

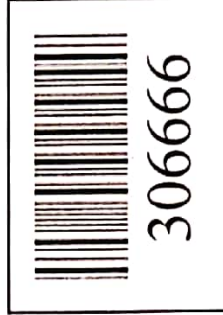


कौटिल्य एकेडमी

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

नमूनार्थ प्रश्नोत्तर पुस्तिका
Sample Question Answer Booklet

PART - B



Paper Code
GS-III

PART - B

Paper Code
GS-III



30 Jan 2021

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

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रोल नंबर शब्दों में लिखें -

नाम Aanshika Gupta

अभ्यर्थी द्वारा सावधानीपूर्वक भरा जावे।

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

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

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वीक्षक द्वारा भरा जावे।

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





कौटिल्य एकेडमी

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

SECTION -A

खंड - 'अ'

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

3x15=45

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

प्रश्न (1.1) व्यवसायी फसलें (Commercial Crops)

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

पू./M = 03

प्राप्तंक

प्रश्न (1.2) ट्रेजरी बिल्स (Treasury bills)

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

पू./M = 03

प्राप्तंक

प्रश्न (1.3) घर्षणात्मक बेरोजगारी (Frictional Unemployment)

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

पू./M = 03

प्राप्तंक

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

उत्तर: Voluntary Subsidy Surrender programme of for LRE cancellation by APZ
Rs 1500 crore of subsidy was given up.

पू./M = 03

प्राप्तंक

प्रश्न (1.5) अमृत (AMRUT)

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

पू./M = 03

प्राप्तंक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 4

SECTION - A

खंड - 'अ'

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

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

3x15=45

प्रश्न (1.6) इंद्रधनुष योजना (Indradhanush Scheme)

उत्तर: Mission Mode Scheme for Rejuvenation of Banking Sector.
- Internal reforms, Twin Balance sheet issue etc are taken up.

पू./M = 03

प्राप्तक

प्रश्न (1.7) फसल सघनता (Crop Density)

उत्तर: Cropping Density = $\frac{\text{Gross Cropped area}}{\text{Net sown area}}$
→ Increases if multiple crops are grown in various seasons on same land

पू./M = 03

प्राप्तक

प्रश्न (1.8) रेचिंग खेती (Reaching farming)

उत्तर: Reaching farming - Combines farming and animal husbandary. Crop residue act as fodder to animals.

पू./M = 03

प्राप्तक

प्रश्न (1.9) सिडबी (SIDBI)

उत्तर: Small industry Development Bank. provides for micro finance to upcomi industries. low Interest rates and targeted approach

पू./M = 03

प्राप्तक

प्रश्न (1.10) राजकोषीय घाटा (Fiscal deficit)

उत्तर: Fiscal deficit is difference in Total Receipt (Revenue + Capital - Borrowing) and Total Expenditure of Govt.
It doesnot includes External Borrowings.

पू./M = 03

प्राप्तक



कौटिल्य एकेडमी

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

SECTION - A

खंड - 'अ'

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

3x15=45

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

प्रश्न (1.11) मानव पूंजी (Human capital)

उत्तर:

Human capital is human being as means of production or economic contributor.

for example - Labour for production, IT program for service delivery etc.

पू./M = 03

प्राप्तक

प्रश्न (1.12) ग्रामोद्योग (Village industry)

उत्तर:

Rural Based industry mostly under small and household category relying on agro produce for raw material. Essential for Employment & Women Empowerment

पू./M = 03

प्राप्तक

प्रश्न (1.13) खाद्य सुरक्षा (Food Security)

उत्तर:

Is food sufficiency dubbed with Reach of food its accessibility and Nutrition angle

पू./M = 03

प्राप्तक

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

उत्तर:

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

पू./M = 03

प्राप्तक

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

उत्तर:

Duty against Import which is deliberately subsidised, is at lower rates and is predatory to domestic industries.

पू./M = 03

प्राप्तक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 6

SECTION - A

खंड - 'अ'

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

6x10=60

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

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

What is the Aadhar ? and why is it important

उत्तर :

Govt of India came up with landmark system in service delivery for beneficiary identification. Known as Aadhar.

→ It generate a unique Identification number based on personal information.

→ It is full proof as based on Biometrics like Iris scan and finger print.

Importance of Aadhar -

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

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

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

Comment on U.P.I.

उत्तर :

पू./M = 06

प्राप्तक

पू./M = 06

प्राप्तक



SECTION - A
खंड - 'अ'

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

6x10=60

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

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

Critically analyse HDI

उत्तर :

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

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

पू./M = 06

प्राप्तिक

प्रश्न (2.4) भारत में हुए बैंकों के विकास पर प्रकाश डालिये।

Highlight the development of banks in India.

