

Paper Code
GS-III-A

Name: Neeraj Mandloi

PART-I

Paper Code

GS-III-A

IV B



रोल नंबर अंतर्राष्ट्रीय अंकों में लिखें -
(1, 2, 3, 4, 5, 6, 7, 8, 9, 0)

4 4 3 5 7 6

रोल नंबर शब्दों में लिखें - Four lakh forty three
thousand five hundred seventy six

अभ्यर्थी द्वारा सावधानीपूर्वक भरा जावे।

Roll No.					
4	4	3	5	7	6
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

परीक्षा का माध्यम :- हिन्दी अंग्रेजी

निम्न भाग वीक्षक द्वारा ही भरा जावे।

अभ्यर्थी के अनुक्रमांक एवं पहचान पत्र को प्रवेश पत्र से मिलान पश्चात ही वीक्षक बॉक्स में हस्ताक्षर करें :

यदि अभ्यर्थी अनधिकृत साधन का उपयोग करते हुए पाया जाता है तो वीक्षक निम्नांकित माल को काल/गोल पेन से भर एवं तत्काल केन्द्राध्यक्ष को सूचित करें :

○

Neeraj Mandloi.

SECTION - A

Date 30/01/2021.

खंड-'अ'

इस प्रश्न में 15 अतिल्पुत्तरीय 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.

3x15=45

प्रश्न (1.1) अम्ल वर्षा-

Acid rain

उत्तर Commercial Crops Agricultural crops that are predominantly use for business not for food.
Example:- Cotton, Indigo etc.

प्र./म = 03

पाठ्यक्रम

प्रश्न (1.2)

उत्तर Treasury bill

प्र./म = 03

पाठ्यक्रम

प्रश्न (1.3)

उत्तर Frictional Unemployment Unemployment, when one person is switching job from one to another.
Usually seen in Developed country.

प्र./म = 03

पाठ्यक्रम

प्रश्न (1.4)

उत्तर Give It Up Campaign

प्र./म = 03

पाठ्यक्रम

प्रश्न (1.5)

उत्तर AMRUT Atal Mission for Rejuvenation and urban transformation.

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

प्र./म = 03

पाठ्यक्रम

SECTION -A

खंड-'अ'

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(16)

Indira Dhonusb Scheme: Integrated programme for banking sector.
 • Consist 7 areas include
 Board for selecting members & directors.

पू./म = 03

अंक

(17)

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

पू./म = 03

अंक

(18)

Beaching farming

पू./म = 03

अंक

(19)

SIDBI

पू./म = 03

अंक

(10)

fiscal deficit

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

पू./म = 03

अंक

SECTION - A

खंड-'अ'

प्रश्न 1 इस प्रश्न में 15 अतिलघुतरीय 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।
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प्रश्न (111)

Human Capital

उत्तर

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

पू./M = 03

पाठ्यक्रम

प्रश्न (112)

MSP

उत्तर

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

पू./M = 03

पाठ्यक्रम

प्रश्न (113)

Village Industry

उत्तर

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

पू./M = 03

पाठ्यक्रम

प्रश्न (114)

Food Security

उत्तर

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

पू./M = 03

पाठ्यक्रम

प्रश्न (115)

Anti dumping duty

उत्तर

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

पू./M = 03

पाठ्यक्रम

SECTION - A

खंड-'अ'

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

ए/म/06



उत्तर

(21)

ध्रुवीय 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.

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

6x10=60

Question 2

प./म = 06

प्रश्न (2.2)



उत्तर

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.

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
पू./म = 06

प्रश्न: (2.4)

उत्तर : Development of Banks in India. can be study under following three lead.

- 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~~ goven by RBI.

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

RBI role because regulatory rather controlling.

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

6x10=60

प्रश्न (2.5)

प्रश्न/मार्क = 06



Bombay stock exchange.

उत्तर :

One of the pioneer stock exchange of India in Mumbai

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

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

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: (2.6)

9/M = 06



प्रश्न

"Wholesale price index".

उत्तर :

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

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

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

प्रश्न: 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छः) अंकों का है।
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6x10=60

प्रश्न: (2.7)

प्र. अ. 06



Sreena Jayanti Gram Swarozgar

Yojana.

Aim: To generate employment in rural area.

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

Provisary: Provide economic assistance to rural industries to generate employment. the main purpose to eradicate poverty in rural region.

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।
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6x10=60

प्रश्न (2.8)

प्र./म = 06



उत्तर

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 programme.

