

# Samyak

An Institute For Civil Services

## RAS - 23 MAINS TEST SERIES

सिद्धि - 05/A4

Time : 3 Hours

Maximum Marks : 200

भारतीय अर्थव्यवस्था, वैश्विक अर्थव्यवस्था, राजस्थान अर्थव्यवस्था  
Indian Economy, World Economy, Economy of Rajasthan

### Paper - I<sup>st</sup> (Unit-II)

Name :		MARKS	
Enroll. No.:	Part	Attempted Questions	Marks Obtained
Date of Birth :	Part - A	24	32
Medium : English	Part - B	16	40
E-mail :	Part - C	7	26½
Exam Date :	Total	47	98½
Inviligator's Signature :		Hindi: 7	English: 11
ECN:	RCN:		

### अनुदेश (Instructions)

- परीक्षा शुरू होने से पहले पुस्तिका को जाँच लें।  
Please check the booklet before commencement of the exam.
- दिये गये रिक्त स्थान में निर्देशित शब्द सीमा में उत्तर दें।  
Write the answers according to the prescribed word limit, in the space given.
- अंक योजना प्रत्येक खंड के प्रारम्भ में दी गई है।  
The marking scheme is given at the start of every section.
- परीक्षा के पश्चात् उत्तर पुस्तिका हॉल अधीक्षक को सौंप दें।  
Return the answer booklet to the hall superintendent after completing the paper.

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	REVIEW PARAMETERS	SCALE			
		Good	Above Average	Average	Below Average
1.	DOES THE ANSWER ADDRESS THE DEMAND OF THE QUESTION?				
a.	Answer Relevancy				
b.	Answer Enrichment points like use of: Key Terms/ Subject Vocabulary. Use of Commission/ report/ government publication/ judgements, etc.  Association with the Current Affairs and use of examples to explain the concept and idea		✓	✓	
2.	HOW WELL IS THE ANSWER PRESENTED?				
a.	Structure - Intro, Body, Conclusion	✓			
b.	Presentation – Using Subheadings/ points/ highlighting/ flowcharts/ diagrams/ maps				✓
c.	Language & Grammar	✓			
d.	Word limit				✓

Detailed Comments / Feedback / Suggestions for Improvement  
विस्तृत टिप्पणियाँ/फीडबैक/सुधार के लिए सुझाव :-

1. Write answers within the given space
2. Do not exceed word limit.
3. Keep some space between lines while writing answers.
- 4.
5. Write openly.
6. ~~\*\*~~ Include facts
7. Content is adequate but write it openly  
*knowledge*
8. ~~\*\*~~ Improve presentation → Draw flow charts  
*Tables*
- 9.
10. Do not write two sentence in one line.
- 11.

Note : Answer the following questions in 15 words. Each question carries 2 marks.

नोट : निम्न प्रश्नों के उत्तर 15 शब्दों में दीजिए। प्रत्येक प्रश्न 2 अंक का है।

1. भारतीय बजट में पूँजीगत प्राप्तियों के स्रोतों को उल्लेखित कीजिए-  
Mention the sources of capital receipts of the Indian budget-

1. Market borrowings like issuance of govt.
2. Loans from foreign institutions like World Bank and IMF
3. Income from shares of PSU.
4. Recovery of principal amount of loans issued to state governments.
5. Borrowings from RBI

2. 'निपुण' योजना का मुख्य उद्देश्य क्या है?  
What is the main objective of 'Nipun' scheme?

It is a skill development scheme to increase employability and to reduce employee-employer supply-demand mismatches to increase employment.

3. 'जिओ-मनरेगा'  
Geo-MGNREGA

Geo-MGNREGA includes use of inflation technology like GIS technology, geo-tagging of the work done, online verification of work done to ensure effectiveness and transparency in the scheme and to reduce fraud.

NEP  
2020

using  
Shuran  
app of  
IERS

4. 'डिजिटल बैंकिंग यूनिट्स' (DBUs)

'Digital Banking Units' (DBUs)

Specific  
to fixed  
points  
units  
or  
hubs

Digital banking units are established by partner bank to provide contact less banking service just like ATM to reduce operational cost and provide enhanced banking facilities

5. 'प्रभावी राजस्व घाटे' की परिभाषा दीजिए।

Define 'Effective Revenue Deficit'.

Effective revenue deficit is the amount left after subtracting grants received for creation of capital from revenue deficit

$$ERD = \text{Revenue deficit} - \text{Grants for creation of capital.}$$

6. किन्हीं चार 'सार्वजनिक वस्तुओं' के नाम लिखिए।

Write the names of any four 'public goods'.

public goods have the property of non-rivalrous and non-excludability.

1. Air

2. Public roads

3. Defence

4. public parks

7. 'जलवायु स्मार्ट कृषि' को परिभाषित कीजिए।

Define 'Climate Smart Agriculture'.

Climate smart agriculture is the practice of

1. Reducing the impact of climate vulnerabilities on agriculture.

2. Adaptation and mitigation strategy to increase production and make agriculture more remunerative and sustainable.

8. बजट में घोषित 'यूनिटी मॉल' की संकल्पना क्या है?

