

SECTION - A

खंड - 'अ'

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।

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.

Commercial Crops.

They are of crops grown for commercial purpose i.e. for food processing or non food industry. Eg Tobacco, Indigo, etc.

Treasury Bill.

It is a short term debt instrument used in money market. It is a security of government treasure. * maturity < 1yr
* Issued by RBI on behalf of govt

Frictional unemployment

① Unemployment occurred due to change in job by a person. ② It is a time gap between person left a job & got new job.
③ time required to get a new job.

Give it up Campaign.

To mobilise public support & behavioural change

Induachharush

It is a scheme under ICDS (Integrated Child Development Scheme) to provide Universal Immunisation * to boost preventive care * vaccine for diphtheria, polio, Hepatitis B etc.

SECTION - A

खंड-अ

प्रश्न 1 इस प्रश्न 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।
Question 1 This question contains 15 very short type subquestions. Answer each question in maximum 15 to 20 words. All questions are compulsory. Each question carries up to three Marks.

3815/15

प्र. सं. 03

प्रश्न (1.6) AMRUT

उत्तर

* Atal Mission for Rejuvenation & Urban Transformation * launched in 2015
* aim - improve water & sanitation, housing, sustainable Rehabilitation, & clean Energy.

प्र. सं. 03

प्रश्न (1.7) crop diversity

उत्तर

It is no. of crop grown/Variety of crop grown, in per hectare area of land per year * good for soil fertility * to provide nutritious mix

प्र. सं. 03

प्रश्न (1.8) Ranching farming

उत्तर

It is a farming practice in which after crop sowing & harvesting for a specific time - land is left fallow.

प्र. सं. 03

प्रश्न (1.9) SIDBI

उत्तर

* Small Industries Development Bank of India * provide Mudra loan
* Regulated by government It is an all India financial institution * Regulated by RBI

प्र. सं. 03

प्रश्न (1.10) Fiscal deficit

उत्तर

It is amount calculated by subtracting borrowing from total deficit of government Budget.
$$\text{Fiscal deficit} = \text{Total Expenditure} - \text{Nondebt Capital Receipt} - \text{Revenue Receipt}$$

SECTION -A

खंड- 'अ'

इस प्रश्न में 15 अतिव्यापक प्रश्न हैं। प्रत्येक प्रश्न का उत्तर अधिकतम 15 से 20 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न में तीन अंकों का है।

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

Q.11) Human Capital.

It is a way of considering human resource country in its monetary value. * Assigning Demography of a country to productive activity, then it become capital for a nation's Economy.

Q.12) Village Industry.

* Small scale and cottage based industry at village level * produce handmade, or intermediary goods * large no. of women SHGs engaged * Agarbatti making.

Q.13) Food security

availability, accessibility & affordability of food to all the people, all the time is termed as food security. * National food security Act 2013 - Envisaged about it.

Q.14) MSP

It is price at which government (FCI on govt behalf) procure food grains from farmers * announced by cabinet committee on Economic Affairs

Q.15) Anti dumping

It is an duty ~~was~~ imposed on import of ~~some~~ certain goods in country, To counter subsidized/cheap goods of other country to harm Indian market

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.

प्रश्न संख्या

- Aadhar is an unique Identification card
- Issued by Unique Identification Authority of India
- It include Biometric detail of a person - like fingerprint, Eye etc
- played significant role in
 - ↳ JAM trinity → Shiksha Aadhar Mobile based payment for DBT transfer
 - ↳ AEPs → Adhar Enabled payment system of NPLI → financial inclusion of Remote areas
 - ↳ over inclusion & under inclusion error → can be countered
 - ↳ can be used at Ration shop for PDS.

SECTION - A

खंड-3A

प्रश्न: 2.

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

68/10/09

Question 2

पृ. 31/06

प्रश्न (2)

UPI

5/11

- Unified Payment Interface it is a systematic solution based software → to produce customized apps & services → for social & Economic & services → Finance & Banking.
- Designed by NPCI
- BHIM - UPI → ~~is~~ payment app. designed on UPI platform
- NETC → National Electronic toll collection through fastag made on UPI platform
- ~~It~~ Enable digitally transfer of amount from one's bank account immediately.



SECTION - A

प्रश्न: 2. निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रत्येक प्रश्न के 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 (Six) marks.