Objective: Enable High Yield Variety to local farmer.

- Provide fertilizers to local farmers.
- To carry out field development programme.

प्रश्न 2. निम्नलिखित में से किन्हीं 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 (छः) अंकों का है।
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6x10=60.

पृ. नं. 06



सं. (2.9)

उत्तर :

Characteristics of MP economic.

- 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.

SECTION -A

खंड-'अ'

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

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3x15=45

पू./म = 15

प्र. (3.1) 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 गैर-परम्परागत स्रोतों के नाम लिखिए। उनमें से किन्हीं 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.

SECTION -A

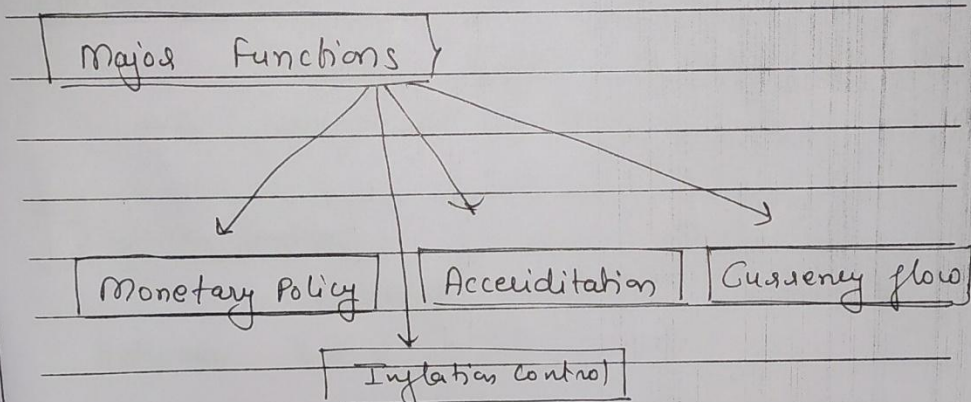
खंड-'अ'

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3x15=45

प्रश्न: (3.1) Continued (जारी)



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.

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

Question: 3

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3x15=4

प्रश्न: (3.1) 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 atleast 4% of CRR from each commercial bank in case of any short fall.

Printing Currency RBI manage printing of currency.

SECTION -A

खंड - 'अ'

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प्रश्न-1

Question: 3

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3x15=45

प्रश्न (3.2)

उत्तर :

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

National Development Council was proposed to abolished after NITI Aayog 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.

प्र./म = 15



SECTION - A

खंड-अ

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प्रश्न: 3.

Question: 3

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3x15=

(3.2) Continued (जारी)

• Played an important role in fund distribution among states.

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

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

National Institute of transforming India, (NITI) Ayog prepare survey of various sectors of Indian economy and give advices according to that.

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

SECTION -A

खंड-'अ'

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3x15=45

3.2) Continued (जारी)

Chief ministers of state as its member.

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

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

SECTION - A

खंड - 'अ'

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प्रश्न-3

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.

3x15=45

प्रश्न: (3.3)

उत्तर :

Recently the employability of India is increased by 33% 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.

P.M = 15



SECTION - A

खंड-3A

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

प्रश्न-3

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.

3x15=45

प्रश्न (3.3) Continued (जारी)

with ~~to~~ technical knowledge.

A skilled labour can increase productivity at higher 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 opportunities.

Achievement by STAR.

Employability increase to 47%.

SECTION - A

खंड-31

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

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.

3x15=45

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.

SECTION - A

प्रश्न 1. इस प्रश्न में 15 अतिव्युत्प्रेषण प्रश्न हैं। प्रत्येक प्रश्न का उत्तर लिखिए। प्रश्न 15 से 20 शब्दों में हों।
Question 1. This question contains 15 very short questions. Answer each question in maximum 15-20 words.
प्रश्न 15 से 20 शब्दों में हों।
are compulsory. Each question carries 1 mark. Total Marks: 15

प्रश्न (1.1) अम्ल वर्षा
Acid Rain Cyclical Unemployment

P/M = 03

प्राप्तकर्ता

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

प्रश्न (1.2) TRYSEM

P/M = 03

प्राप्तकर्ता

उत्तर

Training for Rural Youth for self employment.

Objective: self employment in Rural Area. Year. 1979.

प्रश्न (1.3) Cash Credit

P/M = 03

प्राप्तकर्ता

- उत्तर
- Dealing with cash borrowing.
 - Direct cash lending.