What is the concept of 'Unity Mall' announced in the budget?

9. 'गूगल टैक्स' क्या है? यह चर्चाओं में क्यों बना हुआ है?

What is 'Google Tax'? Why is it in discussions?

Google tax is the tax on digital companies by the imposed by the countries in which they conduct their activities.

It is in discussion due to ① imposition by various countries ② minimum corporate tax

③ Tax heavens ④ expanding reach of the big digital companies.

write more exact answers.

why it is in discussion & write correctly

10. 'महिला सम्मान बचत पत्र योजना' के मूल पक्ष स्पष्ट कीजिए।

Explain the basic aspects of 'Mahila Samman Bachat Patra Yojana'.

<sup>1 April 2023 to 31 March 2025</sup>  
It is a saving instrument issued by Government of India at fixed interest rate for two years. It is issued exclusively for women. The maximum amount is 2 Lakh.  
P.O.R - 7.05%

11. 'ग्रीन डिपॉजिट'

'Green Deposit'

These are the deposits which are deposited to be used for the promotion and establishment of corporation which are helping to reduce carbon footprint and reduced green house gases emission.

12. पी.एम. पोषण योजना

P.M. Poshan Yojana

This scheme is launched to meet

- Mid Day meal scheme
- ① Nutritional requirement
  - ② Basic needs
  - ③ The needs of healthy welfare
  - ④ Target of sustainable development goal (zero hunger)

13. यूरोपीय यूनियन का 'कार्बन सीमा कर' क्या है?

⑫ What is 'Carbon Border Tax' of European Union?

It is a tax imposed on products entering European market which have been manufactured using traditional energy resources and have contributed to emission of sulphur, methane etc.

*duty on imports based on amount of C emissions*

14. नीति आयोग के 'मेथेनॉल इकोनॉमी कार्यक्रम' को समझाइए।

⑫ Explain Niti Aayog's 'Methanol Economy Programme'.

Methanol economy programme is launched to reduce green house gas emissions, adopt clean form of energy, reduce excessive dependence on crude oil and petrol, to achieve targets of paris climate deal.

15. विश्व बैंक द्वारा जारी की जाने वाली किन्हीं चार रिपोर्ट के नाम लिखिए।

⑫ Write the names of any four reports issued by the World Bank.

① Ease of doing business report

② Ease of Living index

*write other reports also.*

*SEI*

16. 'वैश्विक जैव ईंधन गठबंधन'  
'Global Biofuel Alliance'

① It is an initiative at world level to increase the adoption of biofuel as an alternative to fossil fuels. It helps in providing credit to enhance bio fuel adoption and its blending with petrol & Diesel.

*work all details*

17. इंदिरा गाँधी स्मार्टफोन योजना के पहले चरण में पात्र लाभार्थियों की कौन-कौनसी श्रेणियाँ हैं?

What are the categories of beneficiaries eligible in the first phase of Indira Gandhi Smartphone Yojana?

- ① Widow Pensioners
- ② School <sup>Govt</sup> College students
- ③ Senior citizens & Girls student of govt schools
- ④ Belonging to SC & ST category
- ⑤ BPL Card holder & woman head completed work in MGNREGS

18. राजस्थान सरकार का 'डायल फ्यूचर प्रोग्राम' किस उद्देश्य से चलाया गया है?

For what purpose has 'Dial Future Program' of Rajasthan Government been run?

② It has been launched for Career Counselling of students who have passed secondary education. It provides all the opportunities students will have after opting a particular set of subjects. It will increase employability of students in coming years.



19. राजस्थान एस.डी.जी. इंडेक्स 4.0 क्या है?

What is Rajasthan SDG Index 4.0?

It is a comprehensive and 4th edition of sustainable development goal index (SDGI) based on parameters of SDG. It is released by planning department. Thunjhuni topped the SDGI 4.0.

83 indicators  
14 goals.

Jaisalmer - 1st

Bikaner - 1st  
Thunjhuni - 2nd

20. राजस्थान पालनहार योजना का उद्देश्य बताइये तथा योजनान्तर्गत मिलने वाली सहायता राशि को लिखिए?

Explain the objective of Rajasthan Palanhar Yojana and write the amount of assistance received under the scheme?

Palanhar yojana provides welfare of the child whose both parents have died / both are facing life imprisonment or death sentence / one has died and other is in jail.

1500/- per month upto age of 18. 0-6yr

2500/- per month after 18. 6-18

21. राजस्थान जल क्षेत्र आजीविका सुधार परियोजना का प्रमुख उद्देश्य रेखांकित कीजिए। यह परियोजना किसकी सहायता से संचालित की जा रही है?

Outline the main objective of Rajasthan Water Sector Livelihood Improvement Project. With whose assistance is this project being implemented?

① To provide storage of water for irrigation, and drinking water facilities.

② To provide for water conservation

③ Micro irrigation facilities

It is being implemented with the help of Asian development bank.