प्रश्न: (2.3)

HDI

उत्तर

- Human development Index focussed on measuring Economic development not just growth.
 - Qualitative Index → measure the increase in Quality of life of people with increase in National Income
 - 3 indicators → ① Health ② Education ③ Standard of living.
 - India ranked 131 in 2020.
- (-ve of HDI) → But it does not take into account → ① Low Economy of mothers ② Impact on Environment of development ③ Inequality in Income distribution ④ Gender inequality.
- However it is an improvement over GDP comparison. - developed by Mahbub ul Haq & Amartya Sen

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

Bank development

* Pre Independence Era → Bank of Mysore, Bank of Patiala, Bank of Bombay →

But not much help in financial inclusion

* Post Independence Era ⇒ RBI formed by RBI Act 1935

* Post Independence Era ⇒ Consolidation, merger & nationalisation of Bank took

Place. → State Bank of India - 1955

→ Nationalisation of 16 Public sector Banks in 1969

→ Nationalisation of more public sector Banks in 1980's

→ Private licensing of Bank allowed

→ Post 1991 LPI Reform → foreign Banks allowed like HSBC, Citibank

→ 49% FDI in Banking sector allowed.

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.

प्रश्न 12.54

Bombay Stock Exchange

प्रश्न

→ Asia's oldest stock Exchange

↳ India's first stock Exchange

→ formed in 1870's

→ currently, 30 top rated
companies taken for calculating
index, named SENSEX

→ provide a platform for buying
& selling of shares & Equity.

→ It connect companies to investors
& help mobilize capital.

→ It is located at Dalal street
Mumbai.

→ Reflect the market trend &
Economic growth prospects of
a nation.

SECTION - A

खंड-'अ'

प्रश्न: 2.

Question: 2

निम्नलिखित में से कितनी 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

पृ.नं-06

प्रश्न (2) (a)

Wholesale price Index

उत्तर

- * WPI index to ~~calculate~~ ^{reflect} & measure inflation level in an economy
- * It is calculated on wholesale price of goods.
- * It does not take into account services.
- * It is released by office of Economic Advisor.
- * But it doesn't reflect the true burden of inflation in market on customers
- * Released on quarterly basis

प्रश्न: 2 विस्तारित में से किन्हीं 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.

5/10/20

5/10/20

Singrauli Region ✓

→ It lies in the NE part of MP

→ Economic significance of it

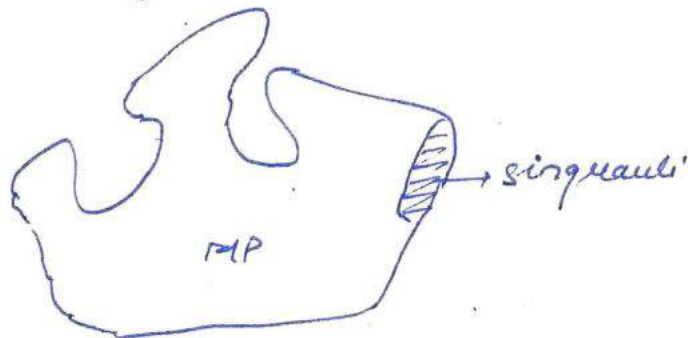
- (i) It has world's thickest cold deposit layer at Bedhan Singrauli
- (ii) NTPC thermal power plant in Singrauli providing energy to state
- (iii) hydroelectric power generation through Rihand dam.

→ Geographical → (i) Rice & wheat growing regions found here

(ii) Red-yellow mix soil found here

(iii) hold no. of Sal-teak-Bamboo forest

(iv) No. of tribal belts lie in the region

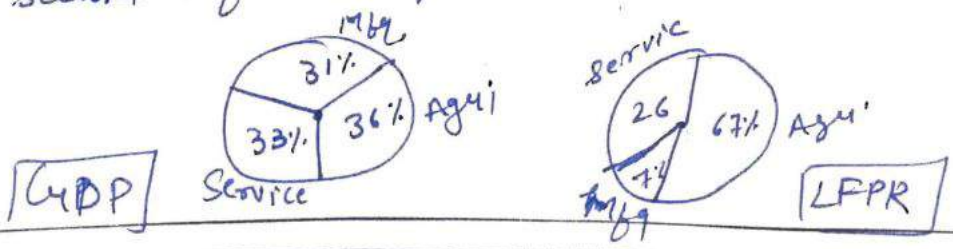


SECTION - A

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.

characteristic of MP Economy.

- * * Madhya Pradesh → consecutive winner of Krishi Karmam Award + referred to as soya state → Mostly agricultural state
- * Optimum industrial development → like Pithampur & any part of MP; Dewas industrial area
- * Service sector participation is also 26%. Labour force engaged in service sector + ~~36~~ 33% contribution to state's GDP
- * Also things like Maharajah saree, soyabean oil, 'Kadakhath Chicken' etc contribute to Export of MP.
- * Infrastructure → 15th position in rail network
 ↳ > 25000 km of road constructed
- * But still a More efforts are required to Increase its share in industrial sector & infra improvement



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।
 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. सं. 06



प्रश्न (12/10)

Q SEZ

उत्तर

- * Special Economic Zone → area which has been promoted by government to welcome investment & Companies from foreign.
- * help to bring FDI in the country
- * certain benefits like → tax benefits, Infra development, relaxed labour norms, Ease of doing practices are provided here
- * Baba Kalyani Committee → recommended to ease norms in SEZ area
- * Eg → GIFT city Gujarat
 Pithampur MP.
- * Help in countries growth, increase in capital formation, Being Technological innovation to nations

SECTION - A

४५-३१

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

प्रश्न: (2.11) Merchant Banking

उत्तर:

* It is Banking facility at door step, through merchants.

