

उत्तरी परीक्षा पुस्तिका
Sample Question Answer Booklet

PART-III Part B



Paper Code
GS-III-A

Name: Neeraj Mandal

PART-I

Paper Code

GS-III-A

V B

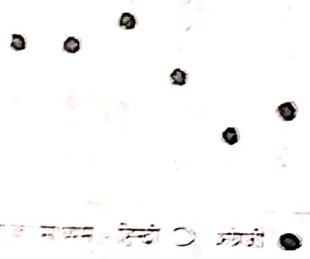


उत्तर लिखने की दिशा में
1 2 3 4 5 6

4 4 3 3 3 3

Four lakh forty three
thousand five hundred seventy six

उत्तर लिखने की दिशा में
1 2 3 4 5 6



उत्तर लिखने की दिशा में

निम्न भाग वीक्षक द्वारा ही भरा जावे।

उत्तर लिखने की दिशा में उत्तर लिखने के लिए
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Remarks:-

- > write Assessment part
- > Add more part in all part
- > Do work on presentation

Neeraj Mandloi

इस प्रश्न में 15 अतिव्यापक प्रश्न हैं। प्रत्येक प्रश्न का अंक अंकित 15 से 20 तक है। प्रश्न का अंकित ₹ 1 तक है। प्रश्न 03 (तीन) अंक का है।
This question contains 15 very short type sub-questions. Answer each question in maximum 15 to 20 words. All questions are compulsory. Each question carries 03 (three) marks.

अल्प अंक

Answer

Commercial Crops

Agricultural crops that

are predominantly use for

business not for food.

Example:- Cotton, Indigo etc.

Treasury bill

?

Frictional Unemployment

Unemployment when

one person shift switching job from one to another.

Usually seen in Developed country.

Give It Up Campaign

AMRUT

Aral Mission for Rejuvenation and

urban transformation.

Aim: Urban household facilities like water etc. launched in 2015.

?

Q. No. = 03

Q. No. = 03

Q. No. = 03

Q. No. = 03

Q. No. = 03

SECTION - A

खंड- 'अ'

इस ध्यान में 15 अतिशुद्धीय उप प्रश्न हैं। प्रत्येक प्रश्न का उत्तर अधिकतम 15 से 20 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न 03 (तीन) अंकों का है।

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

Indira Dhanush Scheme: Integrated programme

for banking sector.

• Consist 7 areas include

Board for selecting members & directors.

Crop density: Emphasis the area covered by crop in agricultural field.

Reaching farming

SIOBI

Fiscal deficit

When total expenditure of a country is more than its revenue & earning, this economic condition is known as fiscal deficit.

SECTION A

100 Marks

Section A is compulsory for all candidates and the duration is 1 hour. A 20% mark will be reserved for candidates who are physically disabled. The paper contains 15 very short type subjective Answer each question in maximum 15 to 20 words. All questions are compulsory. Each question carries 03 (Three) Marks.

Human Capital

Human Capital is men work force of a country, which is capable to do work in efficient manner. Human Capital can be achieved by Education, Health etc.

MSP

Minimum Support Price is economic assurance to farmer by Government at which ^{minimum} price Govt crop should have to sell in market.

Village Industry

- Industries which are situated in Village / rural area.
- Generally indicate small, labour intense industries.

Food Security

According to food Security Act 2013 food security is social security which emphasizes food availability in country & its citizen.

Anti dumping duty

Import duty, charged by a country to tackle cheap dumping to foreign goods and hence secure own market.

SECTION - A

खंड-'अ'

निम्नलिखित में से किसी 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.

पुर्वीय उपग्रह एवं उनकी उपयोगिता

Aadhar

~~Polar satellites and their usefulness.~~

Aadhar is biometric information and personal detail containing, Identity card. Introduced by UPA government and comprehensively implemented by NDA government in 2014.

Importance: • Internal Security: Biometric details and identification.

- Implementation of government scheme by targeting actual beneficiaries.
- Avoid duplication of a beneficiary.
- Minimise leakage.