प्रश्न (1.4) CRR

P/M = 03

प्राप्तकर्ता

उत्तर

Currency: Cash Reserve Ratio

- Minimum amount of money that banks have to kept in RBI. Current CRR: 3%.

प्रश्न (1.5) Multidimensional poverty index.

P/M = 03

प्राप्तकर्ता

उत्तर

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

SECTION - A

खंड-3

इस प्रश्न में 15 अतिव्युत्तरीय उप प्रश्न हैं। प्रश्न का उत्तर अधिकतम 15 से 20 शब्दों में अनिवार्य हैं। प्रत्येक प्रश्न 03 अंकों का है।
This question contains 15 very short questions. Answer each question by maximum 15 to 20 words. Each question carries 03 marks.

3x15=45

(1.6)

Tendulkar Committee.

प्र./म = 03

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

Year: 1999 Chairman: S.D. Tendulkar.

प्र./म = 03

प्रश्न (1.7)

Credit Money.

उत्तर

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

प्र./म = 03

प्रश्न (1.8)

Gilt fund.

उत्तर

प्र./म = 03

प्रश्न (1.9)

Green finance.

उत्तर

प्र./म = 03

प्रश्न (1.10)

Zero Net Aid.

उत्तर

SECTION - A

खंड-अ

प्रश्न 1. इस प्रश्न में 15 अतिवृत्तीय प्रश्न हैं। प्रत्येक प्रश्न का उत्तर अधिकतम 15 से 20 शब्दों में अनिवार्य है। प्रत्येक प्रश्न का स्कोर 3 का है।

Question.1 This question contains 15 very short type questions. Answer each question in maximum 15 to 20 words. All the questions are compulsory. Each question carries (3) Marks.

3x15=45

प्रश्न (1.11)

Swabhiman kayaktuan.

पू./म = 03

उत्तर

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

प्रश्न (1.12)

Bonsai

पू./म = 03

उत्तर

Small plants, typically grown for show.

प्रश्न (1.13)

GNAR

पू./म = 03

उत्तर

प्रश्न (1.14)

GST

पू./म = 03

उत्तर

Good & Services tax.

- Its Direct tax.
- GST Implemented on 2017.

प्रश्न (1.15)

Deflation

पू./म = 03

उत्तर

- Economic condition when prices of commodities are falling.
- Opposite to inflation.
- Purchasing power is high.

प्रश्न: 2. निम्नलिखित में से किसी एक प्रश्न का उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 अंकों का है।
Question 2 Write the answers of any ten questions in maximum 100 words. Each question 6 marks.

6x10=60

प्रश्न: (2.2)

प्र. अ = 06

उत्तर:

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.

SECTION - A

खंड-अ

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

6x10=60

T.M. 06

उत्तर (2.3)

Gender Budget

उत्तर :

The term Gender Budget basically emphasises on the budget or fund allocation to increase inclusion 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.

SECTION - A

खंड - अ

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर लिखिए।
 Question 2. Write the answers of any ten of the following questions.

प्रश्नों का उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न के लिए 6 अंकों का प्राधान्य है।
 Questions in maximum 100 words. Each question carries 6 marks.

6x10=60

पृष्ठ/सं = 06

प्रश्न (2.5)

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.

SECTION - A

सं. 3P

प्रश्न: 2. निम्नलिखित में से किसी 10 प्रश्नों का अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न
 Question 2 Write the answers of any ten of the following questions in maximum 100 words for each question.

6x10=60

Q/M = 06

प्रश्न. (2.6)

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 independent 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 out economic survey of IMF speculated 'V shaped recovery' by 2022.

SECTION - A

खंड - 'अ'

प्रश्न 2. निम्नलिखित में से किसी 10 प्रश्नों
 Question 2 Write the answers of any ten of the following

प्रश्नों में अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न 6 अंकों का है।
 questions in maximum 100 words. Each question carries 6 marks.

6x10=60

पृ. 81 = 06

सं. (2.7)



उत्तर :

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, Gwalior, Khajuraho etc.

Indore recently started received International flight from Dubai.

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

SECTION -A
खंड-31

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

6x10=60

P/M = 06



प्रश्न (2.8)

उत्तर :

Currently the road density in MP 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.

2. निम्नलिखित में से किसी एक प्रश्न का उत्तर दीजिए।
 Question 2 Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 marks.

अधिकतम 100 शब्दों में लिखिए। प्रश्नों का प्रत्येक उत्तर 6 अंकों का हो।
 questions in maximum 100 words. Each question carries 6 marks.