* Institutional & infrastructural set up not required.

* Eg. Banking Correspondents at Rural area

* Play significant role in financial inclusion → increasing the reach to remote area.

* Improve Regional disparity & Income disparity of nation.

* Payment Bank, is an example of it

* Eased licensing norms & capital required

* Any supermarket chains, wholesaler can take license by fulfilling criteria

* Eg Paytm, Airtel payment bank

प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 100 शब्दों में देना है। सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न का अंकव्यवस्था भी है। अभ्यर्थी जिस आंतरिक विकल्प का उत्तर देना है उसका स्पष्ट उल्लेख उत्तर के सम्बन्धित अनिवार्य करी प्रश्न प्रश्न (सन्दर्भ) अंकों का है।

There are 03 sub-questions in this question, each has to be answered in maximum 100 words. All questions are mandatory. There are marks given in every question. The answer to the internal option question should be made explicitly before the answer to the question carries 15 (fifteen) marks.

प्रश्न (1)

Q RBI

उत्तर

- RBI was formed by RBI act of 1935
- It is the Central Bank of India.
- It plays various Regulatory, supervisory, & promotion roles.
- RBI issue monetary policy to manage inflation in Economy and adjust Banks lending Rates.

Function of RBI include

- ① Regulatory power over Bank
 - ↳ CRR, SLR requirement
 - ↳ Bank Branch normy
 - ↳ PSL norms

(2) Regulate NBFCs like unit fund
of Nidhi companies

↳ same people from fraud

(3) Lender of Last Resort

↳ short term loan by bank at
Repo Rate

↳ loan by govt to manage
fiscal deficit

(4) Control inflation in Economy through
monetary policy.

(5) Act as public debt manager

(6) Issue, Treasury Bill, Co-Sec on
behalf of government

(7) Circulation of currency in Economy
↳ printing of currency through
matching Asset & Liability

SECTION - A

खंड-'अ'

प्रश्न: 3. इस प्रश्न में कांक्षित प्रश्न है। प्रत्येक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। प्रश्नोत्तर अंततः एक ही पत्र में भारतीय विकल्प को है। अर्थात् जिस आंतरिक विकल्प का उत्तर दे रहे है उसका रफ्तार उत्तर के समकाल प्रयोग करने। प्रत्येक प्रश्न में एकदम उत्तर का है।

Question: 3 There are 3 sub-questions in this question each has to be answered in maximum 300 words. The answer should be written in one language. The internal option in every question. The answer to the internal option of the candidate should be written in the same language as the question.

प्रश्न: (3.1) Continued (जारी)

(8) Promotional Roles →

↳ Release financial stability Report

↳ Gauge economic growth of company.

(9) provide a dividend to govt for fiscal stimulus

— x — x —

सभी प्रश्न में 03 उप प्रश्न हैं प्रत्येक प्रश्न में 15 अंकों का अंक है। सभी प्रश्न उत्तर देने में 15 मिनट का समय देना है। सभी प्रश्न उत्तर देने में प्रत्येक प्रश्न में 15 (पन्द्रह) अंकों का है।
 (There are 03 sub-question in the question. Each question carries 15 marks. All questions are compulsory. The time allowed for the candidates is to be made explicitly. Each question carries 15 (16, commat).

National Development Council

- * It setup in 1950's, during Nehruvian Era
- * It plans, coordinate & monitor various developmental plans prepared by planning commission.
- * It is based on socialist economic model
- * Based on Top-down approach where planning is done at central level i.e. top level of hierarchy.
- * It approves & implement the plans prepared by planning commission
- * It includes members of state, from state legislature, experts to gauge on technical front.

प्रश्न-3
Question: 3

इस प्रश्न में 03 भागों में एक विकल्प का उत्तर अधिकतम 300 शब्दों में देना है। सभी भागों में प्रत्येक प्रश्न में आंतरिक विकल्प भी है। कृपया 1 भाग आंतरिक विकल्प का उत्तर दे रहे हैं। उत्तर शब्दों में लिखें।
There are 03 sub-questions in this question, each has to be answered in maximum 300 words. There is also an internal option in every question. You have to the internal option of the candidates is to be and, separately but in the answer. Each question carries 15 marks each.

