

GENERAL STUDIES

Name of the Candidate	Pooja Purohit		
Email ID		Roll No.	
Mobile No.		Date	23 rd July 2023

INDEX T			INSTRUCTIONS	
Q.No	Max.Marks	Marks Obtained		
1	10	4.5	1. Please write your Name, Email, UPSC Roll No. and Mobile number in the answer sheet 2. There are 20 questions printed in English, all questions are compulsory 3. The number of marks carried by a question or part is indicated against it. 4. Answers must be written in the medium authorized in the admission Certificate (English), which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. 5. Word limit in questions, if specified, should be adhered to. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be struck off.	
2	10	3.5		
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6	10	5	Any specific message from Educrat IAS Mentors/Evaluators with respect to your copy? Mentor's Remarks:	
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16	15	7	Start Time: 9:30. End Time: 12:30. Mode of Examination: Online <input type="checkbox"/> Offline <input type="checkbox"/> Medium of Examination:	
17	15	6		
18	15	7		
19	15	6.5		
20	15	6		
Total Marks		95.5	TEST CODE:	

1. Discuss the persisting issues related to fiscal stability of states in India. Also, suggest measures that need to be taken to address these issues. (Answer in 150 words, 10 marks)

With the recent RBI report, fiscal health of some states like West Bengal, Punjab, Andhra Pradesh at dismal level owing to high fiscal deficit.

As per the ^{XV} Finance Commission the total debt target of states is targeted at 20%. (40% for Centre).

① Unsustainable Revenue Expenditure
Eg. > 30% portion of budget amount in Rajasthan, Punjab

Persisting Issues on Fiscal Stability

- ② Low ROI?
Capex ratio is down with higher Capital-output ratio > 5% and highly leverage leading to high debt
- ③ Interest Expenditure ↑
- ④ Populist Measures
- ⑤ leakage

Measures to be taken: —

- (i) Finance Commission Vigilance on post-devolution with factors like fiscal prudence to be considered.
 - (ii) Incentive to States. Eg. Additional loans on the implementation of One Nation One Ration, EODB.
 - (iii) Conditional Funding under Article 275, 280 (Special Grants).
Cross
 - (iv) Reform in sectors like Pension (New Pension) discorms to enable fiscal friendly policies.
 - (v) Control on Freebies and populist measure by ECI. Eg. TN govt promise to delius laptop, TV, mixer in Ch Jayalitha's time.
- States should follow the direction of Finance Commission, RBI, Niti Aayog in better management of fiscal challenges.



2. While the government has taken several steps to encourage investment in India, discuss why the domestic private sector investment continues to be muted. (Answer in 150 words, 10 marks)

Share of private sector investment is more than ^{that of} government yet in recent time, there's lag in investment growth, especially in Post COVID phase.

Several steps taken to encourage investment in India! —

a) Reforms in FDI and FPI with liberalisation, eg. 100% in Discom and Telecom Sector.

b) Incentive based model eg. PLI and DLI for sectors like Semiconductor, Food Processing

c) Ease of Doing Business — 67th Rank of India, 43 in World Bank's Logistics Index, Single Window Clearances

d) Tax Incentives → Lower corporat
Jobs,

e) Handholding of MSMEs and Credit Guarantee Schemes

Still, private investment remained sluggish!

a) lower capital return and higher credit interest by Banks.

b) Tight Monetary Policy and Inflation control Measures

c) NPAs and rise of insolvency case

d) Skewed investment in Capital Market
(Highs Sensex > 60,000) yet poor
funding in MSME (80% fund shortage)

with newer models like open credit
Enablement Network, India Stack,
Crab Shakti, Digitalisation, Prvt Investment
can revive based on newer avenues

More
points
needed



3. The Production Linked Incentive (PLI) Scheme is a cornerstone of the government's push for achieving an Atmanirbhar Bharat. Discuss. Also, mention the challenges in realizing its objectives. (Answer in 150 words, 10 marks)

Atmanirbhar Bharat scheme is the model of manufacturing base in India and enable of job-led growth.

Product Linked Incentive is a model for :-

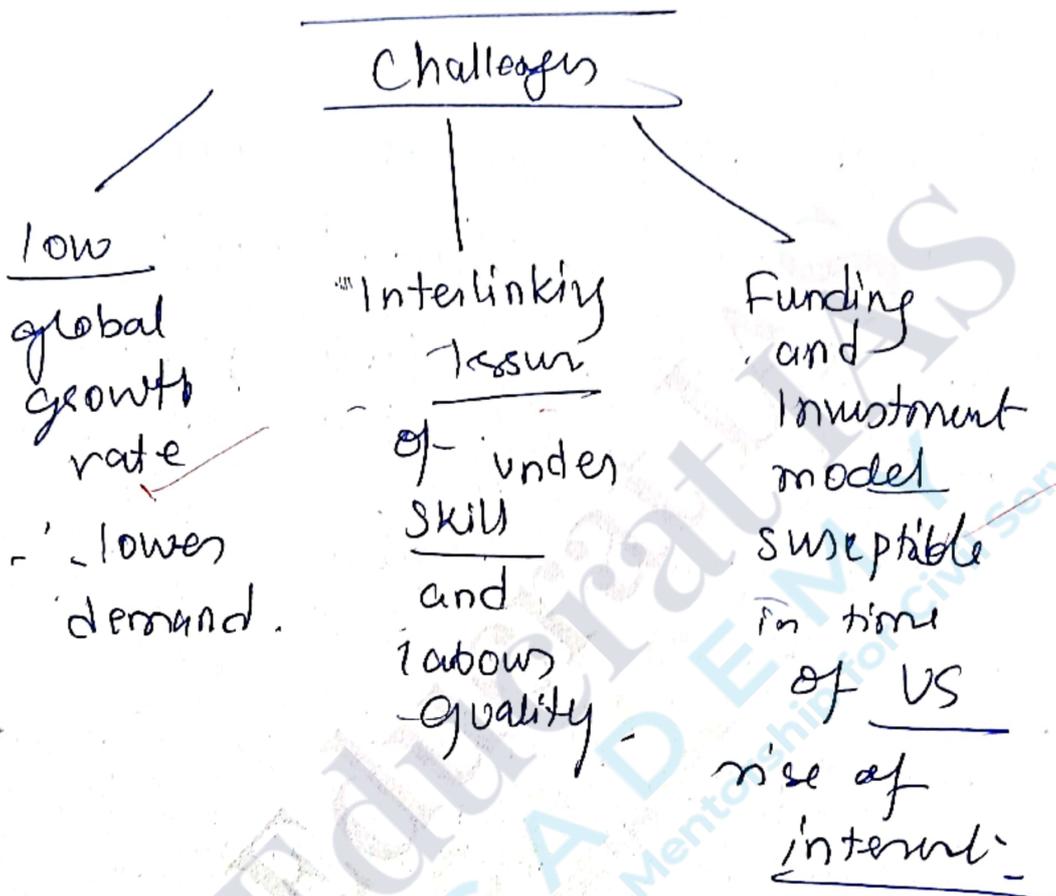
→ Increase production or surplus
sale has tax benefits -

→ Improve Export Base .

→ Covers " several vital sectors
Eg. Semiconductor .

→ Higher return on capital -

4. A resilient and
big impact on
issues fa



4. A resilient and prosperous MSME sector is essential for making a big impact on India's inclusive growth story. Discuss in context of the issues faced by the sector. (Answer in 150 words, 10 marks)

MSME sector provide 33% of Indian GVA contribution with 10 million employment and 45% of Export Value met from it.

Issues faced
by the sector

Capital Crunch

80% of shortfall,

Buy in Cash, Sale in Credit Model.

