutionalised financial services.

→ work on presentation

→ top facts are missing specifically in 3 and 6 marks

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add two fact in 3/6.

→ underline ~~very~~ top fact

→ don't put unnecessary stuff