(3.2) Continued (जारी)

* It is an Example of cooperative federalism.

* Help in interagency coordination + technical advisory from experts.

* Various goals taken into consideration include →

- Poverty Removal
- Inclusive growth
- Unemployment Removal
- Capital goods formation
- Self reliance
- Technological innovation.

————— x —————

प्रश्नोत्तर पुस्तिका वारकोड/QR CODE/ Page No. -23
SECTION - A
सं. 33
There are 10 questions in this section, each has to be answered in maximum 300 words. The questions are of short answer type. The answer to the internal option of the candidates will be of equal weightage. Each question carries 10 marks.

Q. 3-3

→ Skill development plan.

* Skill development plan is a measure for improving the skills of human resource of country through training & education.

* Skill development plan aimed at providing and developing capacity of manpower to meet skilled labour force demand of industry.

* To make people self reliant through vocational training & certificated → to boost self employment capacity.

* steps taken in this direction include → Prakashal Vikalp Yojana, Jan Shiksha Sansthan, etc.

SECTION - A

खंड-3F

प्रश्नोत्तर पुस्तिका का उत्तर अधिकतम 300 शब्दों में देना है। प्रश्नों के उत्तरों में संदर्भित तथ्यों का उचित उपयोग करना आवश्यक है। प्रश्नों के उत्तरों में सही तथ्यों का उचित उपयोग करना आवश्यक है। प्रश्नों के उत्तरों में सही तथ्यों का उचित उपयोग करना आवश्यक है।

* take steps to increase the labour force participation rate of women.

* To provide National Skill Qualification framework for unified level of skilling & quality

STAR program is aimed at giving a boost skill development through Training and Apprenticeship at industries.

* Make workforce skilled through industry led initiatives, guided by market demands

* Program will help to increase skilled labour participation rate in workforce, which currently accounts only 6% of total.

प्रश्न-३ में एक ही प्रश्न है प्रत्येक प्रश्न का उत्तर अधिकतम १०० शब्दों में होना चाहिए और प्रत्येक प्रश्न में अंकीय विकल्प भी है अभ्यर्थी जिस आंतरिक विकल्प का उत्तर दे रहे है उसका सही उत्तर उत्तर के समक्ष अनिवार्यतः करें। प्रत्येक प्रश्न का उत्तर १०० शब्दों का है।

Answer the question in this question. Each has to be answered in not more than 100 words and there are multiple choice options are mandatory. There is also an internal option in every question. The answer to the internal option of the question is to be written separately before the answer. Each answer should not exceed 100 words marks.

प्रश्न-३ का उत्तर जारी।

* ~~The~~ help in achieving India's aim of becoming skill capital of world

India being a demographically young country with more than 60% youth population - such initiative can help India become \$5 trillion economy.

SECTION - B

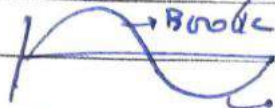
खंड-ब

इस प्रश्न में 15 अतिल्पुत्तरीय उप प्रश्न हैं। प्र. शेष. 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 sub-questions. Answer each question in maximum 15 to 20 words. All questions are compulsory. Each question carries 03 (Three) Mark.

Cyclical Unemployment

Unemployment in Economy due to Economic growth cycle → During Bust period of Economy (Recession)



TRY SEM
Bust → cyclical unEmp.

It is 1970's initiative to Emp improve employment prospectus of country.

Cash credit

- It is lending activity undertaken in Cash form or currency.
- It is widely prevalent in informal lending. May lead to money lender's debt trap

Cash Reserve Ratio - is a statutory Requirement to maintain Reserve by Bank - mandated by RBI • Under RBI act 1935 • Act as Buffer during Bank

Multidimensional poverty Index. RMI

It is measure of poverty not just in monetary terms but include access to basic resources & services like Health, nutrition, Education. • It is released by UNDP.

SECTION - B

खंड - 'ब'

प्रश्न 1 इस प्रश्न में 15 अति-शुल्कीय 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।
 Question 1 This question contains 15 very short type subquestions. Answer each question in maximum of 15 to 20 words. All questions are compulsory. Each question carries 03 (Three) Marks.

प्रश्न (177) Tendulkar Committee

उत्तर

- Formed in 2007 to provide measure to calculate poverty in India.
- It suggested to calculate poverty on basis of monetary consumption value.

प्रश्न (178) Credit Money.

उत्तर

- It is the amount of money gain through debt activities by govt Bank.