27 Districts

137 projects

0

22. आर्थिक समीक्षा 2022-23 के अनुसार राजस्थान एवं अखिल भारत की प्रति व्यक्ति आय प्रचलित मूल्य व स्थिर मूल्य पर बताइए।

Tell per capita income of Rajasthan and All India at current price and constant price according to the Economic Review 2022-23.

Rajasthan 156,149/- Current price  
Rajasthan India (approx) 76,000/- Constant price  
India (approx) 87,000/- Constant price

Fact check - write small figure

23. महिला एवं बाल विकास हेतु संचालित राज्य सरकार की किन्हीं चार योजनाओं के नाम बताइए।  
Name any four schemes of the state government run for women and child development.

- ① Indira Gandhi Mahitva Vandana Yojana
- ② Kalibai Bheel Medhawi Scooty distribution
- ③ Ekal Nari Pension Yojana
- ④ Mukhyamantri Nishulk Dava Yojana - provision for lactating mothers

24. सार्वजनिक वित्तीय प्रबंधन के सुदृढ़ीकरण हेतु विश्व बैंक से सहायता प्राप्त योजना के मुख्य घटक कौन-कौन से हैं?

What are the main components of the World Bank assisted scheme for strengthening public financial management?

- ① Loan term nature
- ② Developmental loans like roadways construction
- ③ Lower interest rate

25. राजस्थान मुख्यमंत्री ग्रामीण रोजगार गारंटी योजना में लाभार्थियों को कौन-कौनसे लाभ प्रदान किए जाएंगे?

What benefits will be provided to the beneficiaries under Rajasthan Chief Minister Rural Employment Guarantee Scheme?

2

① Additional 25 days of employment under MGNREGA

② Additional 100 days of employment to Kathaudi, Sahani tribes

Note : Answer the following questions in 50 words. Each question carries 5 marks.

नोट : निम्न प्रश्नों के उत्तर 50 शब्दों में दीजिए। प्रत्येक प्रश्न 5 अंक का है।

1. राजस्थान कृषि प्रसंस्करण, कृषि व्यवसाय एवं कृषि निर्यात प्रोत्साहन नीति का उद्देश्य एवं विशेषताएँ स्पष्ट कीजिए।

Explain the objective and features of Rajasthan Agricultural Processing, Agricultural Business and Agricultural Export Promotion Policy.

2

Objectives :- ① To increase competitiveness of agriculture products ② To increase the share of GVA of agriculture ③ To increase exports ④ To provide new and alternatives to traditional agriculture

Features ① Interest subvention of 5 to 8%

② Reimbursement of GST

③ Exemption from stamp duty

④ Availability of electricity at lower tariff

work introduction started on 17 Dec 2019 valid till 31 March 2020

write more features like 50% grant to all categories

grant of 50% or max of Rs 40 lakh for 111000 unit

2. गिग इकोनॉमी क्या है? राजस्थान सरकार द्वारा पारित 'गिग वर्कर्स बिल' के प्रमुख प्रावधान कौन-कौन से हैं?

What is gig economy? What are the main provisions of the 'Gig Workers Bill' passed by the Rajasthan Government?

Gig economy is a new form of which has features of both formal and informal economy and is also referred to as platform economy characterised by contractual nature of work for temporary time period.

Main provision of Gig Worker Bill:

1. Term and condition can be changed to deteriorate the condition of gig workers.
2. pre-determined and transparent revenue sharing methodology. *fund of RS 200 cr.*
3. Involvement of gig workers in key decisions concerning themselves. *Access to all security schemes*
4. Timely payment of wages to platform workers.

3. सामाजिक सुरक्षा सुनिश्चित करने में महात्मा गाँधी न्यूनतम आय गारंटी एक्ट किस प्रकार मददगार होगा? व्याख्या कीजिए।

How will Mahatma Gandhi Minimum Income Guarantee Act be helpful in ensuring social security? Explain.

Mahatma Gandhi minimum income Guarantee act provides legal right to the concept of universal basic income.

How it ensures social security? 1. It reduces the excessive exploitation of workers in factories.

2. There is a provision of provident fund and pension after a certain age.

3. It is in line with life cycle hypothesis model of Franco and Modigliani.

4. It provides penal provision in case of its violation.

5. It provides an optimal balance between labour and leisure.

6. It prohibits discrimination on the basis of religion, race, caste, etc.

2

Write example also

3

include facts also

write conclusion also

more much

4. राजस्थान एस.डी.जी. इंडेक्स क्या है? सतत विकास लक्ष्यों को सुनिश्चित करने हेतु राजस्थान में क्या संस्थागत व्यवस्थाएँ की गई हैं?

2x What is Rajasthan SDG Index? What institutional arrangements have been made in Rajasthan to ensure the Sustainable Development Goals?

Rajasthan sustainable development goals index is based on certain parameters of SDG to monitor the achievements and performance of the districts. It is launched by planning department.  
Institutional Mechanism:

1. Planning department has been made the nodal agency.
2. State level committee to monitor the progress
3. District level committee to be headed by district collector to frame district centric plans
4. Involvement of panchayat raj institutions for grass root planning.