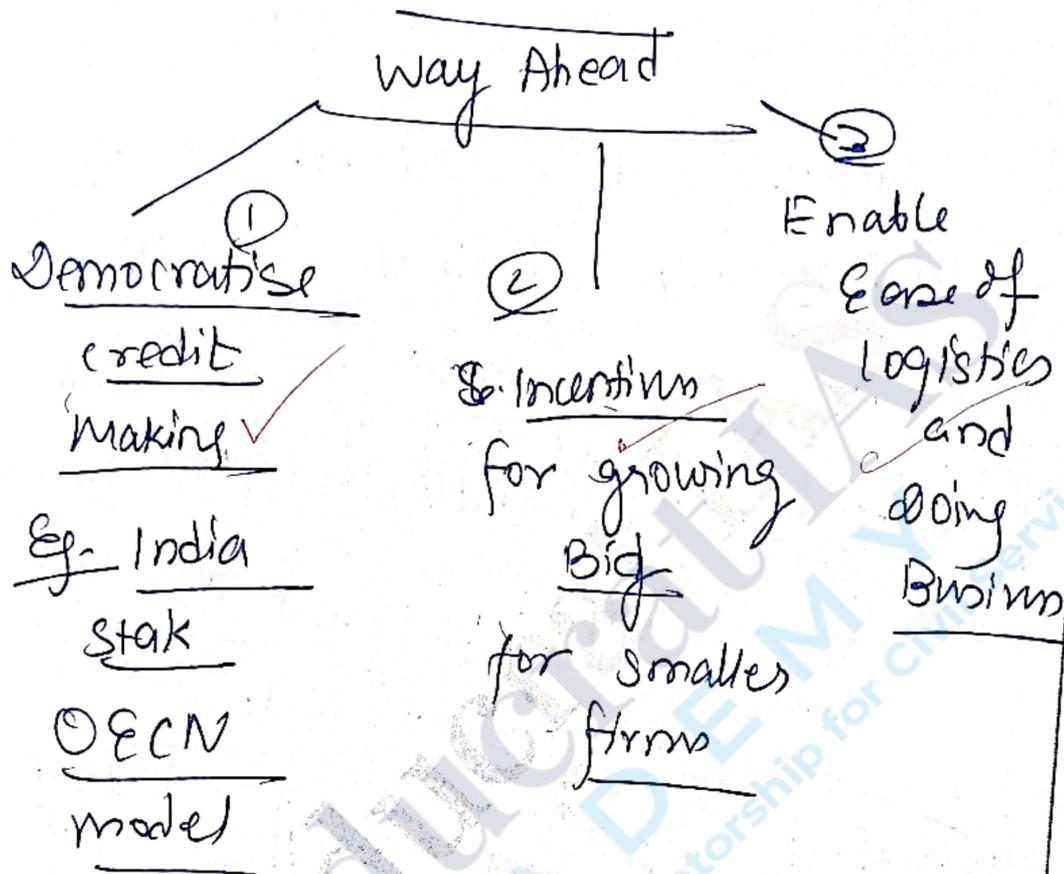
less Credit history and financial records.

Outdated growth model

More points needed



5. What is C
policy in
10.



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5. What is Central Bank Digital Currency (CBDC)? Discuss the policy implications of introducing it in India. (Answer in 150 words, 10 marks)

Central Bank Digital Currency is the central Bank's version of cryptocurrency with legal tender of digital version of Indian currency.

It was suggested by RBI papers and Gang Committee.

Policy Implications:

- | Merit Based | Demerit Based |
|---|---|
| ↳ Rise of digitalisation | ↳ Risk of cyber security |
| ↳ Formalisation of Economy. | ↳ Digital Divide |
| ↳ Control of RBI over digital currency. | ↳ 43% internet access. |
| ↳ lesser prone to <u>wage</u> or <u>black money</u> | ↳ 90% of the unorganised market prefers |

good



6. According to
booming in
by sig
(A

↳ Overcome the risk of cryptocurrency like Bitcoin ✓

↳ Safe store of value like physical currency ✓

↳ lower cost of currency print.
Eg - Seignorage ✓

↳ Interlinking with Banking through UPI, India Stack, OECD model. ✓

CBDC is in right direction as the digital drive is high, yet caution on security need priority in digitally unaware masses for mass-rolling out of CBDC. ✓

cash.

↳ lower acceptance in transactions in day to day role. ✓

↳ Does not increase the value like Bitcoin or savings ATC ∴ Poor investment. ✓

↳ lack of clarity on how linked with Banks and limits of money in wallets etc. ✓

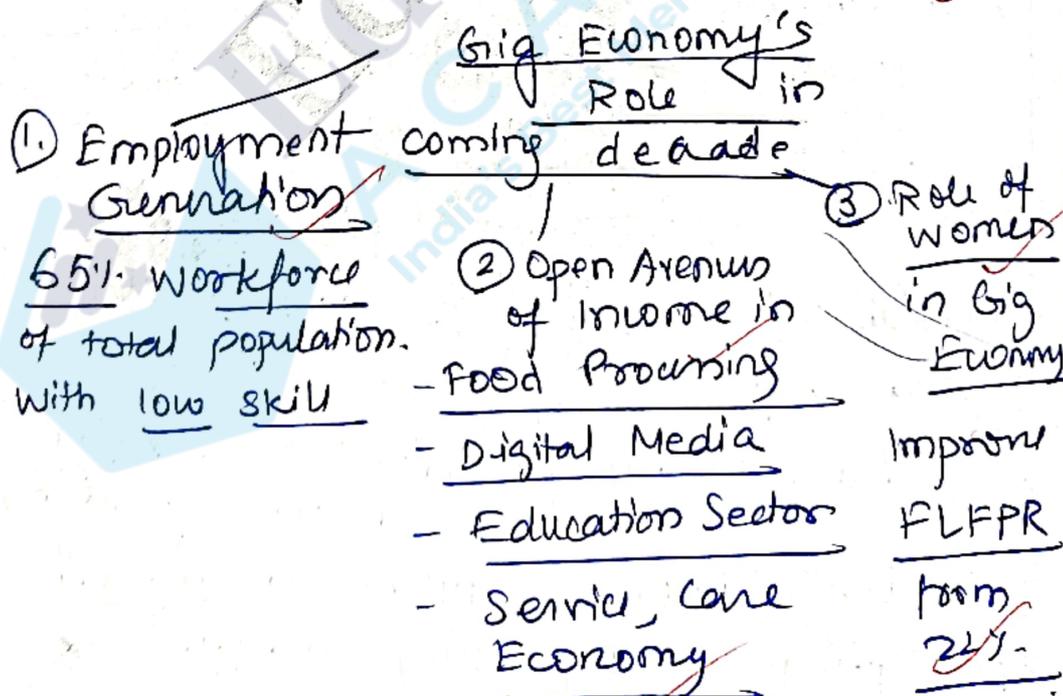


6. According to recent reports, the Indian gig economy will be booming in the next decade. In this context, discuss the issues faced by gig workers in India and policy measures required to address them. (Answer in 150 words, 10 marks)

As per Niti Aayog report by 2030, 27 lakh (approx) workers will be in Gig Economy.

It refers to a model of employment without formal employee-employment relations and based on contracts.

Eg. Swiggy, Zomato delivery boys, digital Marketing Professionals etc.



① Informalisation is high. ✓

12%	High Skill
85%	Medm Skill
30%	Low Skill

Approx division in Gig Economy (Niti Aayes)

Issues

② Lack of Social Security and Safety Measures ✓

④ Unaccounted Income ✓

③ Issue of workers exploitation
↳ NO Trade Union ✓

① Data Collection and Mapping ✓

Eg. E-Shram Portal ✓

Policy Measures

② Security Measures
Eg. Labour codes 2019 ✓

④ Cleanances for comparison ✓

③ Portal for Complaints and Grievance esp. for Women gig workers ✓

⑤ Audit and Oversight of Businessmen ✓

⑥ Social Security through Pension Yojna
↳ Allow inter-operability ✓

Gig Economy can be a model of tapping demography dividend in India.

7. While internationalisation of rupee has many advantages, it is not devoid of risks. Discuss. (Answer in 150 words, 10 marks)

Recently, RBI has proposed for internationalisation of rupee for bilateral trade with other nations.

It refers to lessening the dependence on US dollar and using Indian Rupee for settlement of International trade.