प्रश्न (179) Gilt fund

उत्तर

- It is fund consisting of government treasury of a country. Central Bank of a country issue gilt edged security of this fund on govt behalf. It has high valued Bonds

प्रश्न (180) Green finance

उत्तर

- ↳ Financing activity done in environmentally sustainable & sound practices called green finance.
- Eg. fund for Afforestation, solar project

प्रश्न (181) Zero net wid.

उत्तर

SECTION - B

खंड-'ब'

इस प्रश्न में 15 अतिव्युत्पीय इव प्रश्न है प्रत्येक प्रश्न का उत्तर अधिकतम 15 से 20 शब्दों में देना है। सभी प्रश्न अनिवार्य है। प्रत्येक प्रश्न 03 अंक का है।

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

3x15= 45

प्रश्न (11)

suakshman kaay akaram

उत्तर

पू. अंक - 03

प्रश्न (12)

उत्तर

पू. अंक - 03

प्रश्न (13)

GAR

उत्तर

- General anti avoidance regulation -
- to stimulate fair marketing practices
- Company can approach prior → to get clarification on tax & pricing

पू. अंक - 03

प्रश्न (14)

GST

उत्तर

Goods & services Tax → by 101st constitution amendment Act 2017. • Concept → one nation one tax • Indirect destination based tax on good & services marketed in a country

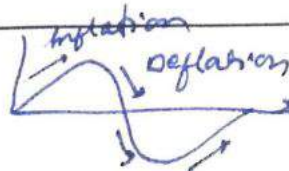
पू. अंक - 03

प्रश्न (15)

Deflation.

उत्तर

- The slow rate of inflation / declining trend of inflation in an Economy is termed as deflation.
- If declining trend continue > 3 quarters then called deflation.
- Unemployment rises.



पू. अंक - 03

निम्नलिखित में से कित्हीं 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

प्रश्न 221

Q SFB

* Small finance Bank → Established for ~~setup~~ small financing/credit needs of people

* Eligibility → any person with >200 crore Capital + 10 yrs Experience in banking can apply for Payment Bank

* Based on Recommendation of Usha Thorat Committee

* Under Regulation of RBI

* Limit on Debit & Lending activities of Banks

* Help in financial inclusion

* addressing regional disparity & Income distribution in country

SECTION - B

खंड- 'ब'

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

6x10=

पू.म = 0

प्रश्न: (2.3)

Gender Budget

उत्तर :

- * Expenditure & Receipts on steps & programmes towards women empowerment and reducing Gender Gap are counted in Gender Budget.
- Any govt schemes with > 33% of its for women issue are counted in gender Budget.
- It prevent government efforts towards Gender Equality Enshrined in article 14, Art 15, Art 16 of Constitution.
- It helps assessing the government policy direction, further measures required & outcome of a program.

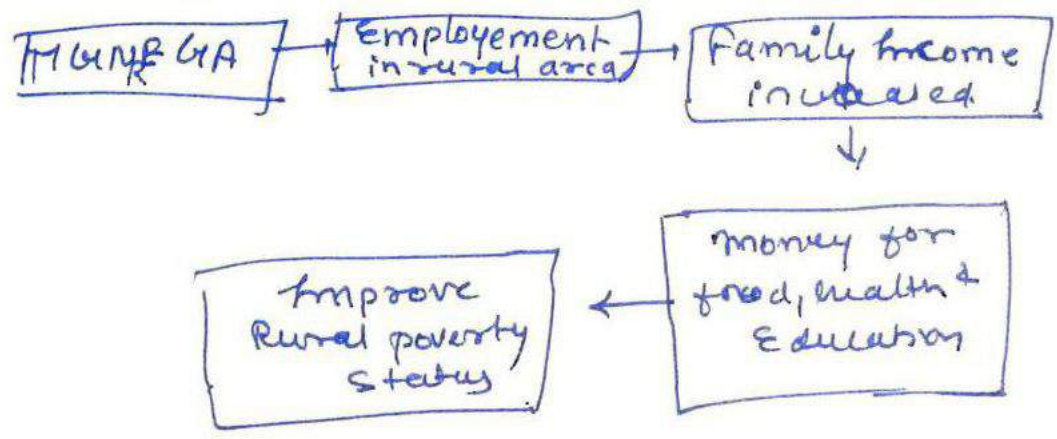
SECTION-B

प्रश्न-2 निम्नलिखित में से किन्हीं 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 not more than 100 words. Each question carries 6 (Six) marks.

प्रश्न-2

Q. MGNREGA & Rural Poverty

- Mahatma Gandhi National Rural Employment guarantee act came in 2005
- aim → provide unskilled guaranteed 100 days labour in rural areas
- people are entitle for Unemployment allowance if work not provided for more than 15 days of application
- Rural poverty → according to report more than >65% of poor people live in Rural area.