उत्तर :

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

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

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

पू./M = 06

प्राप्तिक



कौटिल्य एकेडमी

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

SECTION - A

खंड - 'अ'

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

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

6x10=60

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

पू./M = 06

प्राप्तंक

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

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

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

पू./M = 06

प्राप्तंक

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

- It ~~not~~ includes industrial raw material and products like Steel, Cement, Refinery products etc.
- It signifies high cost of cost fluctuation endured to suppliers and not normal consumer.
- Its ideal range is considered between 2 to 6%.

WPI dubbed with CPI are commonly used in the country.



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।

6x10=60

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

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

पू./M = 06

प्राप्तक

उत्तर :

The shame was envisaged in late 90s with dual purpose of Rural development and Employment generation. As India was to emerge into new millennium. Components -

- Self employment to Rural Youth
- Small credit availability
- Skill training on basic skills.

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

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

पू./M = 06

प्राप्तक

उत्तर :

Blank lines for writing the answer to Question 2.8.



कौटिल्य एकेडमी

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

SECTION - A

खंड - 'अ'

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

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

6x10=60

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

पू./M = 06

प्राप्तक

उत्तर: Economy of Madhya Pradesh is dominated by agriculture in terms of employment with nearly 60% of workforce dependent. Its contribution in state GDP is around 20%.

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

प्रश्न (2.10) स्पेशल इकोनॉमिक जोन की व्याख्या कीजिए।

Explain the Special Economic Zone.

पू./M = 06

प्राप्तक

उत्तर: Special Economic Zone are zone created as specially to boost economic production and also in the country they have -

- Rebated and near zero tax structure
- State of the art infrastructure facility
- Economies of scale for optimal utilization of resources.

Provision of subsidised electricity.
They help provide conducive environment for industries and services boost economic growth.



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 11

SECTION - A
खंड - 'अ'

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

6x10=60

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

पू./M = 06

प्रश्न (2.11) 'मर्चेन्ट बैंकिंग पर टिप्पणी कीजिए।

Comment on merchant banking.

उत्तर:

Merchant Banking is Branch of Banking which is apart from dealing with loans and deposits, Bank indulges in other activities like -

- Insurance and product services
- Mutual funds, Hedge funds and other kind of portfolio investment
- Payment systems, Reward points etc.

This is suitable for investors and generates excess income for banks as well. Example ICICI Prudential, SBI life etc.

प्राप्तक

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

Explain the importance of Singrauli region of Madhya Pradesh.

उत्तर:

Singrauli is Eastern most district in Madhya Pradesh and has significant as -

- Energy capital of state with high capacity Thermal Power plant
- This energy capacity is enable due to presence of high quality coal seams in the region which are some of the largest in India.
- It provides energy to Baghelkhand Bundelkhan region and some of it is exported generating revenue for state exchequer.

पू./M = 06

प्राप्तक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 12

SECTION - A

खंड - 'अ'

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

15x3=45

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

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

पृ./M = 15



प्राप्तक

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

• Monetary policy formulation -
whether to increase money supply
in the economy or decrease it
(Dear money or cheap money policy)
It is done through various
instruments like

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

• Stability of Economy and Banking
sector -

- Publishes list of Schedule Commercial
Banks
- Indirectly influence Banks



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

प्रश्न (3.1) Continued (जारी)

lending rate through monetary policy instrument
- CRR and SLR ensures Banks financial stability at time of crisis.
- Oversees Banking sector through 'persuasive measures' as well.

• Maintainance of Foreign Exchange reserve of India
- In the form of foreign currency
- Gold
- Special drawing rights etc

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



SECTION - A

खंड - 'अ'

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

प्रश्न (3.1) Continued (जारी)

- Serves as lender to Banks through Repo and Reverse Repo rate.
- Is ~~not~~ ultimate lender to State and Central Government
- Reviews and maintaining Rs/pee exchange rate

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



SECTION - A
खंड - 'अ'

प्रश्न 3.

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

15x3=45

Question 2.

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

प्रश्न (3.2) राष्ट्रीय विकास परिषद क्या है एवं इसके उद्देश्य बताइए।

What is the National Development Council and state its objectives.

पृ./M = 15

प्राप्तंक

उत्तर :

National Development Council was formed through a resolution of Government in 1951. ~~also to~~

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

Functions -

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

- Set out developmental agenda of country and various States and incorporate that in plan formulation.