Advantages:

a) Reduces vulnerability viz-a-viz US dollar in time of uncertainty and crisis \rightarrow sudden rise of fuel/oil price \rightarrow Taper tantrum by US.

b) Avoids Unilateral Sanctions of countries Imposed without consideration of India
 \rightarrow Russia Sanctions (India opted currency swap)
 \rightarrow Iran Sanctions (India's trade dropped to almost zero)

(c) less demand for forex and reserve
in IMF

(d) Reducing volatility of trade on intⁿ
press

Risks

- (i) lower acceptance by other nations,
↳ Middle East dominated by US dollar.
- (ii) India's export is less than 2.5%
of global trade showing minimal demand
- (iii) Overpowered through concepts like
BRICS common currency.
- (iv) India's forex can be at risk to fall
- (v) India will be under pressure for
full capital account convertibility.

Rupee internationalisation will
depend on fundamentals like: —

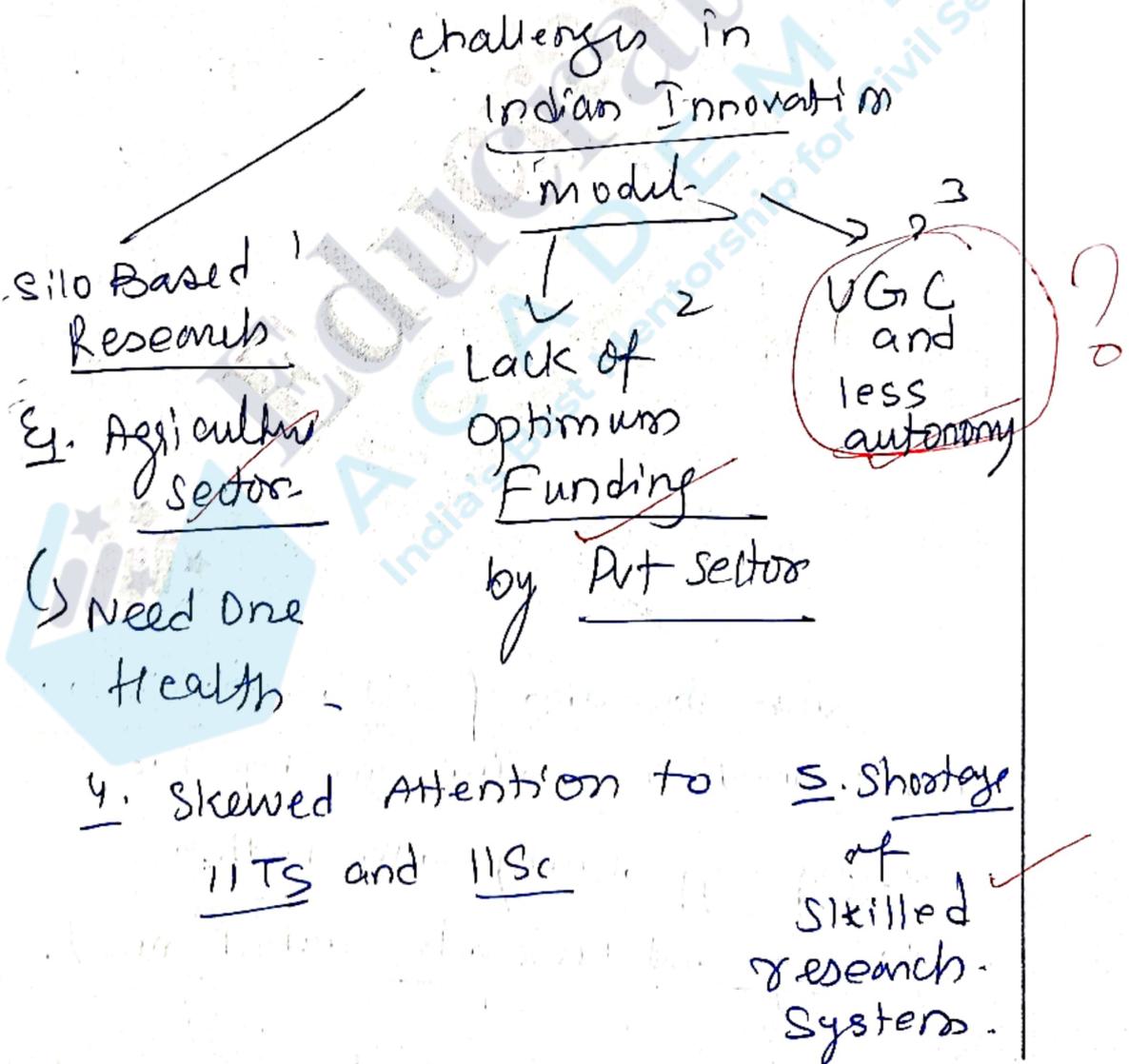
- ① Robust Monetary and Fiscal Policy.
- ② Thriving Export Oriented Market.
- ③ Global Growth Prospects.

Here a need of caution is required
amid a joyful demand of intⁿ. of rupee.

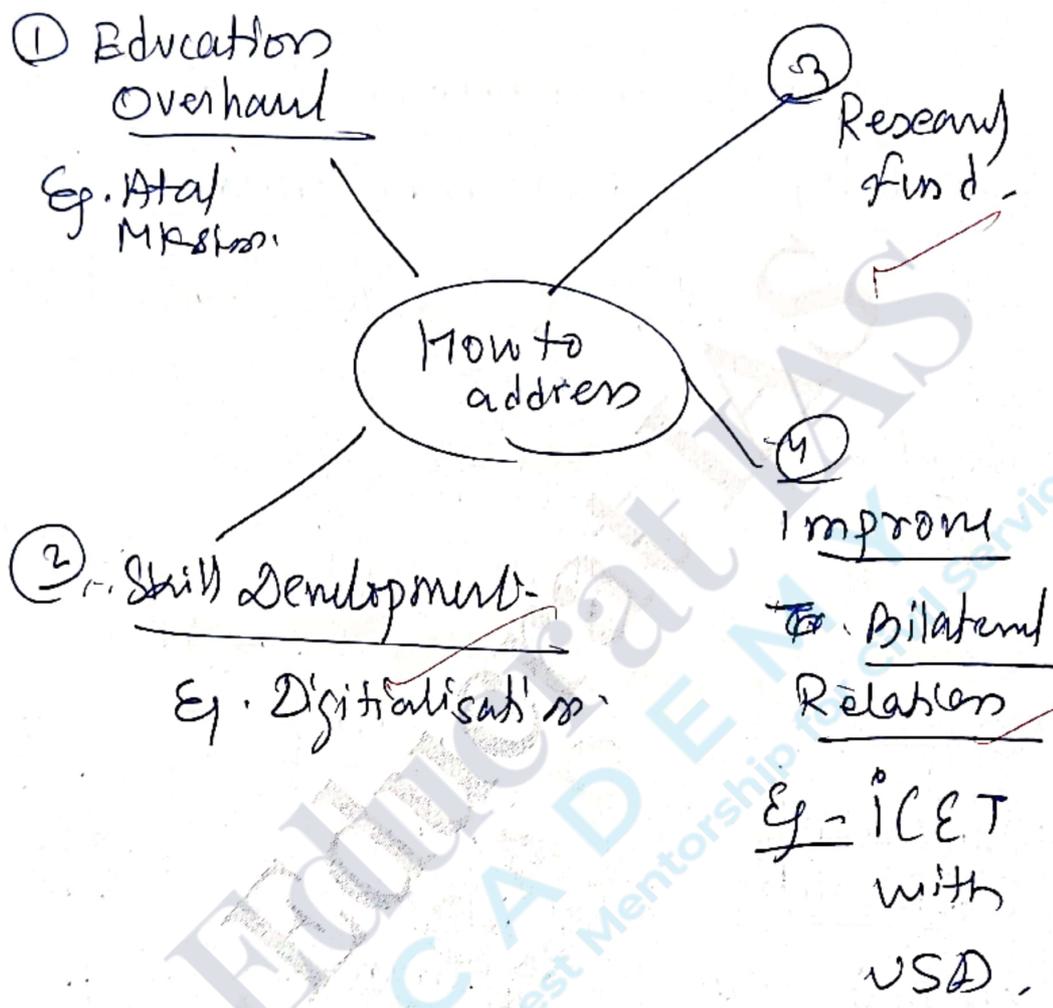


8. What are the various challenges that India's innovation ecosystem faces? How can these challenges be addressed? (Answer in 150 words, 10 marks)

India's Innovation is a has
recently gained momentum
with Indian Research Foundation
draft:-



9. Audit reports
frequently
these
the



With the aim of 'Jai Anushandhan' and Innovation, India can tap the existing opportunity with better efficiency and research enabled model.