6x10=60.

पृ. नं. - 06

(2.9)

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

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

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

प्रश्न: 2. निम्नलिखित में से किसी भी प्रश्न का उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न का अंक 6 है।
 Question 2 Write the answers of any one of the following questions in maximum 100 words for each question. Each question carries 6 marks.

6x10=60

Q.1M = 06

प्रश्न: (2.10)

उत्तर:

Competition Commission of India is statutory body which ensure 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.

SECTION - A

संख्या - 3

निम्नलिखित में से किन्हीं पाँच प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रश्नों का अंक 6 है।
 Write the answers of any five of the following questions in maximum 100 words. Each question carries 6 marks.

प्रश्न 2

नं. (2.11)

6x10=60

पृ. नं. - 06



Public Sector Banks are

उत्तर :

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.

SECTION - A

खंड - अ

प्रश्न: 2. निम्नलिखित में से किसी एक प्रश्न का उत्तर अधिकतम 100 शब्दों में लिखिए। (प्रश्न 6 (5) और Question 2 Write the answers of any one of the questions in maximum 100 words. Each question carries 6 (5)

6x10=60

पू./म = 06

प्रश्न: (2.12)



'Kisan Credit Card.'

उत्तर :

Exclusive Credit scheme form
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.

खंड-30
इस प्रश्न में 03 उप प्रश्न हैं। प्रत्येक उप प्रश्न का उत्तर दे रहे हैं। इसका स्कोर 15 है।
There are 03 sub-question in this question. Answer the internal option in every question. Each question carries 15 (fifteen) marks.

सूचना प्रौद्योगिकी क्या है? इसे विभिन्न माध्यमों से प्रसारित करें।
What is Information Technology? Discuss various media used for its dissemination.
ऊर्जा के विभिन्न स्रोतों को लिखिए। उनमें से किन्हीं तीनों का वर्णन करें।
Enumerate the various sources of energy. Describe any three of them.

CAPITAL MARKET

Capital Market is included all physical properties & resources infrastructure.

Issues Related to Capital Market.

- Regulatory Issue
- Funding Issue } Investment.
- Concentration }
- Under Stagnation }

SECTION - A

सं. 3/31

इस प्रश्न में 03 उप-प्रश्नों का उत्तर देना है। अधिकतम 300 शब्दों में देना है। प्रश्न अनिवार्य
आंतरिक विकल्प भी है। प्रश्न का उत्तर दे रहे हैं। प्रश्न का उत्तर दे रहे हैं। प्रश्न का उत्तर दे रहे हैं।
प्रश्न 15 (पाठ्य) अर्थात्
There are 03 sub-questions to be answered. The maximum number of words to be used is 300. The questions are
internal option in every question. The questions are internal option of the questions. The questions are
question carries 15 marks.

प्रश्न में
आंतरिक विकल्प
प्रश्न में
आंतरिक विकल्प
प्रश्न में
आंतरिक विकल्प

3x15=45

प्रश्न: (3.1) Continued (जारी)

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.

SECTION - A

सं. 'अ'

प्रश्न: 3. इस प्रश्न में 03 उप-प्रश्नों के उत्तरों का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रश्न में आंतरिक विकल्प भी हैं। आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के प्रारंभ में करना है। प्रश्न का अंक 15 (पन्द्रह) अंकों का है।
 Question: 3. There are 03 sub-questions in this question, each has to be answered in maximum 300 words. All questions are compulsory. There is an internal option in every question. The answer to the internal option of the sub-questions to be given with the question carries 15 (fifteen) marks. 3x15=45

प्रश्न: (3.2)

प्र./M = 15



Current Trends of Indian economy.

उत्तर :

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

- ① Corona (COVID-19) recovery. (V-shaped).
- ② Megu reforms in Agriculture sector.
- ③ 20 lakh crore economic Package. (self reliance amition).
- ④ Disinvestment.

① Recovery } During covid-19 the Indian economy shranked by 27%.
 Economic survey of India 2021 speculated a V-shaped recovery in 2022.
 IMF also forecast an 11% growth.

SECTION - A

खंड-31

इस प्रश्न में 03 उप-प्रश्नों का उत्तर अधिकतम 300 शब्दों में देना है। सभी प्रश्नों का उत्तर लिखनीय अक्षरों में देना है।
 प्रश्न 15 (पन्द्रह) उप-प्रश्नों का उत्तर लिखनीय अक्षरों में देना है।
 There are 03 sub-questions. Each has to be answered in maximum 300 words. The answer to the internal option of the question 15 has to be written in the internal option in exact words.
 The answer to the internal option of the question 15 has to be written in the internal option in exact words.
 question carries 15 marks.