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



Q. Economic development

→ Economic development is the measure of Economic growth (quantitative) + level of increase in Quality of Life of people, + infrastructure creation + income distribution.

→ It is a Qualitative term.

→ Purchasing Power Parity is an apt measurement parameter of Eco development.

→ Ind holds 3rd position world wide in terms of Purchasing Power parity.

→ It signify income distribution among people and per person rise in income level of people.

SECTION - B

खंड-'ब'

प्रश्न: 2 निम्नलिखित में से किसी 10 प्रश्नों के उत्तर अधिकतम 100 शब्दों में लिखिए। प्रश्नों पर प्रत्येक उत्तर 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.

प्रश्न: (2.7)

Q. air traffic - MP

उत्तर

- 1st air traffic service in MP started in 1950's from Indore to Gwalior
- MP has 5 international air port in a state
 - Raja Bhoj Bhopal
 - Shriya Bai Indore
 - Khajuraho
 - Gwalior
 - Jabalpur
- MP commands huge air traffic & Cargo traffic
- Indore air port connect to northern part dry port of MP
- UDAN scheme of govt is further boosting regional connectivity & making air transport affordable for common people
- air transport contribute large share of earn money in state's Economy.

SECTION - B
खंड - 'ब'

प्रश्न: 2
निम्नलिखित में से किन्हीं 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.

0x19 - 60

4 50 - 06

कक्षा (28)

Q. Road dev - MP.

- MP hold > 23000km² Road length in the state
- NH7 is the longest & NH3 busiest National highway of state - connecting Agra to Mumbai.
- North south Corridor is proposed to pass through state → give impetus to State Economy.
- Being a landlocked state → Road hold large density of freight traffic
- Roadways provide door to door connectivity in the state
- Roadways help in connecting mines to market (Diamond to Jabalpur from Panna)
- Contribute to Economic development through improving social status → providing village connectivity for health & Education.
- PM Gram Sadak Yojana proved to be a tremendous success in state.

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

प्रश्न (2.9)

Q. Quality of Employment

- Employment is key indicator of socio economic development.
- According to Report >40% of graduate Indian youth lack employability.
- Quality of Employment lead to Voluntary Unemployment
- Case → eg PhD holder apply for Peon Post
- Quality Employment → Matching Job with respect to skill set & qualification of person
- Lead to Jobless growth of country
- Graduates facing shortage of job in skilled sector → lead to distress.
- Due to lack of job in skilled sector lead → overburden of agriculture →
- Rise of antisocial activities, eg. B.C. graduate joined ISIS.

खंड-ब

प्रश्न-2
किसी विषय 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.

Q Competition Commission of India

Competition Commission of India was set up to promote fair & transparent ~~market~~ trade practices in market.

- function →
- prevent monopoly of market
 - check cartelisation among vendors
 - protect customer from fraud
 - check adulteration & fair weights & measure
 - check collusion between industry & supermarket chain to sell goods at cheap rates.
Eg. Amazon can't have its own production
 - check excessive discount & rate cut by seller for profit

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

प्रश्न (2.111)

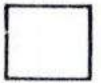
Q. PSB

- Public sector Bank are Government owned Entity, where govt own > 51% share
- They are listed under 2nd schedule of RBI act
- They work towards financial inclusion, Expanding credit coverage, door step banking, credit availability, etc
- They are mandated to setup 25% Branch in rural areas
- Example - SBI, LICCI, HDRC.
- Recently; PSB are facing high NPA problem ~~was~~ thus ^{some} put under prompt corrective action of RBI
- All managing & direction works of PSB are under taken by Board of directors
- Boards of directors of PSB selected by Bank Board Bureau.

Write the answers of any ten of the following questions in maximum 100 words in Marathi. प्रत्येक प्रश्न 6 (छड) अंकांचा आहे.
 Write the answers of any ten of the following questions in maximum 100 words. Each question carries 6 (Six) marks.

6x10 = 60

पृ. नं. 06



Q. 12

Q. 1000

→ Kisan Credit Card issued to farmer to avail cash for input, mechanisation & irrigation or infrastructural cost related to agriculture or personal cause.

→ It help in credit availability to farmers easyly & at nominal interest rate

→ It save farmer's from informal money lender's debt trap & curb suicide

→ Help in improve in agricultural productivity

→ It can be issue by an PSB.

SECTION - B

संक्षेप

इस प्रश्न में 03 उप प्रश्न हैं परंतु प्रश्न का स्वर संक्षेप में उत्तर में देना है। सभी प्रश्न अतिव्यापक हैं।
 प्रश्न 3 के विकल्पों में से अभ्यर्थी जिस आंतरिक विकल्प का चुनाव करे उसे प्रश्न स्पष्ट उल्लेख उत्तर के समक्ष संक्षेप में लिखना है।
 प्रश्न 15 (पन्द्रह) अंकों का है।
 Question: 3 There are 03 sub-question in this question. Each has to be answered in not more than 100 words. All questions are mandatory. You have to select an internal option in every question. The answer to the internal question the candidate has to be made explicitly before the question carries 15 (fifteen) marks.