\* SER  
\* DIF  
CDIF  
Indicator  
Framework  
\* Nodal and  
Focus  
Point Officers

5. मुख्यमंत्री जिला नवाचार निधि योजना के मूल उद्देश्यों और क्रियाविधि को स्पष्ट कीजिए।

2x Explain the basic objectives and methodology of the Chief Minister District Innovation Fund Scheme.

Objective → To provide basic infrastructure and fund for innovation in a district with democratic functioning

Methodology - Area specific plans are prepared

- performance based fund flow

- Transparent execution of the scheme

- Democratic decentralisation's planning.

Rural  
Development  
Department  
↓  
Nodal Agency  
↓  
District  
Council  
↓  
nodal Agency  
For approval  
of works.

6. 'हरित हाइड्रोजन' क्या है? राजस्थान हरित हाइड्रोजन नीति प्रारूप के प्रमुख बिंदु कौन-कौनसे हैं?  
What is 'Green Hydrogen'? What are the main points of Rajasthan Green Hydrogen Draft Policy?

Use of hydrogen to generate power which releases only water and energy without any green house gases is referred to as green hydrogen.

Rajasthan green hydrogen policy:

① Providing credit to the Companies investing in green hydrogen mission

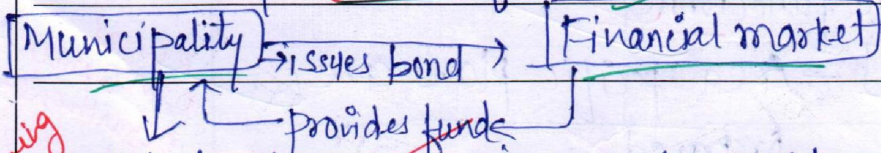
② Providing fund for research and development in the new sector

③ Interest subvention, tax credit at low rate, stamp duty exemption, reimbursement of S&T are key features of the policy

7. 'म्युनिसिपल बॉन्ड्स' किस प्रकार स्थानीय निकायों की वित्त व्यवस्था सुधारने में लाभदायक सिद्ध होंगे?

How will 'Municipal Bonds' prove beneficial in improving the finances of local bodies?

Municipal Bonds are debt-instruments issued by municipal bodies to finance various developmental activities undertaken by it. It has a fixed coupon rate, maturity date and face value.



Uses this fund to undertake infrastructure development and basic needs like water, electricity etc.

↳ Uses these infrastructure to generate revenue and provides fund to investors as the bond matures.

This is a two way beneficial scheme where municipality gets fund and investors earn interest at low risk of default.

Attainment of high returns

30% or maximum grant @ 25 crore

Target of 2000 K TPA production by 2030

24

meet borrowing requirement of various municipal bodies

8. राजकोषीय सुदृढीकरण क्या है? भारत में राजकोषीय सुदृढीकरण हेतु उठाए जाने वाले प्रमुख कदमों को स्पष्ट कीजिए।

32

What is fiscal consolidation? Explain the major steps to be taken for fiscal consolidation in India.

Fiscal consolidation refers to optimum utilisation of revenue, fiscal discipline, transparency in expenditure and to make the fiscal position sustainable (low fiscal deficits)

good Intro

Steps Taken 1. Enactment of fiscal responsibility and budget management act, 2003.

Draw flow chart

2. Reduction of off-budget borrowing

Steps that can be taken - 1. Adherence to principles

of performance budgeting 2. fiscal responsibility cell can be created to monitor the fiscal position

FRBM Act 2003

3. Increasing the year of maturity of govt securities

4. online and transparent fund flow mechanism

5. Capital expenditure and performance linked incentives

9. वृद्धिशील नकद आरक्षित अनुपात (ICRR) क्या है? हाल के दिनों में RBI द्वारा इसे अपनाने के कारण कौनसे रहे हैं?

What is incremental cash reserve ratio (ICRR)? What have been the reasons for its adoption by RBI in recent times?

Cash reserve ratio is the ~~area~~ percentage of net demand and time liabilities which commercial banks are required to deposit with central bank (RBI).

ICRR is 10% of increase in their NDTL

Incremental CRR refers to the increase in CRR requirement as the net demand and time liabilities of a bank increases

Reasons - to align with base norms

- To ensure that banks have adequate fund

to reduce credit distribution

- To reduce inflation is an effective way

- To increase monetary policy transmission

10. खाद्य प्रसंस्करण उद्योग में 'पूर्ववर्ती व अग्रवर्ती आवश्यकताओं को बिंदुवार समझाइए।  
Explain point wise the 'Pre-requisite and Additional requirements' in the food processing industry.

Food processing is a process to increase shelf life of certain perishable commodities.

Pre-requisites 1. post-harvest supply chain management 2. Cold storage facilities 3. modern and scientific ways of food processing 4. Schemes to increase production of horticulture crops 5. Signing of free trade agreement and resolving issues related to phytosanitary measures

Additional requirements 1. Transport facilities like kisan rail 2. Involvement of farmer producing organisation (FPO) 3. Availability of institutional credit at lower rate 4. Transparent and farmer friendly industrial agreements.