3.2) Continued (जारी)

② Agricultural Sector reforms.

3 Parliamentary bill became an Act to avail a merger 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.

merger 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.

SECTION - A

इस प्रश्न में 03 अंतर्निहित विकल्प प्रश्न हैं। प्रश्न 15 (पन्द्रह) में There are 03 sub-questions. Each question carries 15 marks.

प्रश्न 15 में 03 उप-प्रश्न हैं। प्रत्येक उप-प्रश्न 15 अंकों का है।

3x15=45

3.2) Continued (जारी)

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

SECTION - A

प्रश्न-3
 इस प्रश्न में 03 उप-प्रश्नों का उत्तर अधिकतम 200 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न 15 अंकों का है।
 There are 03 sub-questions in this question, each has to be answered in maximum 200 words. All questions are mandatory. There are 15 marks for each question. The number of the internal option of the question has to be made explicit. Each question carries 15 marks.

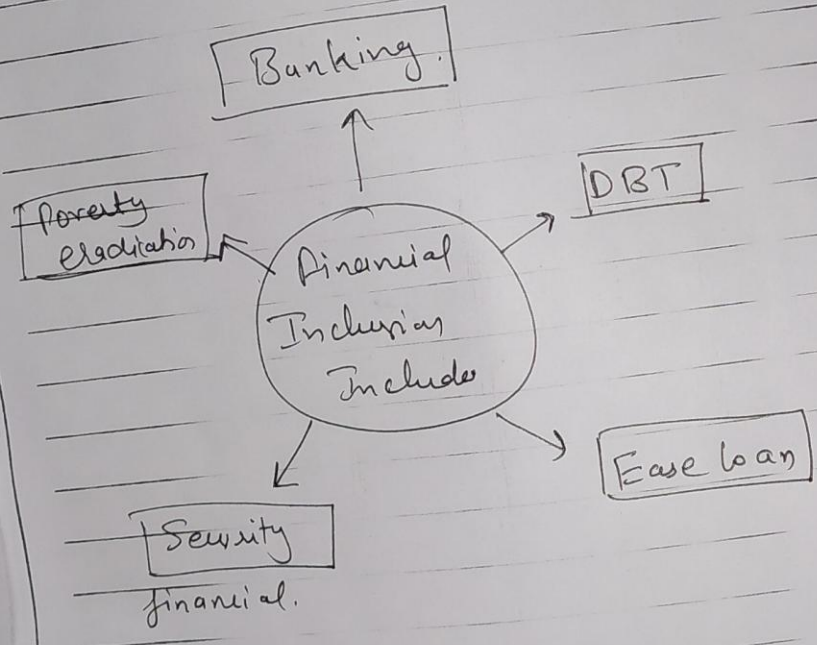
5x15=4

M=1

प्रश्न: (3.3)

उत्तर :

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



SECTION A

प्रश्न: 3. इस प्रश्न में 03 उप-प्रश्न हैं। प्रत्येक उप-प्रश्न 5 अंकों का है। अतः कुल अंकों का योग 15 (पन्द्रह) होगा।
Question: 3 There are 03 sub-questions in this question. Each sub-question carries 5 marks. Hence, the total marks for this question are 15 (fifteen).
प्रश्न: (3.3) Continued (जारी)

यदि प्रश्न में कोई भी विकल्प उपलब्ध है तो उसे चुनना अनिवार्य है। अन्यथा उत्तर देने पर अंक नहीं मिलेंगे।
If there is any option available in the question, it should be chosen. Otherwise, marks will not be awarded for the answer given. This is a compulsory question. This question carries 15 marks.

x15=45

Significance

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

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

↳ Banking } Banking facilities to all.

↳ Ease loan } To lend money for business

↳ Social Development } Development project.

↳ women empowerment } empower women financially.

प्रश्न: 3.
इस प्रश्न में 03 आंतरिक विकल्प प्रश्न 15 (पन्द्रह) हैं।
Question: 3 There are 03 sub-internal option in question carries 15 marks.
प्रश्न: (3.3) Continued (जारी)

Technology is the measure of financial inclusion. It changes in financial inclusion.

DBT: Direct & benefit transfer.

UPI: 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 Benefita transfer made possible.

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