9. Audit reports on various development initiatives in India have frequently highlighted inefficiencies in public expenditure. Identifying these inefficiencies, suggest measures that can be taken to address them. (Answer in 150 words, 10 marks)

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2nd ARC suggestion on Social Audit,
zero-Base Budgeting can be incorporated
for better realising the schemes and
development initiatives.



10. Priority Sector Lending in India faces several challenges. In this context, discuss its utility as a policy instrument. (Answer in 150 words, 10 marks)

PSL involves the obligation of public and private sector banks of total funding to be set for sectors like Agriculture, Small Business Women led & to SHGs.

Challenges

- ① Target is not met and additional fund is transferred to other banks (credit).
- ② Overregulation by Banks.



11. In view of India's
tap into more
investments

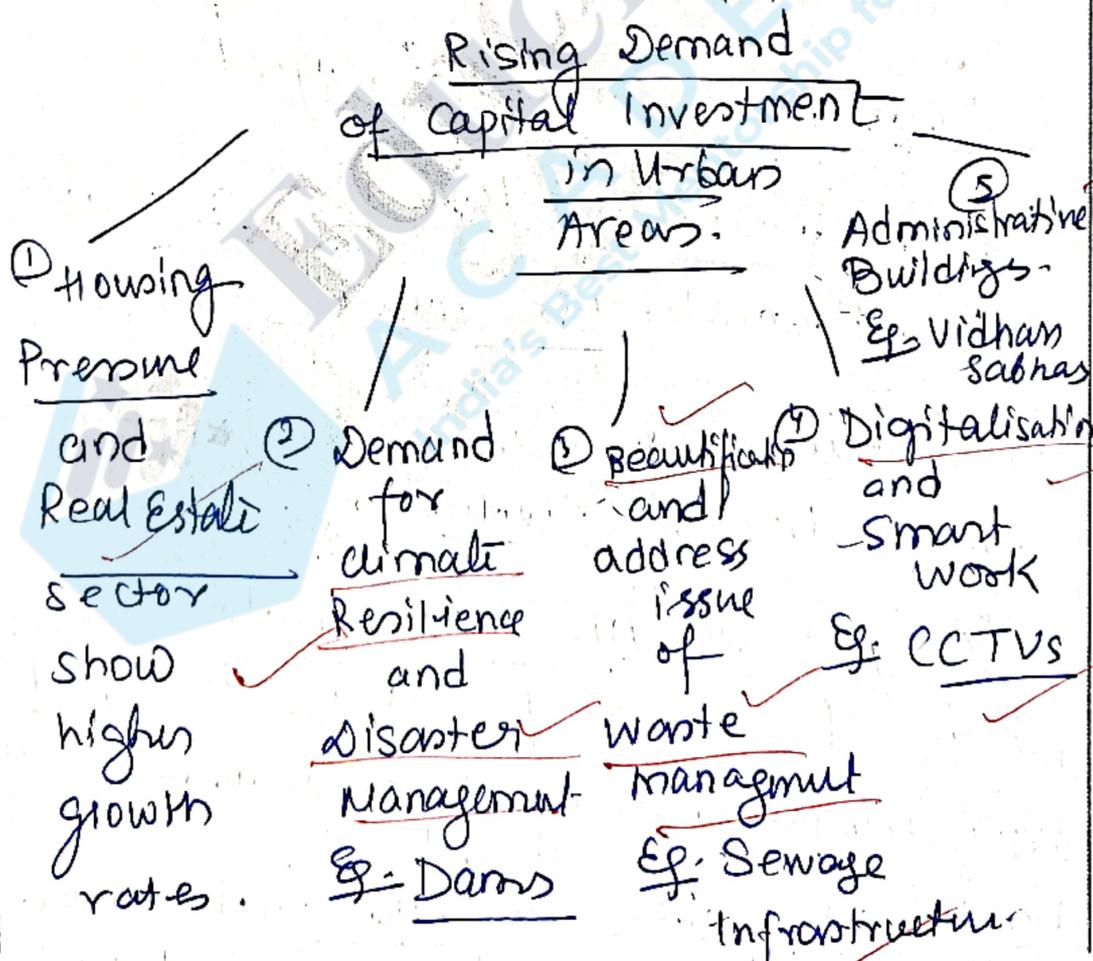
with the recommendation of
N.K Singh committee, priority
sector & lending has indeed played
vital role in democratisation of
credit creation and leading to a
inclusive growth model.



11. In view of India's rapid urbanisation, it has become imperative to tap into municipal bonds to meet the rising demand of capital investment in urban areas. Discuss. (Answer in 250 words, 15 marks)

By ~~WHO~~ World Cities Report 2020, Indian urban population will reach 42.14% by 2030 from 35% currently.

Rising capital investment demands thus is a natural progression calling for municipal and investment models.



Need for Municipal Bonds: —

(i) Allow municipal bodies to avail ways and means advances from RBI.

(ii) channel bonds with guarantee from State.

(iii) Allow to raise green bonds, NRI Bonds and hybrid bonds.

(iv) Sync with the Special Purpose Vehicle of Smart Cities project.

(v) Rearrangement in taxes - eg. local Entertainment tax model.

(vi) Overhaul in Finance Commission and State Fund Devolution.

As per 2nd ARC Municipals are wheels of growth of urban development with Bangalore tying on municipal bonds, other cities can take on the course.

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2023

12. Despite the Union Budget 2022-23 being growth-oriented and credit positive, it poses several fiscal challenges. Discuss. (Answer in 250 words, 15 marks)

Fiscal deficit of Union Budget 22-23 targeted for 4.5% of GDP deficit target by 2024-25.

The deficit was further infused due to COVID-19 crisis and higher fiscal expenditure.

Fiscal Challenges in 2022-23 budget!

(i) Growing expenditure in Defense and change of pattern non-recurring investment i.e. from pension to research.

(ii) Agriculture Subsidy on fertilizers seeds etc high > 23 lakh crore and less on research, PM-Pranam Scheme.

(iii) Food, fuel remain a big ticket fiscal. Eg. Anna Yojna continue till



2023.

(iv) Tax collection and tax base transition like New Income Tax Bracket ~~it~~ might hinder.

(v) Investment models like Crab Shakti, with higher Capex.

(vi) Fiscal relief through 'monetisation'
Eg. NM Scheme.

Yet, following ways it can address the fiscal challenge

- ① More on Capex with 2.5%
- ② Aim at lessen Capital Output Ratio of 4%
- ③ Inclusive, gender budget and zero-budget concepts
- ④ Improve Tax Base of Direct Tax from 3-5% to 6%

Budget of 22-23 belonged to Amrit

Kaal, by controlling fiscal health and channelising productive funds, it will help in growth model of 7%.



13. India has achieved parameters such as fertility rate. Partic...

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13. India has achieved significant strides in various development parameters such as economic growth, women's education, and fertility rates. However, the country's Female Labour Force Participation Rate (FLFPR) remains amongst the lowest in the world. Discuss. Also, suggest measures to improve the FLFPR in India. (Answer in 250 words, 15 marks)

As per the periodic labour force survey (PLFS-20) the FLFPR stood at 22% lower than counterparts in South Asia.