11. FRBM Act 2003 की समीक्षा हेतु गठित एन. के. सिंह समिति की प्रमुख सिफारिशों का उल्लेख कीजिए।  
Mention the major recommendations of the N.K. Singh Committee constituted to review the FRBM Act 2003.

N.K. Singh Committee was setup to review the FRBM Act, 2003: Major recommendations

1. Revenue deficit should be reduced to achieve fiscal frugality 0.5% by 2012-13

2. Escape clause should be used on rare occasions of 0.5% - National disaster, was structural reforms, Agriculture etc 2012

3. Finding new ways to increase revenue of government of India

4. Relaxation to fiscal deficit in rare cases

5. Performance linked incentives to state governments like power sector reform etc.

6. Centrally sponsored scheme should be restructured

3

Draw flow chart.

9

Formation of a financial council.



12. सामाजिक क्षेत्र में 'असमानता' से क्या तात्पर्य है? असमानता के किन्हीं पाँच कारणों की चर्चा करें।

③ What is meant by 'Inequality' in the social sector? Discuss any five reasons for inequality.

Inequality refers to biased opportunity in educational health income and other spheres of life in the society.

[Reasons] 1. Difference in income due to difference in skills

2. Operation of virtuous cycle (Rich) and vicious cycle (poor)

3. ~~Inadequate~~ ~~res~~ Biased resource ownership

4. "One size fits all" approach of government

5. Lack of awareness among down trodden section of the society.

Use more appropriate definition.

Use subject terminology

13. 'ई-रुपया' को परिभाषित करते हुए भारतीय बैंकिंग प्रणाली पर इसके प्रभावों का मूल्यांकन कीजिए।

③ Define 'e-Rupee' and evaluate its effects on the Indian banking system.

E-rupee is a digital form of rupee issued by Reserve Bank of India. It is akin to paper currency with sovereign guarantee. It is also known as central bank digital currency.

[Positive effects] - ① Reduces cost of transaction ② Reduces time to complete transaction ③ Increase the velocity of money in the economy ④ Transparent loan disposal mechanism ⑤ Reduced operational cost like setting up more branch with large no. of employees.

[Negative impact] ① Breach of privacy and ransomware attacks ② Issue of digital connectivity ③ Financial illiteracy may cause lower transactions ④ Increased number of non-performing assets.

Draw table of positive and negative impacts

14. 'प्रधानमंत्री विश्वकर्मा कौशल सम्मान योजना' में कामगारों के प्रोत्साहन हेतु किए गए प्रमुख प्रावधानों का वर्णन करें।

Describe the major provisions made for the encouragement of workers in 'Pradhanmantri Vishwakarma Kaushal Samman Yojana'.

Major provisions:

1. Skill development with increased chance of getting employment
2. Collaboration with industries
3. Issuance of certificate which helps to increase employability of the trainee.
4. Incentive based training
5. Regional area approach and use of local regional language
6. Lower administrative documentation process
7. Online portal like ASEM portal.

Introduction - announced on 15th August 2022

500 per day - Skill Train  
15000 - purchase of equipments

Loan at 5% I.R upto 2L Rs.

15. 'पेरिस वित्त सम्मेलन' में की गई प्रमुख घोषणाओं को उल्लेख कीजिए।

Mention the major announcements made in the 'Paris Finance Conference'.

Paris Conference was convened to provide financial mechanisms for renewable projects in developing countries by developed countries to control the global temperature rise to 1.5°C

100 Billion dollar fund

write complete answers..

16. "विश्व व्यापार संगठन को प्रासंगिक बनाए रखने हेतु इस संस्था में सुधार अपेक्षित हैं।"-  
कथन के आलोक में विश्व व्यापार संगठन में सुधार के उपाय सुझाइए।

③ Improvements are required in this institution to keep World Trade Organization relevant.  
In the light of the statement, suggest measures to improve World Trade Organization.

World trade organisation makes policies for smooth functioning of international trade.

Improvements needed: ① Dispute settlement mechanism which is crucial for smooth trade relations

needs to be democratised and not politicized

② U.S. blockade to appointments has negatively affected the dispute settlement mechanism

③ Consensus building on interests of developed and developing worlds

④ Finalisation of issues related to agricultural subsidy and reference year for cost calculations

⑤ Effective implementation of most favored nations ⑥ Independent faster process of dispute settlement

write introduction what WTO is

Draw flow chart

write answer within the given space

openly.

Note : Answer the following questions in 100 words. Each question carries 10 marks.

नोट : निम्न प्रश्नों के उत्तर 100 शब्दों में दीजिए। प्रत्येक प्रश्न 10 अंक का है।

5. वित्तीय समावेशन का अर्थ स्पष्ट करते हुए भारत में इसके मार्ग में आने वाली चुनौतियों का वर्णन कीजिए। इन चुनौतियों से निपटने के संभावित उपाय भी सुझाइए।

Explain the meaning of financial inclusion and describe the challenges coming in its way in India. Also suggest possible solutions to deal with these challenges.