प्रश्न: (3.11)

Q Current Capital Mkt

उत्तर :

Current Capital Market is an arrangement where buying and selling of shares and Bonds takes place which have maturity of more than 1 year.

- Role → It provide mechanism to connect company to investors
- It help in mobilisation of saving & investment
- provide Easy way for household to Earn profit apart from Bank interest

प्रश्नोत्तर पुस्तिका में प्रत्येक प्रश्न का उत्तर अधिकतम 100 शब्दों में देना है। प्रश्नों का उत्तर लिखने में प्रत्येक प्रश्न में आंतरिक विकल्प भी है।
प्रश्नोत्तर पुस्तिका में प्रत्येक प्रश्न का उत्तर दे रहे हैं। उत्तरों में प्रश्न के उत्तर को सही ढंग से लिखना है। प्रश्नों का उत्तर लिखने में प्रत्येक प्रश्न में आंतरिक विकल्प भी है।
In this question, each has to be answered in maximum 100 words. There is also an internal option in every question. The internal option of the candidates is to be made as per the instructions given in the question paper. There is also an internal option in every question.

प्रश्न (3) (C) Continued (जारी)

- lead in crease in capital formation of country
- Help mobilize money for long term projects as it has long in lock in period of money.
- Also helps to attract FDI & FPI
- help in improving forex reserve of country.

Issues → As the money is locked for more than 1yr → So less *liquidity of bonds & shares

→ Risk of company going in loss and hence risk on Return

SECTION-B

खंड-ब

प्रश्न 3. इस प्रश्न में एक या दो अल्पक प्रश्न का उत्तर अधिकतम 300 शब्दों में देना है। प्रश्न प्रश्न में दिए गए प्रश्न में आंतरिक विकल्प भी है।
 अल्पक प्रश्न आंतरिक विकल्प का उत्तर देने है उसका स्पष्ट उल्लेख उत्तर के प्रश्न अतिवाचक है। प्रश्न प्रश्न 15 (पन्द्रह) अंकों का है।
 Question 3 This question contains one or two short questions which has to be answered in maximum 300 words. All the questions are compulsory. There is also an internal choice question in the question. The total marks for this question is fifteen marks.

प्रश्न: (3.1) Continued (जारी)

↳ Risk of Recession in Economy
 in long run → may decrease
 Bond yield

↳ Insolvency & Bankruptcy
 of company.

SEBI regulate capital market
 & provide regulation &
 mechanism to overcome
 challenges. like

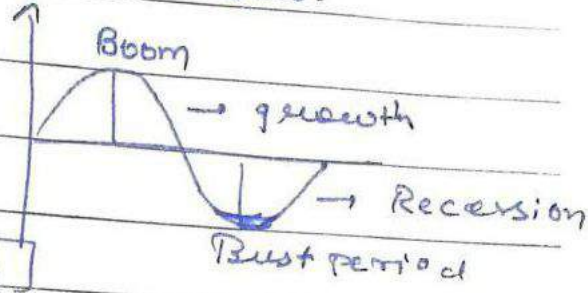
← ————— →

खंड-ब
There is a question in this question paper. The answer is given in the answer book. All the questions are to be answered in the answer book. The answer to the question should be made explicitly before the answer. Each part of the question is to be answered separately.

3x15=45

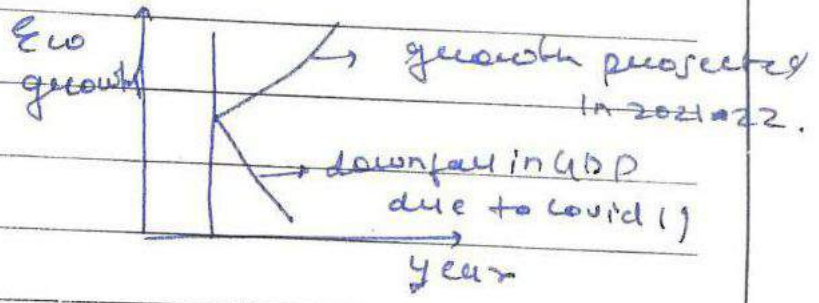
प्रश्न (3.2) Q/ Current trends

उत्तर : Economy of a country is composed of cycle of Boom & Bust



Economic Growth

According to Economic Survey 2020-21 due to Covid 19 → Economic growth will have a K-shaped Recovery



Unemployment → Due to pandemic there is >40% jobless occurred in MSME sector according to Reports. But government initiatives like Aatmanirbhar Bharat → creating path for Employment Opportunity.