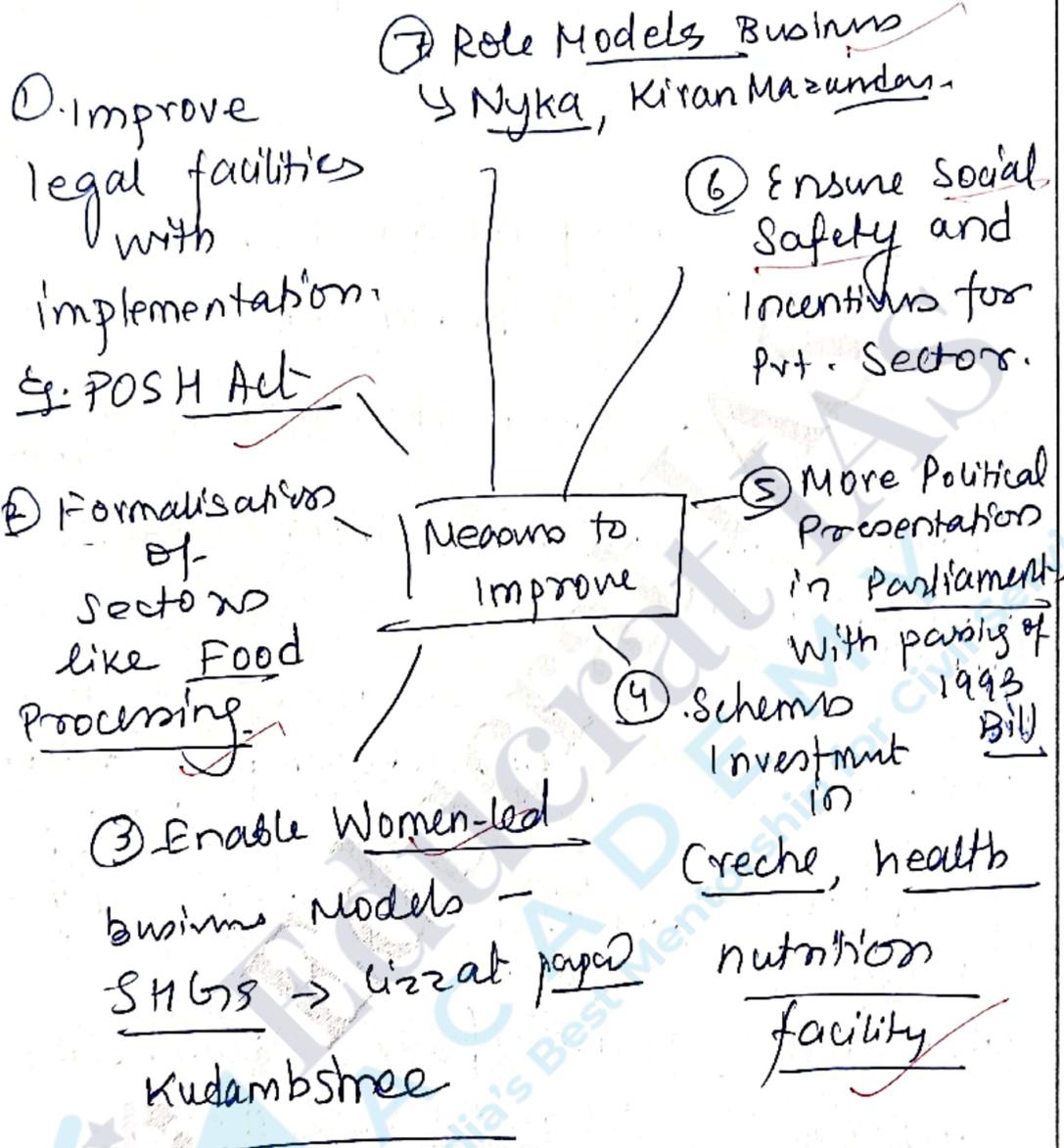
Improvement in

<u>Economic Growth</u>	<u>Women Education</u>	<u>Fertility Rate</u>
<ul style="list-style-type: none"> → Avg of 7-7.5% (WB, IMF, WEP) → Training sectors → <u>MSME service</u> 	<ul style="list-style-type: none"> → Enrollment in all levels of education at par with males (2023 Women Inequality Index WEP) → Women in STEM growth rate ↑ 	<ul style="list-style-type: none"> → TFR at 2.0 < 2.1 replacement → Better decision in pregnancy, household affairs (NFSH-5 data).



Reasons for low FLFPR!

- (i) Social → Social expectations of women as caretakers, leaving the jobs early on
- (ii) legal → Poor implementation of women safety and creche facility.
- (iii) Economic → Poor income avenues in unorganised and domestic care
- (iv) Political → with meagre WT reprints in Lok Sabha, need to increase.
- (v) Personal → with whammy of double work load of professional and personal chores. Eg. Maternity leave
- (vi) Policies → Gendered Rudgeting not realised through Beti Bachao Beti Padhao
- (vii) other sectors → Avenues in STEM, Service, Manufacturing not met with lower skill and education level

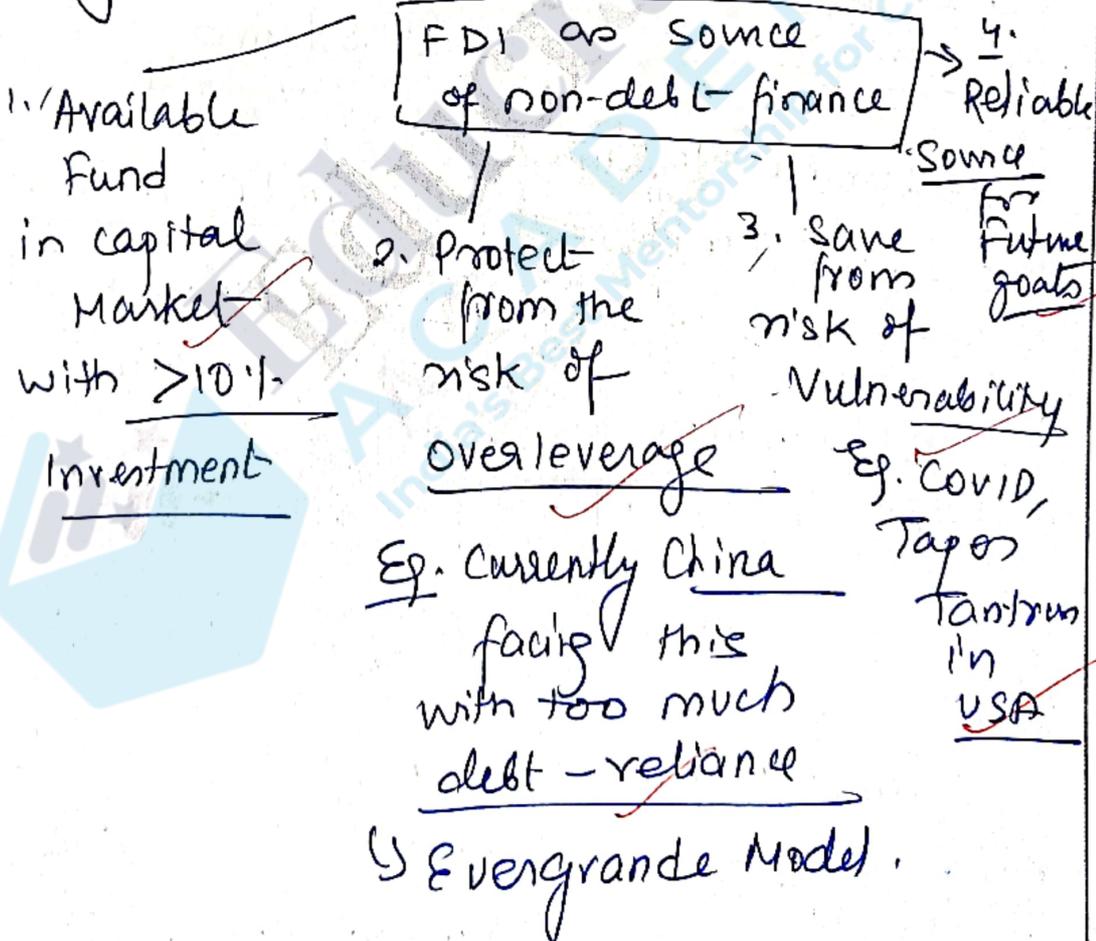


Swami Vivekananda said that a bird with one ~~ft~~ wing cannot fly. India needs both 'man' and 'woman' power to let economic growth fly.

14. Foreign Direct Investment (FDI) can act as an important source of non-debt finance for India's economic development. Discuss in the context of steps taken to boost FDI in India. (Answer in 250 words, 15 marks)

Since independence FDI has increased by \$80 billion in India whereas in China it reached \$430 billion.