Financial inclusion refers to a phenomenon in which all the stakeholders (Citizens, vulnerable section, elderly, women) enjoy the fruits of economic development.

Challenges :

1. Unequal distribution of resources
2. Lack of educational opportunities thereby impacting income equality.
3. Excessive focus on income generation and less on its distribution.
4. Social issues like patriarchal nature negatively impacting female labour force participation rate.
5. Excessive focus on economic growth and less on economic development

Solutions :

1. Region specific policies

2. Democratization of resource planning
3. Empowerment of panchayatiraj institutions through enhanced fund, functions and functionaries
4. Special attention to financial literacy.
5. Bottom up approach.
6. Reduction of rural-urban development gap

Financial inclusion is a key pillar to achieve the targets of sustainable development goals and to achieve the ideals enshrined in the preamble and directive principles of state policy of Indian Constitution.

Dual flow chart

DBT scheme

75 DBS

Banking

Lokpal

2. केन्द्रीय बजट 2023-24 की प्राथमिकताएँ (सप्त ऋषि प्राथमिकताएँ) कौन-कौनसी हैं? 'हरित विकास' और 'इन्फ्रास्ट्रक्चर एवं निवेश' प्राथमिकता को विस्तार से समझाइए।

3. What are the priorities (Sapt Rishi priorities) of the Union Budget 2023-24? Explain in detail the priorities 'Green Growth' and 'Infrastructure and Investment'.

Sapt Rishi priorities are key to sustain the post-Covid recovery amid the global headwinds like global slowdown, rising fuel and food inflation and monetary policy tightening in the major developed countries like USA and EU.

Key priorities 1. Green Growth 2. Infrastructure and investment 3. Inclusive growth 4. Capital expenditure 5. Strong manufacturing base or industrial development 6. Fiscal discipline or reduction of key deficit parameters 7. Increased export or export led growth

Green Growth - To achieve the commitments of Indian government in Glasgow climate summit to reduce emission of green house gases that cause climate change leading to frequent heatwaves, Urban heat island effect, flooding etc.

Initiatives taken: 1. Faster adoption and manufacturing of electric vehicles (FAME 2.0) scheme.

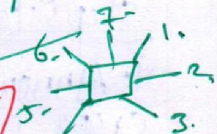
2. International solar alliance 3. Green hydrogen mission

Infrastructure and Investment - public investment in infrastructure like roads, railways, ports helps to crowd-in private investment and it also increases employment multiplier (currently 4.5) which helps to increase output and employment. It helps in attractive foreign direct investment.

Initiatives taken - 1. PM GATI Shakti Yojana 2. Monetisation of national assets 3. National infrastructure investment pipeline (\$100 billion)

The seven priorities will help to achieve the target of becoming US \$ 5 trillion economy with inclusive growth and to emerge as a developed country.

work on presentation



Draw flow chart (refer answers key)

→ Green hydrogen

→ Global fund scheme

→ Mishri

→ Amrit Dharohar

→ Urban infrastructure development fund

→ write other points also

3. भारतीय अर्थव्यवस्था में 'कृषि विपणन' को प्रभावी बनाने के लिए क्या-क्या उपाय किए जा सकते हैं? इस दिशा में सरकार द्वारा उठाए गए प्रमुख कदमों की चर्चा कीजिए।

What measures can be taken to make 'Agricultural Marketing' effective in the Indian economy? Discuss the major steps taken by the government in this direction.

Agriculture marketing refers to the management starting from onboarding of farmers to supply of food grains to end users.

Steps taken by government:

1. Announcement of minimum support price for 22 crops and procurement by food corporation of India.

2. e-national agriculture marketing (e-NAM) portal launched to make the pricing system transparent and remunerative.

3. Establishment of agro food parks.

4. Market stabilisation scheme to control excessive volatility in prices of agricultural commodities.

5. Issuance of national warehouse receipt system (NWRS).

6. Government e-marketplace (GeM) for procurement.

Step that can be taken: 1. Efficient execution of ongoing schemes.

2. Skill training and handholding of farmers produce organisations (FPO) and self help groups.

3. Credit availability at lower rate with minimum administrative documentation.

4. Raising financial literacy about the ongoing digital initiatives.

Agriculture marketing is a key component to make agriculture competitive and to double farmers income. Modernisation of marketing holds a good potential to increase export competitiveness of Indian products in world market.

5

Good content

Draw flow chart

write spently

4. 'डी-डॉलराइजेशन' की अवधारणा क्या है? डी-डॉलराइजेशन की चुनौतियों से निपटने हेतु भारतीय अर्थव्यवस्था में क्या बदलाव लाए जाने चाहिए? स्पष्ट करें।  
(4) What is the concept of 'De-dollarization'? What changes should be brought in the Indian economy to meet the challenges of De-dollarization? Please clarify.

De-Dollarisation refers to a phenomenon to reduce the excessive reliance on US dollar in foreign trade transactions and related sphere like forex reserves and external borrowing.