Aadhar has emerged as major document which enable Direct Benefit transfer and inclusion.

31

Q. A. A (2021) to read or see the answer of any question in this section. Under this section, you will find the answers of any two of the following questions in any order. Each question carries 5 marks.

Key fact

UPI ie. Unified Payment Interface, is a platform to make secure online payment.

It has features like, universal bank linkage, provide interface when a payment is initiated, most secure online transactions.

UPI had been launched in 2016 within 2-3 years the percentage of online transactions get doubled and annual money transfer reached ₹ ₹ 100 crore annual.

This open new vistas of safe and cashless transactions.

(27)

Q.1. Write the answer in any one of the following questions in about 100 words. Each question carries 6 marks.

Q.1 (a)

4/10/21

Page No.



Development of Banks in India, can be study under following three head.

Discuss Present Development of Banking

① Pre Colonial Era.

② After Independence till 1991

③ After 1991 reforms.

↳ During colonial period few commercial banks like Allahabad Bank, Punjab Bank etc. established but major Central Bank i.e. RBI established in 1935 by RBI Act 1934.

↳ Before 1991 Banks get nationalised during Prime minister Indira Gandhi's term and not govern by RBI.

↳ After 1991 major reforms in banking sector such as, Bank can open branches without permission of RBI and can attract foreign investment.

RBI role because regulatory nature controlling

SECTION A

Write the answer of any four of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

Bombay stock exchange.

One of the pioneer stock exchange of India in Mumbai

Objective: Facilitated the stock trading selling & purchasing of bonds and securities.

(4)

After reform of 1991, stock exchange has directly connected with the global fluctuation hence attract foreign investment also.

Add fact

SECTION A

बंद प्रश्न

प्रश्न 1. निम्नलिखित में से किसी भी प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। (प्रत्येक प्रश्न 6 (5) अंकों का है।)
 Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (5) marks.

"Wholesale price index"

Index which is prepared on the industrial price i.e. value of good when it is in manufacturing unit not outlet for market.

Wholesale price index does not indicate true market inflation and depression hence many rely on "consumer price index".

We have seen a significant difference in these two because of retail market.

Sarana Jayanti Gram Swarozgar

Yojana.

Aim: To generate employment in rural area.

launched by completion of 25 years of independence. in 5th five year plan.

Provision: Provide economic assistance to rural industries to generate employment.

the main purpose to eradicate poverty in rural region.

1/5

Madhya Pradesh Seed and farm development Corporation is public funded corporation which works in seed manure supply to farmer at affordable price and other farm ~~development~~ programmes.



Objective: Enable High Yield Variety to local farmer.

- Provide fertilizers to local farmers.

- To carry out ~~field~~ development programme.

SECTION - A

खंड - अ

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

त (29)

Characteristics of MP economic.

प्र।

① Agrarian economy: 48% people associated with Agriculture.

② labour intense : labour intense region.

③ low industrialisation

④ Inequal distribution of demography.

⑤ Tourism based business since consist
11 National parks and world heritage sites.

⑦

SECTION - A

बिंदु-अ

प्रश्नोत्तर पुस्तिका बारकोड/QR CODE Page No. SECTION - A बिंदु-अ
There are 03 sub-questions in this question, each (10) to be answered in 10 minutes. All questions are compulsory. There is also an internal question in every question. The answer to the internal question of this question is to be made compulsory before the answer. Each question carries 15 (fifteen) marks.

8.11) सूचना प्रौद्योगिकी क्या है? सूचना प्रौद्योगिकी में प्रयुक्त विभिन्न साधनों का वर्णन कीजिए।
What is Information Technology? Discuss various means used in Information Technology.

अथवा / Or

ऊर्जा के विभिन्न परंपरागत स्रोतों के नाम लिखिए। उनमें से किसी तीन का विस्तृत वर्णन कीजिए।
Enumerate the various non-conventional sources of energy. Describe any three of them in detail.

MAJOR FUNCTIONS OF RBI.