There's still room to enhance FDI policy in India.





steps taken to Boost FDI in India:-

- (i) Liberalisation of sectors for FDI. → 74-1. in Defense, 100%. in Telecom, 100% - Insmanu
 - (ii) Single Window Clearance and Ease of Doing Business.
 - (iii) Trade Relations and talks of CEPA → Australia, UAE, USA etc
 - (iv) Improve Skill and Manufacturing Base
Eg: Apple Inc.
 - (v) Leverage the specialisation of Service Sector with lower cost
 - (vi) Tax compliance is easier.
 - (vii) Investment models like Monala Bonds, NRI Account invite FDI Investors.
- however, the fundamentals like logistics, infrastructure, Ease of D.B also need to improve for more FDI growth.

15. Adopting
agenda w
publi

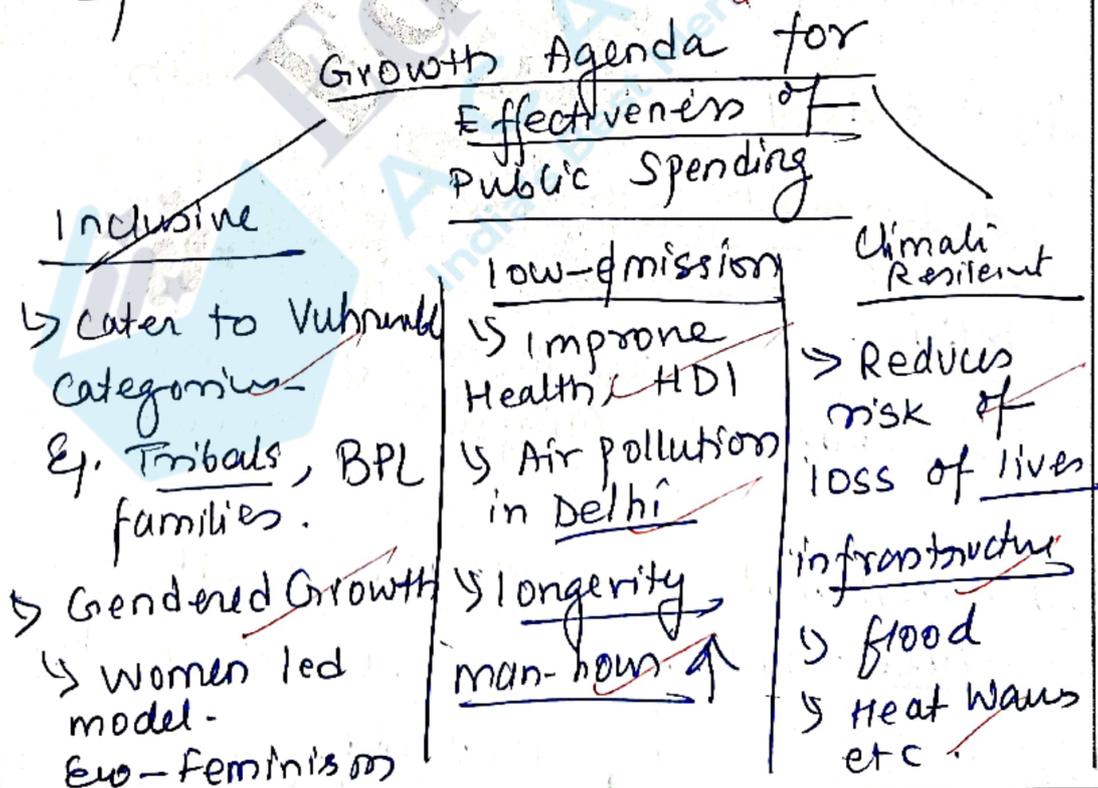
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15. Adopting an inclusive, low-emission, and climate resilient growth agenda would significantly boost the effectiveness of India's domestic public spending. Discuss in the context of climate-responsive budgeting in India. (Answer in 250 words, 15 marks)

Climate Responsive Budgeting
India would incorporate the factors that enable lesser carbon footprint yet sustainable economic model.

In a recent RBI paper, it was held, Green GDP growth rate surpassed the Nominal GDP (2022).



Climate Responsive Budgeting in India.

(i) National Green Hydrogen Mission for the transition of carbon intensive to carbon neutral industry.

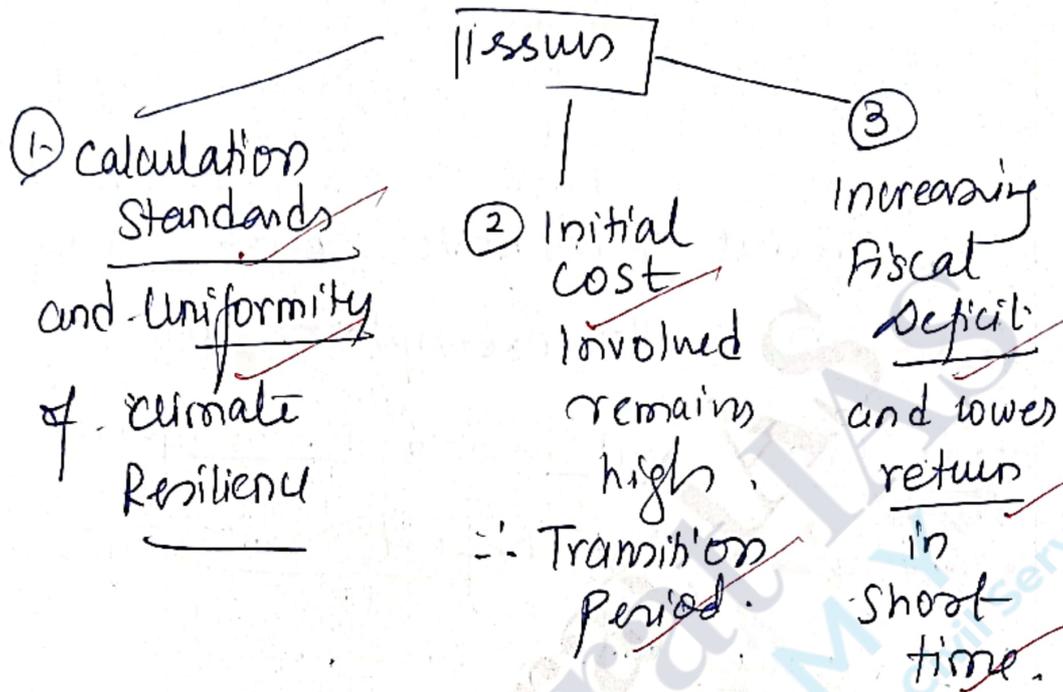
Eg. ₹14500 crore allocation (Budget 20)

(ii) Budgetary allocation of sector specific growth through climate resilience. Eg. PM KUSUM Scheme for Solar pumps in Agriculture.

(iii) Budgetary involvement in human development through inclusive policies.

Eg. National Climate Change Mission for

(iv) Investment in Non-fossil fuel industry → Solar, wind etc.
(Solar Mission)



good with the model of Uttarakhand of Green Domestic Product, it can be applied state-wise for climate resilient public spending to meet the goals of Panchamrit and reduce Climate Risk. (SDG-13)

16. Highlight the issues associated with the Special Economic Zones (SEZs) in India. Do you think that the Development of Enterprise and Service Hubs (DESH) Bill, 2022 can be a possible game changer in this regard? (Answer in 250 words, 15 marks)

Special Economic Zones are a region with exemption in trade laws, rates and taxes and considered as an export unit.

Eg. Kandla, Noida SEZ,

ISSUES WITH SEZ

- 1. Non-realisation of Export potential due to global growth rate remain down.
- 2. Unable to trade with domestic market even with entry.
- 3. Land Acquisition Issues - Eg. West Bengal.
- 4. Lack of Credit Facility.
- 5. Focus more on Service based enterprises.
- 6. FDI and FPI attraction rate remain low due to overlap issues of cleanance and logistics.