Impact of Dollarisation: 1. It strengthens US dollar which automatically depreciates Indian rupee.  
2. Reduces the impact of monetary policy decision due to issues like foreign capital outflow in case US federal reserve raises policy rates.

Changes that can be brought:

1. Rupee trade settlement in foreign trade for example - rouble account system between Russia and India.
2. Issuance of Indian rupee denominated bonds abroad like masala bonds
3. Diversification of forex basket of reserve bank of India.
4. one-to-one trade settlements with key alternatives like European union and ASEAN countries
5. Diversifying trade away from United States
6. India should stand firm in altering the International monetary fund quota.

De-dollarisation would help Indian economy to reduce cost of borrowing, increase value of Indian rupee over long term, increased share of Indian exports in overall world trade. Thus, it is high time government of India takes utmost caution while dealing in foreign trade policy.

Good

5. 'जलवायु न्याय' को परिभाषित कीजिए। इस अवधारणा का महत्त्व समझाते हुए इसे प्राप्त करने के तरीके स्पष्ट कीजिए।

Define 'Climate Justice'. Explain the importance of this concept and explain the ways to achieve it.

Climate justice is a multidimensional process which includes justice to developing countries and under developed nation on one hand and justice to the society and environment on the other hand.

Importance: 1. To provide ample availability to under developed world to achieve development path.

2. To make the production and consumption sustainable as enshrined in sustainable development goals.

3. To achieve green growth.

4. To provide fund to under developed world to make smooth transition away from fossil fuel based economy.

5. To achieve the control of global temperature rise to 1.5°C as per Paris agreement.

Ways to achieve: 1. Effective implementation of Common but differentiated responsibility (CBDR)

2. Effective utilisation clean development mechanism under Kyoto protocol.

3. Deciding criteria of funding for climate adaptation fund and effective use of international solar alliance

4. Use of electric vehicles and green hydrogen for clean fuel

5. Developed world should take the historical responsibility and should finance projects in developing countries

Climate justice is important to ensure equal growth of all the nations, to reduce climate vulnerability (heatwave in USA, land slide in Himalayan region) and to achieve the targets of sustainable development goals.

4/2

Draw  
Flow  
Chart.



6. राजस्थान ने 'स्वास्थ्य बीमा' के क्षेत्र में कीर्तिमान स्थापित किया है। राजस्थान की स्वास्थ्य बीमा योजनाओं की व्याख्या करते हुए उपर्युक्त कथन की पुष्टि कीजिए।  
Rajasthan has set a record in the field of 'Health Insurance'. Explain the health insurance schemes of Rajasthan and confirm the above statement.

99

Rajasthan has championed its Health Insurance by providing free health insurance facility to vulnerable section of the society like SC, ST, ~~PLS~~ and widows, BPL

Schemes

① Cheeranjivi Yojana - Healthcare facilities मध्यमवर्गी are provided at very nominal fees. Half of the contribution is made by State government. Treatment up to 25 lak

② RGHS scheme → Healthcare insurance scheme for government employees for both IPD and OPD

Lupso  
↓  
90%  
population  
cover

write complete answer.

7. राजस्थान सरकार द्वारा आयोजित 'महंगाई राहत शिविर' में शामिल की गई योजनाओं पर एक लेख लिखिए।  
Write an article on the schemes included in the 'Inflation Relief Camp' organized by the Rajasthan Government.

Schemes included

① LPG Gas cylinder at 500 rupees to select beneficiaries of PM Jyansata Yojana

② free electricity up to 200 units per

③

add more points

write complete answer

1. निम्नलिखित लोकोक्तियों का वाक्य में सार्थक प्रयोग कीजिए। अंक - 10

(i) अपना सोना खोटा तो परखैया का क्या दोष

सोना का भड़का खुद चोर है अब  
रबि की संगति को दोष देने से क्या  
होगा। जब अपना सोना खोटा तो परखैया  
का दोष देखने से कुछ नहीं टीगा।

(ii) अरहर की टट्टी गुजराती ताला

मनीष के पास पटले की पँसी की  
कमी थी उपर से गड़ी और ले ली।  
ये जे अरहर की टट्टी गुजराती ताला  
वाली बात हुई।

(vi) काजी जी दुबले क्यों शहर के अन्दरे से

अक्षय पूरे दिन दूसरों की बिलाओं में  
डूबा हुआ गिरा रहता है। अनिल ने  
अक्षय से कहा ~~भारि~~ काजी क्यों दुबले  
शहर के अन्दरे से

(vii) खिसियानी बिल्ली खम्भा नोचे

मोहन की दफ्तर में तो कोई सुनना नहीं  
है। घर आके बीवी पे चिल्लाता है।  
सही कहा है खिसियानी बिल्ली खम्भा ही  
नोचती है।

(viii) खेत खाये गदहा मार खाये जुलहा

पूरे दिन मजदूरी करे शंकर और पत्नी  
को खर्च करे उसकी बीवी। ये तो वो  
बाल दुर्ब के खेत खाये गदहा मार खाये  
जुलहा