Reserve Bank of India was set up in 1935 with the aim of governing and regulating the commercial banks in India and for making annual and quarterly fiscal policy. monetary policy.

Although after 1991 reforms RBI's power has been reduced but still RBI is the Apex banking regulator Body in India.

Major Functions

Monetary Policy

Accreditation

Currency Unit

Inflation Control

① MONETARY POLICY

Reserve Bank of India
every quarter release monetary
policy which includes Repo rate,
reverse Repo, Bank rate etc.

which direct of bank to
fixed - the lending & borrowing rate.

By this mechanism RBI
control the market.
Example: If market borrowing is less.
RBI decrease the repo rate so
they can borrow at low rate.

There are 63 questions in this question each has to be answered in 100 words. All questions are compulsory. There is also an internal option in every question. The answer to the internal option of the candidates has to be made explicitly before the answer. Each question carries 1.5 (one and a half) marks.

प्रश्न (A) / Continued (जारी)

Accreditation

Provide legal Accreditation to a new Commercial bank.

Inflation Control

Ensuring inflation should be between 2 to 6.

Currency flow regulate and manage all the currency flow within the country.

Foreign Exchange Exchange foreign money to local currency & local currency to foreign.

Maintaining CRR RBI maintain at least 4% of CRR from each commercial bank in case of any short fall.

Printing Currency RBI manage printing of currency.

discuss all the functions

4

Aparajit's Monetary Policy

National Development Council is
non constitutional, non statutory, erstwhile
planning council, chaired by Prime
minister of India.

National Development Council was
proposed to be abolished after NITI
Ayog arrival.

OBJECTIVES

- Making plans for development of country.
- Advice, how the resources of country can be used to achieve maximum output.
- Prepare five year plan to establishment of social order.

It continued (MII)

- Played an important role in fund distribution among states.

However, the National Development Council lost its position and it has been taken by NITI Aayog.

The main difference in these to planning body is that NITI Aayog has included states representation in the council to ensure bottom-up approach.

National Institute of Transforming India (NITI) Aayog prepare survey of various sector of Indian economy and give advices according to that.

It consist PM as Chairman, an CEO, Vice chairman and all the

Chief ministers of state as its members.

where as, National development Council did not possess any representation of state.

By introduction of NITI Aayog the five year planning system also abolished.

~~Discontinue
fact of NDC~~

1. Read the following text and answer the questions that follow. (10 marks)
 The following text is about the importance of skill development in India. It discusses how skill development can help in increasing employability and productivity. It also mentions the need for skill development programmes in the current scenario.

Q.1

5/12

Recently the employability of India is increased by 53% and reached to 47%. The reason for this paradigm shift can be considered as result of skill development programme.

Necessity of skill development.

- To increase employability
- Make manforce productive.
- To make available work force for market.
- To reduce unemployment.

Skill development programmes had been running by different government over the time but after digital revolution, it is much needed to enable people.

with to technical knowledge.

A skilled labour can increase productivity at highest rate

So basically investment in human resources has multiplier effect.

Role of STAR

STAR scheme had been launched to make India skilled. Programmes like Kaushal Vikas Bharat, Skill India programme, Yuva Udhani etc. to increase employability and empower people to create job to opportunities.

Achievement by STAR.

Employability increase to 47%.

उप-प्रश्न 3
इस प्रश्न में 03 उप-प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 100 शब्दों से देना है। सभी प्रश्न अनिवार्य हैं। प्रश्न में आंतरिक विकल्प भी है अभ्यर्थी जिस आंतरिक विकल्प का उत्तर दे रहे है उसका स्वच्छ उल्लेख उत्तर के साथ प्रविष्टि कर। प्रत्येक प्रश्न 13 (पन्द्रह) अंकों का है।

There are 03 sub-question in this question, each has to be answered in maximum 100 words. All questions are compulsory. There is an internal option in every question. The answer to the internal option of the candidates has to be marked explicitly before the answer. Each question carries 13 (fifteen) marks.