SECTION-B

खंड-ब

प्रश्न 3. इस प्रश्न में 03 उप प्रश्न हैं, प्रत्येक प्रश्न का उत्तर अधिकतम 100 शब्दों में देना है। सभी प्रश्न उत्तरिय हैं। प्रत्येक प्रश्न में 10 अंकों का अंक है।
 अभ्यर्थी जिस आंतरिक शिफ्ट का उत्तर देना है, उसका उपाह्व प्रश्न का के अंकश उचितवर्त करे। प्रत्येक प्रश्न में 10 अंकों का अंक है।
 Question: 3 There are 03 sub-questions in this question. Each question has a maximum of 100 words. All questions are answerable. Each question has 10 marks.
 Question: The answer to the internal of the question should be written in the space before the answer. Each question has 10 marks.

13.2) Continued (जारी)

Poverty → Pradhan mantri gau's kalyan yojana, Pradhan mantri shram yoj; madhan yojana were steps taken by govt to counter pandemic induced poverty.

Infrastructure → India has largest rail network & huge density of road network - 4th in the world.

With in augumentation of Roa Atal Road tunnel & Bogibeel Bridge → country is expanding its reach.

Forex → There is surge in forex reserve of RBI due to NRI transfers.

+ FDI incoming from MNC's opening their subsidiary in India Eg. Apple

SECTION-B
प्रश्न-2: इस प्रश्न में प्रत्येक प्रश्न का उत्तर अधिकतम दो पंक्तियों में देना है। प्रत्येक प्रश्न में आंतरिक विकल्प भी है।
प्रश्न-2: इस प्रश्न में प्रत्येक प्रश्न का उत्तर अधिकतम दो पंक्तियों में देना है। प्रत्येक प्रश्न में आंतरिक विकल्प भी है।
In this question each has to be answered in two lines. There is also an internal option in every question. The answer to the internal option of the candidates is to be marked. (15 marks) (Fifteen marks)

प्रश्न-2 (अंतर)

Tunes, with some Isoberg like Shackle.
Country is on path of improvement
Admanirbhan Bharat package
is further reinforcing the growth

SECTION-B

प्रश्न-ब

प्रश्न 3
Question: 3

इस प्रश्न में एक या दो प्रश्न हैं, परन्तु प्रश्न का कोई भी अंश उत्तर देने के लिए नहीं पूरा किया जा सकता है। प्रत्येक प्रश्न में 10 अंकों का अंक है।
अथवा/ There are 1 or 2 questions in this question, but you have to answer any one of them. The answer to each question should not be less than 10 marks. The answer to the internal question should not be less than 10 marks. Each question carries 10 marks.

सूच (3.3)

Q Financial Inclusion

374

Financial Inclusion is develop
Economic & social development
of a country including all the
the sections of society.

It Embarks for Equitable &
Encompassing distribution of profit
& growth Encompassing all the
people of country.

The idea is Enshined in
Gandhiji's Ideal " Sauvodaya through
Antyodaya"

(Significance)

- ① Equitable distribution of
Resources help improve
India's rank in Income
inequality Index

Q24.3

Question 3

Q24.3 (1.3) Continued (50R)

- ② Help improve human development of a country.
- ③ Make Basic facilities (Health, Education) Accessible & Affordable to people
- ④ Help creating human capital & tapping demographic dividend of country with >60% workforce
- ⑤ Help mobilizing savings of household towards capital formation.
- ⑥ Achieve mantra of "Less Cash Economy"
- ⑦ Counter Rural distress & farmer suicide through Easy Credit availability. & through KCC
- ⑧ Help in indigitizing Digital

SECTION-B

खंड-'ब'

प्रश्न: 3

Question: 3

इस प्रश्न में 3 उप-प्रश्न हैं। प्रत्येक उप-प्रश्न का उत्तर अधिकतम 100 शब्दों में देना है। सभी प्रश्न संक्षेप में उत्तर देना आवश्यक है।
 There are 3 sub-questions in this question. Each sub-question should be answered in maximum 100 words. All questions are mandatory. The answers should be brief and concise.

प्रश्न: (3.3) Continued (जारी)

Economy

(9) Upliftment of weaker sections like tribals, ST, ST women.

(10) generate income source to people through interest rate paid

(11) Help Beneficiary avail Government schemes. — like National Social Assistance programme, PANCH-LAKH-DBT.

(12) Reduce Corruptions & siphoning of funds of assistance schemes.

Thus income financial inclusion is of paramount importance in achieving SDG 2 & SDG 1 & SDG 3 (Hunger, Poverty, Health).