~~The~~ DESH Bill can be possible

game changes:-

- (i) Clearance with Single Window on land issues.
- (ii) Domestic trade in market with Equilisation Levy.
- (iii) Investment through PLI, DLI
- (iv) Focus on Service and Manufacturing Base. Eg. Aatm Nirbharata, Make In India
- (v) Linked with components of Atishi Shakti transport and logistics ease
- (vi) Tax incentives and profit model to be revised at par with global standards.
- (vii) Statewise Data and input points.

Yest following issues

① Domestic Manufacturing with focus to replace Import need attention

② Global Growth Rate and Export Market is lukewarm with Recession in Europe.

③ Incentives for domestic Manufacturing

④ Agriculture remain underplayed

As per Baba Bhudan Committee

the SEZ model needs an

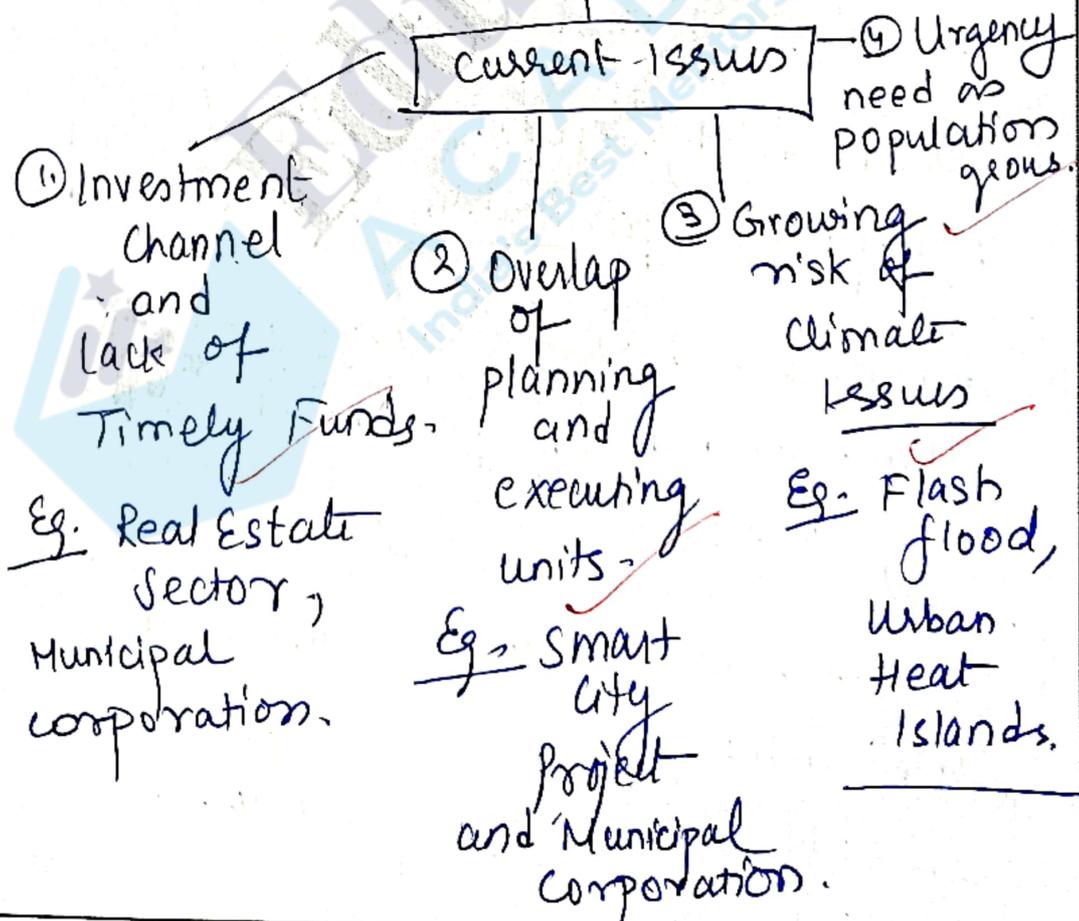
Overhaul. With the changes in

DESH Bill, Export led growth is directed in right way.



17. The collaboration of private and public sector is the key to the successful development of an investment model related to urban infrastructure. Discuss. (Answer in 250 words, 15 marks)

Public and private investment currently plays a model in transport, highways and Airport.
With the growing urban population expected to be 65% by 2050 (ANDP) in India, it is a need of hours to enhance the urban infrastructure model.



Public Private Collaboration is the key
for Investment Model in Urban
Infrastructure: —

(i) Credit Guarantee Schemes by ~~the~~ Govt
for private Infrastructure in urban areas
for quick credit access.

Eg. Cold Chain, Warehouses

(ii) Models of Fund Filling through
schemes like SWAMIH for
Housing and Real Estate.

(iii) BOIT, BOT, Hybrid Annuity for
Transport Infrastructure → Roads, Bridges

(iv) Private participation of Banks and
scheme rollout by government.
Eg. Mudra Yojna

(v) Construction of Houses and loan
disbursement.

Eg. PM-Awas Yojna Urban.

(vii) PPP in projects of beautification,
waste to wealth,

(viii) disinvestment of brown field
projects for optimum use.

concerns to Address

1. Rightful
Tender

Eg. collapse of
Morbi bridge
tender to a
watch company.

2. Auditing
and
Oversight
Mechanism
Eg. IWPS
case

3. Timely
Model
of
Profit
and
Welfare

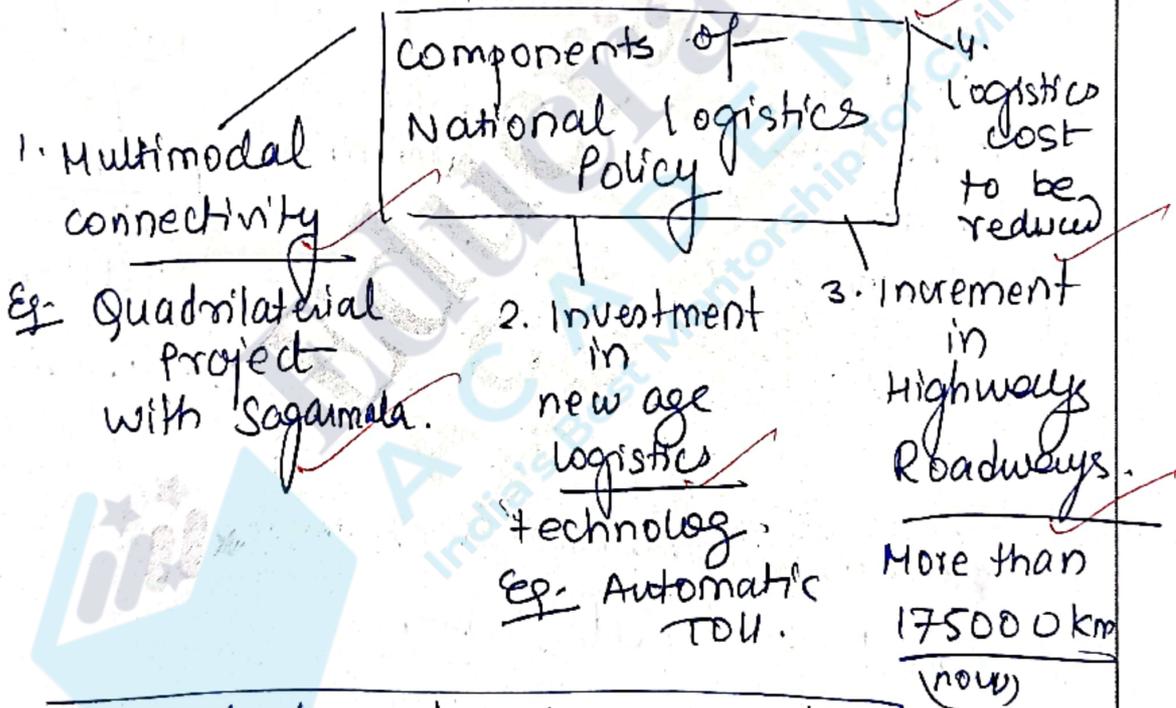
Eg. Evacuation
of Slums
etc.

Urban infrastructure becomes
essential to meet SDGs 11, 12
and improve living standards.

18. The newly launched National Logistics Policy not only has the potential to transform India's logistics ecosystem but also accelerate employment creation. Discuss. (Answer in 250 words, 15 marks)

Currently the logistics cost in India stands at 14% of GDP.