प्रश्न: (3.3) Continued (जारी)

• Many new enterprises has been emerging.

But due to many market challenges like, recession, corona pandemic the full potential is still remain to seen.

It will provide immense boost to India economy. As we possess 65% of population under 25 years. Employment is a biggest concern.

Cyclical Unemployment

- Unemployment due to periodic recession
- feature of developed countries (economy)
- Seen in 2008, 2000 recession.

TRYSEM

Training for Rural Youth for self employment.

Objective: self employment in Rural Area Year. 1979.

Cash Credit

- Dealing with cash borrowing.
- Direct cash lending.

CRR

~~Current~~ Cash Reserve Ratio

• Minimum amount of money that banks have to keep in RBI. Current CRR: 37.

Multidimensional poverty index.

Index which not only shows economic but social & political poverty of different region of country.

इस परीक्षा में 15 अनिवार्य प्रश्न हैं। प्रत्येक प्रश्न 03 अंकों का है।
This question contains 15 very short questions. Each question carries 3 marks.

Tendulkar Committee

Aim: To calculate poverty of India.
To give measure to eradicate it.

1/2

Year: 1999 Chairman: S.D. Tendulkar

Credit Money

Credit means ~~means~~ lending.
i.e. money that ~~has~~ lend from
other source.

Credit fund

Green finance

Zero Net Bid

प्रश्न 1. इस प्रश्न में 15 अतिशुद्धी अतिवाच्य हैं प्रत्येक प्रश्न This question contains 15 questions are compulsory. Each question are compulsory. Each question are compulsory. Each question are compulsory.

प्रश्न (111)

Swabhiman कार्यक्रम

A programme for workers in informal sector. Devtar & Bima schemes. launched :

प्रश्न (112)

Bonsai

Small plants, typically grown for show.

प्रश्न (113)

GST

Good & Services Tax. 1 Add for

- Its Direct tax.
- GST Implemented on 2017.

प्रश्न (115)

Deflation

Economic condition when prices of commodities are falling. high

- Opposite to inflation.
- Purchasing power is high.

Small Finance Bank.

Commercial & Public Banks which finance for small & enterprises.

Aim: To increase rural credit and better recovery.

Achievement: MSME sector emerged as 2nd highest employment generation sector.

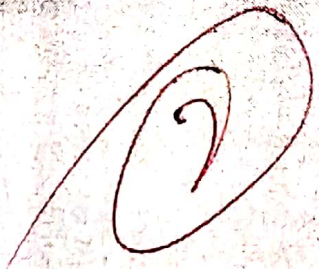
Limitation: NPAs are prevailing, many banks are shut or in loss.
Poor penetration.

Very new

Gender Budget

The term Gender Budget
basically implies on the budget
or fund allocation to increase
inclusiveness of female in economy.

Gender Budget is crucial for
participation of women. By providing
infrastructure, security, maternity
leave & payment, equal payment,
proper sanitation and basic
amenities. Also skill development
programmes for women.



MNREGA : Employment Guarantee

scheme of government of India.

provide 100 days of employment in an year to poor.

The aim of this social welfare scheme to tackle poverty in rural area.

but many shortcoming are found in it. → poor registration

migrant labour are not registered

Lack of Availability of work.

Poor payment system.

Major exclusion & inclusion error.

MNREGA is crucial for short

term solution & corona period for migrant

labour. but need to look for quality.

employment.

①
~~Critically Analyzed~~

प्रश्न (3.6)

Economic development.

उत्तर

Development of economy of a country with increase in per capita income, infrastructure and standard of living.

Factors: Human Resource development

- ↳ Education
- ↳ Training
- ↳ Health facilities.

Agriculture & Allied sector development.

Manufacture & service sector growth simultaneously.

Within 75 year of independence India has emerged as one of the fast economically grown nation, which is growing with 7%-8% GDP rate.

In Corona time this has been fall but economic survey of IMF speculated 'V shaped recovery' by 2022.

Air traffic development.