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



SECTION - A
खंड-'अ'

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

प्रश्न (3.2) Continued (जारी)

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

But over the years NDC took a back stage, its



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 ह्वकल्प है।
अप्यार्थी जिस आंतरिक विकल्प का उत्तर दे रहे हैं उसका स्पष्ट उल्लेख उत्तर के समक्ष अनिवार्य करें। प्रत्येक प्रश्न 15 (पन्द्रह) अंकों का है। 15x3=45
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प्रश्न (3.2) Continued (जारी)

Federal Nature was shunned
and Planning Commission took
forefront. #

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

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



SECTION - A

खंड - 'अ'

प्रश्न 3.

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

15x3=45

Question 2.

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

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

पू./M = 15

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

प्राप्तक

उत्तर :

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

National skill development plan is right step in this direction

Objectives-

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



SECTION - A

खंड - 'अ'

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

15x3=45

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

प्रश्न (3.3) Continued (जारी)

Industrial demand.

- Setting up of Pradhani Mantri Kausal Vikas Kendra in Urban and Rural areas.
- New Apprenticeship programmes for practical knowledge etc.



SECTION - B

खंड - 'ब'

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

3x15=45

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

प्रश्न (1.1) चक्रीय बेरोजगारी (Cyclical Unemployment)

उत्तर: - Seasonal or Yearly in Nature
embodied by phases of employment &
unemployment.
- Example Agriculture labours

पू./M = 03

प्राप्तंक

प्रश्न (1.2) ट्राई सेम (TRYSEM)

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

पू./M = 03

प्राप्तंक

प्रश्न (1.3) नकद साख (Cash Credit)

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

पू./M = 03

प्राप्तंक

प्रश्न (1.4) सी.आर.आर. (C.R.R.)

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

पू./M = 03

प्राप्तंक

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

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

पू./M = 03

प्राप्तंक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 22

SECTION -B

खंड- 'ब'

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

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

3x15=45

प्रश्न (1.6) तेंदुलकर कमेटी (Tendulkar committee)

उत्तर: On poverty determination.
- 21.1% of popn is Below poverty line
as per committee report.

पू./M = 03

प्राप्तांक

प्रश्न (1.7) साख मुद्रा (Credit Money)

उत्तर: _____

पू./M = 03

प्राप्तांक

प्रश्न (1.8) गिल्ट फंड (Gilt Fund)

उत्तर: Funds that invest in Government
securities.

पू./M = 03

प्राप्तांक

प्रश्न (1.9) ग्रीन वित्त (Green Finance)

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

पू./M = 03

प्राप्तांक

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

उत्तर: When external borrowings are
zero.

पू./M = 03

प्राप्तांक



कौटिल्य एकेडमी

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

SECTION -B

खंड - 'ब'

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

3x15=45

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

प्रश्न (1.11) स्वाभिमान कार्यक्रम (Swabhiman Karyakram)

उत्तर :

पू./M = 03

प्राप्तंक

प्रश्न (1.12) बोन्साई (Bonsai)

उत्तर :

Dwarfed trees or Miniature
version of giant trees artificially
propagated

पू./M = 03

प्राप्तंक

प्रश्न (1.13) गार (GAAR)

उत्तर :

General anti avoidance rule, to
prevent tax avoidance by
multinationals not based in
India.

पू./M = 03

प्राप्तंक

प्रश्न (1.14) वस्तु एवं सेवाकर (GST)

उत्तर :

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

पू./M = 03

प्राप्तंक

प्रश्न (1.15) मुद्रा अव्यस्थिति (Deflation)

उत्तर :

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

पू./M = 03

प्राप्तंक



कौटिल्य एकेडमी

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

SECTION - B

खंड - 'ब'

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

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

6x10=60

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

पू./M = 06

प्राप्तंक

उत्तर :

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

What is meant by Small Finance Bank?

पू./M = 06

उत्तर :

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

प्राप्तंक

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

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

They are loosely regulated by RBI



SECTION -B
खंड- 'ब'

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

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

6x10=60

प्रश्न (2.3) जेंडर बजट क्या है ?

What is a Gender Budget?

उत्तर : Gender Budget implies to
Gender sensitive Budgeting which
focuses on -

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

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

प्रश्न (2.4) त्रिनेत्र से क्या आशय है ?

What does Trinetra mean?

उत्तर : _____

पू./M = 06

प्राप्तंक

पू./M = 06

प्राप्तंक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 26

SECTION - B

खंड - 'ब'

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

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

6x10=60

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

पू./M = 06

प्राप्तक

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

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

Hence Need to Revamp the Policy.

प्रश्न (2.6) आर्थिक विकास से क्या आशय है ?

What is meant by economic development ?