The aim of National Logistics Policy and that of Gati Shakti is to make it around 7-8% by 2030.



Potential for logistics Ecosystem

(i) Increment in roadways and highways.

(ii) Logistics cost to be reduced.



(iii) Automation in features like Toll, Fast tag.

(iv) Hassle free experience for transport sector business.

(v) Improved inter-state connectivity and Ease of going Business.

Potential for Employment Creation

(i) Revive the Infrastructure and Construction sector (low growth past 7 years), absorb agri-labour in off-season.

(ii) Investment in ancillary industries
↳ MSME (current 35% of GDP) will ↑
↳ Food processing sector (around 8% is formal)
↳ Cement, steel industry

(iii) 'Spill over in Business cost (reduces) leading to increment of wages or lesser layoffs.

- (iv) Multimodal connectivity improves inter-
state employment ✓
- (v) Formalisation of Economy as more
FDI, FPI attract with better infrastructure
Eg. Marine Sector ✓
- (vi) India gets the benefit of China Plus
model and open manufacturing base in
local products. Eg. Apple Inc, Samsung
↳ Ease in Shipment, Export ✓
- (vii) Improve the function of SEZs
with multimodal connection like
Grati Shakti, logistics policy ✓ ~~or with~~
in right direction for Ease of
Transport and Investment. ~~It~~
enhances credibility of Brand India's
and Make In India projects. ✓

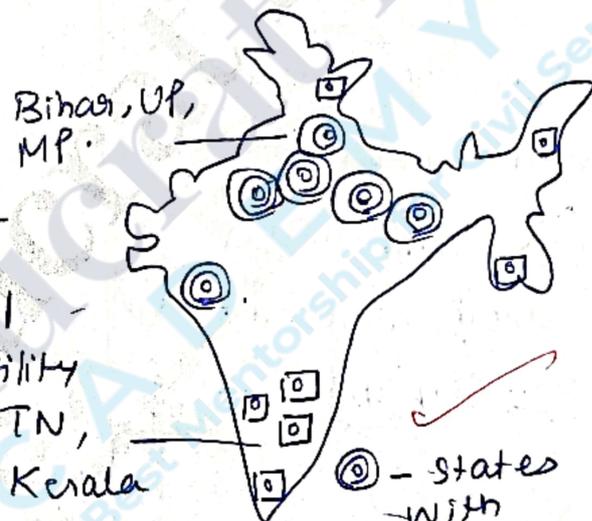
19. Do you agree with the view that declining fertility rates leave India with a nano demographic window to achieve its socio-economic objectives? What should be the policy focus to reap the demographic dividend in the years to come? (Answer in 250 words, 15 marks)

India entered the demographic window in 2004-05 and will see it rise till 2040 (As per trend of census'11)

Declining Fertility Rates

→ Replacement Rate has reached 2.1 ~~less than~~ and fertility rate at 2.0 (NFHS data).

→ States like Bihar - TR at 3.
Kerala at 1.3



Is declining fertility rates leave India with nano demographic window: —

Yes
(i) Inequal access of young demography

No
(i) India has already reached a



in South Indian states can create issue of Dependence Ratio.
Eg. Kerala $> 30\%$.

(ii) The working age population is source of economy, will hamper growth rate with lesser demographic dividend.
Eg. Japan, China
(in 2030)

Still, India has the youngest population in working age, with right focus on policy and human development, the current Total Fertility Rate will suffice the needs of growing economy.

population boom with 1.3 billion and 65% in 15-65 years of age.

(ii) Quality and human development Index should be priority than population.
Eg. Israel.

following should be the policy focus!—

① Health and Nutrition. Eg: 19.1% in wasting category < 5 .

- ↳ Mid Day Meals
- ↳ ICDS
- ↳ Food Fortification.
- ↳ Maternal Benefits.

② Education and Skill Development

↳ Increase enrollment in higher secondary to 75% by 2030 (NIF@75)

- ↳ Skill India Project
- ↳ Kaushal Vikas trained 40 million

③ Multidimensional Poverty by June 2023 to be addressed:—

- (i) Vaccine
- (ii) Sanitation
- (iii) Water
- (iv) Food Access

④ Employment Generation → Manufacturing should enhance from 12.5% to GVA to 30% of GVA. (Eg. China Model of MSME)

⑤ Interstate Migration for future parity Eg. North and South States.

⑥ Investment in Agriculture with 54.5% involvement (workforce by 85-18-19) Demography dividend has golden chance in Amsat Kaal.

20. With focus on the methodology used by different committees, explain how the estimation of poverty has evolved in India since its independence. (Answer in 250 words, 15 marks)

Recently a report of Niti Aayog highlighted that 13.5 crore people were out of poverty in the last 5 years (2018-2022).

As per Multidimensional Poverty Index around 19.1% of population is still under poverty.

Methodology of poverty has evolved over a period since independence: —

(i) Tendulkar Committee — Inspired by World Bank's estimate of \$1.90 per day, it kept the daily wage of rural and urban ₹60 to ₹90.

(ii) Rangrajan Committee — Inadequacy of inflation in the poverty estimation

the monthly wage increased above ₹ ~~1500~~ ¹⁰⁰⁰ in rural and urban.

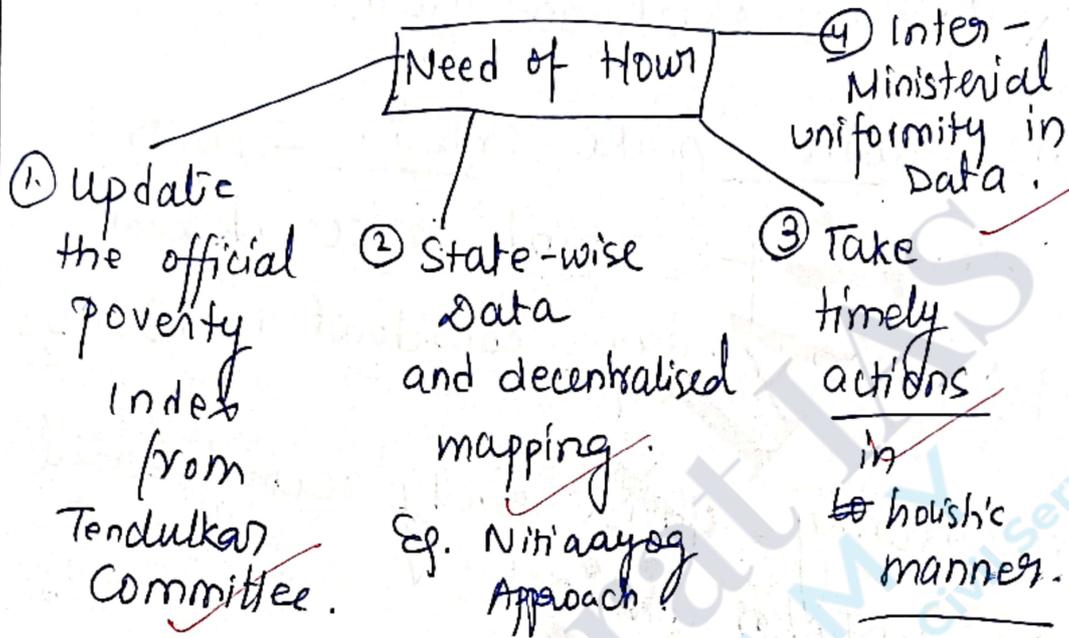
(iii) Calorie Intake Criteria - with estimation of around 2250 kcal per person per day considered in 1950s.

(iv) Currently, official poverty record based on Tendulkar Committee.

(v) After 2014 Niti Aayog incorporated Global Multidimensional Poverty Index parameters by adding digital empowerment and banking facilities & sanitation.

(vi) Currently, parameters like well-being through sanitation, education - mean years of schooling, undernourishment.

sanitation, water facilities etc added.



With the recent report of Niti Aayog (July 2023) it came out that on parameter like Health and Education marginal growth recorded whereas in Banking and Digitalisation double digit growth.

To reach SDG-1, 2, 3, 4 and goals of Human Development holistic capacity need to be enhanced.