MP is land lock state hence air transport facilities were not adequately developed by now government start focusing on air transport.

Airport → Bhopal, Indore, Jabalpur, Aqualior, Khajuraho etc.

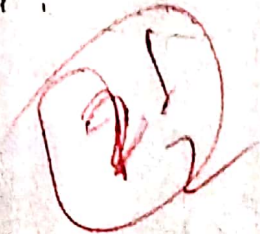
Indore recently started received International flight from Dubai.

Also to increase air traffic ~~the~~ government had launched Uda desh ka Ham nagrik etc. to double the air traffic.

Currently the road density in
is ~~not~~ growing.

- Importance
- Investment increment.
 - Transport become easier fast
 - post connectivity.
 - Rural - Urban connect.
 - Health facilities.

Way forward: Use of technologies, GPS,
Robots, quality infrastructure etc.
will improve road traffic &
management.



According to NSSO the unemployment rate was 6.1% in 2019, 7.8% in urban & 5.6% in rural. But during pandemic unemployment rate suddenly fell to 20%. Which shows the quality of employment. It is quite vulnerable. Employment in India is mainly in informal sectors & agricultural sector.

Nature of these employment is disguised, seasonal, vulnerable, low wage etc.

Quality Employment can be improved by employment generation & major reforms in agriculture & informal sector.

75

Competition Commission of India
is statutory body which ensures
fair competition in market.

Aim: → Consumer protection
→ Discourage monopoly in market.
→ Fair opportunities to all.
→ Transparency & Accountability.

Competition Commission consist
maximum 10 members currently 9 members
appointed by President.

Add text

Public Sector Banks are.

those Banks which gets completely or partially funding by government.

Economic Survey of India 2020 showed that Public Sector Banks are constantly performing poor. It uses an analogy that if government invest ₹100 Public sector bank return ₹98 where as private sector Bank has showed positive growth.

The reason of poor performance is Non performing assets are all big time high. Government recently merged any banks for better monitoring & recovery.

3

'Kisan Credit Card'

Exclusive Credit scheme for farmers.

Feature: Farmers can borrow money from banks on their land without any collateral.

Aim: To improve rural & Agriculture credit.

Therefore increase in investment in agriculture & assist poor farmers.

Issue: Increasing lending without return.

Farmers demand loan waiver

During election.

3

What is Information

Enumerate any three

CAPITAL MARKET

Capital Market is included all physical properties & resources infrastructure.

Issues Related to Capital Market.

→ Regulatory Issue

→ Funding Issue } Investment

→ Concentration

→ Under Stagnation

Regulatory Issues

Capital market facing major regulatory issues. Policy or Act such as RERA, HELP are welcome moves but catch in their implementation.

Investment

People are not interested in green field investment. As we have seen shining stock market during corona pandemic where capital market emerged in sink.

Concentration

Concentration of wealth is prevailing, PPP model is still under performed.

Stagnation

Growth of Capital market is not eye catching, which it should be as a fast developing country in last 2 decade.

Disinvestment

Government has shown a constant trend to disinvestment public sector.

Capital market is like permanent and stable security of nation. Capital market investment have potential to grow economy as well as attract foreign investment.

~~DISCOURAGED
Speculative
Activity~~

Current Trends of Indian Economy.

Current scenario of Indian economy
can be understand under following
head.

① Corona (COVID-19) recovery. (V-shaped).

② Mega reforms in Agriculture sector.

③ 20 lakh crore economic package.
(self reliance mission).

④ Disinvestment.

① Recovery } During COVID-19 the Indian
economy shrunked by 27%.

Economic survey of India 2021 speculated
a V-shaped recovery in 2022.

IMF also forecast an 11% growth.

Continued (JTR)

② Agricultural Sector reforms.

3 Parliamentary bill became an Act to avail a merged sector of economy to open market.

Successively lead agriculture to possible option of selling and option to market so they can purchase directly to farmers.

③ MSME investment

Out 20 lakh crore package. merged fund is as loan for MSME sector.