(x) छछूंदर के सिर पर चमेली का तेल

(xi) ज्यों-ज्यों भीगे कामरी, त्यों-त्यों भारी होय

(xiv) पढ़े फारसी बेचे तेल, देखो कुदरत का खेल

(xvii) शौकीन बुढ़िया मलमल का लहंगा

xx) हंसा थे से उड़ गए कागा भए दिवान

2. निम्नांकित पंक्ति का भाव विस्तार कीजिए शब्द सीमा 100 शब्द

अंक - 10

1. 'श्रद्धा और प्रेम के योग का नाम भक्ति है।'

५) श्रद्धा मनुष्य के ईश्वर के प्रति विश्वास को दर्शाता है। श्रद्धा की सहायता से अभिमान, ईर्ष्या को जाग जा सकता है। प्रेम दूसरी और एक-दूसरे में भेदभाव की भावना, ऊँच-नीच की भावना को कम करके सभी को समान दृष्टि से देखने की अपार शक्ति प्रदान करता है। श्रद्धा और प्रेम के योग से मनुष्य की सभी जिज्ञासों हल हो जाती हैं। मनुष्य सांसारिक मोह से ऊपर उठकर कल्याणकारी और नैतिक जीवन में प्रवेश करता है। श्रद्धा और प्रेम में विश्वास रखने वाला मनुष्य स्वयं के लिए तो हितकारी है ही

परन्तु वह समाज और आगामी  
पिढियों के लिए नए आयाम स्थापित  
करता है।

मीरा बहि श्रद्धा और प्रेम के योग  
पर बल देकर समाज को नई राह  
दिखा गई। उनका व्यवहार और जीवनी  
समाज को सकारात्मकता से भर देता है।  
भक्त गीता और उपनिषदों में भी  
भक्ति भक्ति से ईश्वर प्राप्ति में श्रद्धा  
और योग को महत्ता प्रदान की है।

श्रद्धा और प्रेम का समन्वय मनुष्य के  
सारे मानसिक रोगों का निवारण करके  
मनुष्य में जीवित्विषा की नई ऊर्जा  
का प्रवाह करता है।

जब श्रद्धा और प्रेम नहीं हो मन में  
तो धक्ति कपट, पीड़ा, ईर्ष्या, लज्बा  
की जन्म देता है जो कभी भी भक्ति  
मार्ग की ओर नहीं ले जा सकता  
है।

\* उदाहरण लिखें;

\* quotations लिखें।

भाषा में  
प्रवाह  
संग्रह  
रखें।

(A) Choose the correct word/phrase/meaning: (Q. No. 1-10)

Marks 10

1. Don't worry, the crises are likely to blow up/blow over.

Blow over

2. As a result of long illness she has run out/run down a lot.

run down

3. She asked for/asked after a glass of water.

Asked for

4. I have done for/done with him because of his dishonesty.

Done for

5. The politicians should not try to work up/work out communal frenzy.

work out

6. "Out and out" means completely/out of danger.

Completely

7. "One's Achilles heel" means at the top/a weak point.

A weak point

8. "Play ducks and drakes" means to squander money/futile labour.

To squander money

9. "Pay off old scores" means to pay dearly/to take revenge.

To take revenge

10. "Rock the boat" means upset the balance/to revive forgotten quarrel.

To revive forgotten quarrel



(B) Make a precis out of the following passage in about one-third of its length:(150 words)  
Marks 10

Manners are the ornament of action and there is a way of speaking a kind word or of doing a kind thing, which greatly enhances their value. What seems to be done with a grudge or an act of condescension, is scarcely accepted as a favour. Yet there are men who pride themselves upon their gruffness and through they may possess virtue and capacity, their manner is often such as to render them almost insupportable. It is difficult to like a man who, though he may not pull your nose, habitually wounds your self-respect, and takes a pride in saying disagreeable things to you. There are others who are dreadfully condescending, and cannot avoid seizing upon every small opportunity of making their greatness felt. When Abernethy was canvassing for the office of Surgeon to St. Bartholomew hospital, he called upon such a person—a rich grocer, one of the governors. The great man behind the counter, seeing the surgeon enter, immediately assumed the grand air towards the supposed supplicant for his vote. 'I presume, sir, you want my vote and interest at this momentous epoch of your life.' Abernethy, who hated humbugs and felt nettled at the tone, replied: 'No, I don't. I want a penny worth of figs; come, look sharp and wrap them up; I want to be off!'

④ Manners: source of positivity  
as well as Negativity

Manners play key role in shaping human behaviour and human conduct. Kind thoughts are praised everywhere while no one like the self-centered nature of a human being. It is very difficult to spend quality time with person whose manners of action are constantly harming your positive energy. Some people are always eager to show off their own importance. Immoral behaviour makes the unsupportable and moral behaviour leads to socialisation

\* write in 1/3 words only.

\* write short title

\* write in your own words.

of an individual - Thus manners are  
source of both ~~positivity~~ and negativity.