पू./M = 06

प्राप्तक

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

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

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



SECTION - B
खंड - 'ब'

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

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

6x10=60

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

पू./M = 06

प्राप्तंक

उत्तर :

Madhya Pradesh has 5 National and three international airports - Bhopal, Indore, Gwalior, Jabalpur and Khajuraho.
- The air traffic has witnessed increase in recent years, with few direct international flights at Indore as well.
- M.P has potential due to vast land and strategic location for connecting flights.

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

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

पू./M = 06

प्राप्तंक

उत्तर :

Madhya Pradesh has moderate road density but only 2% of roads comprise of National highway. Importance of Road traffic in M.P are
- Door to Door delivery of goods services and connectivity
- Rapid industrialisation
- Development and connectivity of Rural areas.
- Further endorse M.P as logistic hub of India due to its central position.
Dense forest and uneven terrain are some road blocks in connectivity.



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 28

SECTION - B

खंड - 'ब'

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

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

6x10=60

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

पू./M = 06

प्राप्तंक

उत्तर : As India reaches its Demographic Peak
Employment generation both quantitatively
and qualitatively is most essential.
Some issues with quality of employment are -
• Unorganised sector employment
which comprises of 95% of work force
in India.
• Lower pay scale.
• Inadequate social security structure.
• Lack of self employment (as most self
employment is Agriculture related)
• Perceptibility to shocks like Global Pandemic
etc.

प्रश्न (2.10) भारतीय प्रतिस्पर्धा आयोग पर टिप्पणी कीजिए।

Comment on the Competition Commission of India.

पू./M = 06

प्राप्तंक

उत्तर : CCI is regulating body in India
which has following functions -
• Check Monopoly and or Oligopoly
of business houses in Market.
• Create a fair playing field for
all corporate players.
• Mandate on standards and quality
of service & goods delivery.
• Prevent creation of Cartels.
• Keep prices fair for consumers.
Given this there have been debates
on efficiency of CCI in preventing oligopoly
of Big Corporates.



SECTION - B
खंड - 'ब'

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

6x10=60

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

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

Write Short Note in Public Sector Banks.

उत्तर :

Public Sector banks are ~~Scheduled~~
Banking System with Majority stake
with Govt.

- State Bank of India, Punjab National Bank, Co-operative Banks etc are some Public Sector Banks.
- They are also regulated by RBI
- Their Managerial capacity lies with government
- In recent year due to Non performing assets are facing stress and Twin Balance Sheet problems.

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

Describe Kisan Credit Card Scheme.

उत्तर :

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

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

पू./M = 06

प्राप्तंक

पू./M = 06

प्राप्तंक



कौटिल्य एकेडमी

MAINS TEST PAPER - 3 PART - B / PAGE - 30

SECTION - B

खंड - 'ब'

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

3x15=45

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

Critically evaluate the current capital market.

पू./M = 15

प्राप्तंक

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

Investment in capital market is for more than one year.

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

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

Hence people prefer traditional Banking system for savings over



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प्रश्न 3.

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प्रश्न (3.1) Continued (जारी)

Capital Market

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

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



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प्रश्न 3.

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

Mention the current trends of Indian economy.

पू./M = 15

प्राप्तंक

उत्तर :

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

Some of the current trends of Indian Economy are

• Sectoral differentiation

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

approximately.

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



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प्रश्न (3.2) Continued (जारी)

• Jobless growth while pre Pandemic economy was growing at 6% on an average. Unemployment was also increasing.

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

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

• Increase in disparity as India progresses. Its Ginni coefficient also progresses showing rise in inequality.



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प्रश्न (3.2) Continued (जारी)

as per Oxfam 1% of richest Indians hold 50% of total wealth of the country.

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

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



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प्रश्न (3.3) वित्तीय समावेशन क्या है ? इसका क्या महत्व है।

What is financial inclusion? What is the significance of this.

पृ./M = 15

प्राप्तिक

उत्तर :

So as to make development inclusive, Financial Inclusion is a precursor.

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

• Availability of Banking or Small finance Bank etc.

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

• Social Security services like Pensions, Subsidy etc.

Significance of financial inclusion

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



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प्रश्न (3.3) Continued (जारी)

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



कौटिल्य एकेडमी

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प्रश्न (3.3) Continued (जारी)

• Niche banking system will help in Women empowerment for example Mahila Gramoon Bank.

• Easy delivery of Remittances will make villages prosperous &

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

Will increase online mode of transaction and reduce corruption.

Some initiatives taken are

- JAM family
- Post office Banks.
- PMGDISHA etc.
- Aadhar