For dual purposes → to employment generation
↳ To become self reliance.

future aim to become net exporter. And reduce dependence.

④ Privatisation & Disinvestment

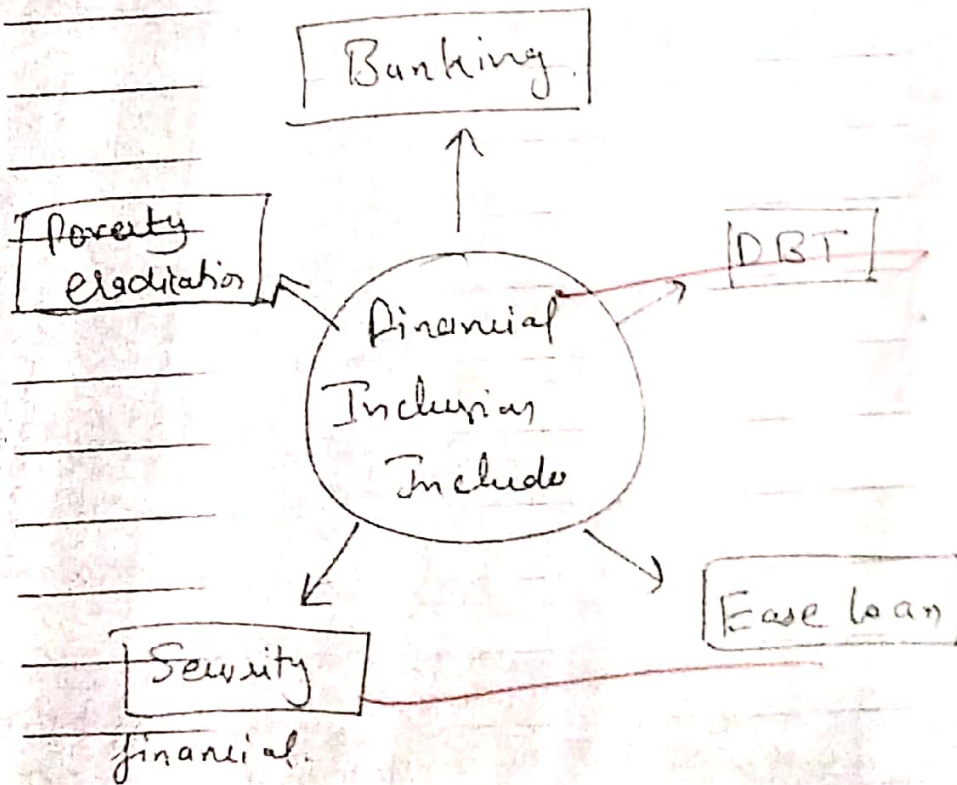
Economic Survey of India 2020
& 2021 clearly emphasised on
disinvestment and successively on
privatisation. It included public sector
industries & Railways as well.

By current trend of Indian
economy it can be said conclude
that economy is about to become
a market economy completely where
government will play a regulatory
role rather than managing.

Discuss the
Constitution of
Pottery / Industry
Justice

④

Financial Inclusion The involvement and access of in economy of all the section of society is basically known as financial inclusion.



Page No. _____
Date _____

Significance

We the country of 130 crore
consist many economically &
socially backward people. The
financial empowerment is the
atmost ~~major~~ measure to
such class. it will provide.

↳ Security } housing, pension, ~~et~~ bima.
etc.

↳ Banking } Banking facilities to all.

↳ Easy loan } To lend money for
business

↳ Social Development } Development project.

↳ women empowerment } empower women
financially.

Technology is the measure
of game changes in financial inclusion.

DBT: Direct benefit transfer.

VPI: Unified payment Interface.

Online banking; Aadhar etc. are
include majority of population in
banking system.

Jamdhay scheme by NDA government
included almost 90% of population
to Banks and the direct Benefits
transfer made possible.

It will improve the benefit
penetration to beneficiary directly
without leakage & corruption.

6