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ABOUT THE GREAT APARCHIT SIR



GA EXPERT APARCHIT SIR
WHO HAS GIVEN 100+
SELECTION IN BANKING
SECTOR AT HIS 25 YEAR AGE
WHO HAS KNOWN AS
APARCHIT. APARCHIT SIR WAS
A REAL WARRIOR AS YOU
KNOW THAT ABOUT HIM.HE
MADE HIS IDENTITY ACROSS
THE COUNTRY WITH VERY
LITTLE AGE . AFTER HIM HIS
YOUNGER BROTHER
APARCHIT 2.0 STARTED
APARCHIT SUPER CURRENT
AFFAIRS FROM 1 FEBRUARY
2021.THEY GAVE 1000+
SELECTION IN BANKING
SECTOR IN FEW DAYS.
[TRUSTED BY 4 LAKH
ASPIRANTS ACROSS THE
INDIA].
YOUR SUCCESS IS OUR
SUCCESS



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Budget 2023-24 Key Highlights



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UNION BUDGET 2023 Key Highlights



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HISTORY OF THE UNION BUDGET

- ❖ Under the Article 112 of the Constitution of India, Union Budget is aka Annual financial statement. Every year it is presented on the last working day of February by the Finance Minister of India in Parliament. But in 2017 Arun Jaitley started presenting the Union Budget on February 1 departing from the colonial-era tradition of using the last working day of that month. The budget is presented by means of the Financial bill and Appropriation bill which has to be passed by the houses.
- ❖ The Union Budget comes into effect from April 1.
- ❖ The budget division of the department of economic affairs (DEA) in the finance ministry is the nodal body responsible for producing the budget.
- ❖ First Union budget of Independent India was presented by R. K. Shanmukham Chetty on November 26, 1947.
- ❖ In 1951-52, C D Deshmukh was the first Indian governor of the RBI who presented the Interim Budget.
- ❖ In 1958-59, Pandit Jawaharlal Nehru was the first PM who presented the Union Budget.
- ❖ In 1959, Morarji Desai, who became the finance minister of India, presented the maximum number of budgets so far i.e. 10. He presented two budgets on his birthday 1964 and 1968 as he was born on February 29.
- ❖ From 1970 to 1971, Indira Gandhi was the only woman Finance Minister who took over the Finance portfolio.
- ❖ Union Budget 1973-74 is known as the “Black Budget” of India as the budget deficit rose to Rs 550 crore.
- ❖ The Budget was first introduced in India on April 7, 1860, when Scottish economist and politician James Wilson from the East India Company presented it to the British Crown.



What is the Union Budget

1. According to Article 112 of the Indian Constitution, The Union Budget is a statement of the estimated receipts and expenditures of the government for that particular year.
2. It is also referred to as the Annual Financial Statement.
3. It is broadly classified into 2 segments- Revenue Budget & Capital Budget.
4. The budget provides for 3 sets of data
 - ✓ Actual data of the preceding year.
 - ✓ Provisional data of the current year.
 - ✓ Budgetary estimates for the following year.

The Union Budget of India, also referred to as the Annual Financial Statement in Article 112 of the Constitution of India, is the annual budget of the Republic of India. The Government presents it on the first day of February so that it could be materialised before the beginning of new financial year in April. Until 2016 it was presented on the last working day of February by the Finance Minister in Parliament. The budget division of the department of economic affairs (DEA) in the finance ministry is the nodal body responsible for producing the budget. It is presented by means of the Finance bill and the Appropriation bill has to be passed by Lok Sabha before it can come into effect on 1 April, the start of India's financial year.

An interim budget is not the same as a 'Vote on Account'. While a 'Vote on Account' deals only with the expenditure side of the government's budget. An interim budget is a complete set of accounts, including both expenditure and receipts. An interim budget gives the complete financial statement, very similar to a full budget. While the law does not disqualify the Union government from introducing tax changes, normally during an election year, successive governments have avoided making any major changes in income tax laws during an interim budget.

Since 1947, there have been a total of 73 annual budgets, 14 interim budgets and four special budgets, or mini-budgets. This is the first budget in Amrit Kaal



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Economic Survey 2023: Key Points

Finance Minister Nirmala Sitharaman tabled the Economic Survey 2022-23 in parliament on 31-01-2023 before presenting the budget 2023.

According to the Economic Survey for 2022-23, India's GDP growth for the fiscal year 2023-24 will be in the 6-6.8 percent range. The baseline forecast for real GDP growth in the Survey is 6.5 percent. Finance Minister Nirmala Sitharaman introduced the survey in Parliament today. It is the Ministry of Finance's flagship document, prepared under the direction of the Chief Economic Advisor. The document contains critical insights into India's macroeconomic landscape and government policies, as well as reforms that can be implemented.

Finance Minister Nirmala Sitharaman presented the **Economic Survey** report in the Lok Sabha. The survey projected a GDP growth rate in the range of 6-6.8% for the next fiscal 2023-24. Economic Survey 2022-2023 presented in the parliament in two 2 volumes. The first looks at overall macroeconomic and sectoral developments, and the second is a revamped statistical appendix.

Budget 2023-24 Key Highlights

The Finance Minister, Smt. Nirmala Sitharaman presented the Union Budget for the fiscal year 2023-24 in Parliament on 1st February 2023 and here we are with the Union Budget 2023 key highlights ebook. Finance Minister Nirmala Sitharaman has used a 'Made in India' tablet computer to deliver a paperless Budget address. She will be presenting her fifth budget, the previous being, 2019, 2020, 2021, and 2022. This year's buzzword is 'Saptrishi' focus areas owing to the seven pillars of the Union Budget according to the FM.

The Seven Important Pillars of the Union Budget 2023-24

Finance Minister Smt Nirmala Sitharaman introduced this year's budget as the first budget in 'Amritkaal'. She also stated that the Indian Economy is on the right track and heading toward a bright future and that the budget is a people-centric one, to take on global challenges.



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There were seven main focuses/pillars of the budget:-

- Inclusive development
- Reaching the last mile
- Infra & investment
- Unleashing the potential
- Green growth
- Youth power
- Financial sector

Mrs. Sitharaman named these the 'Saptrishi' of the Union Budget 2023.





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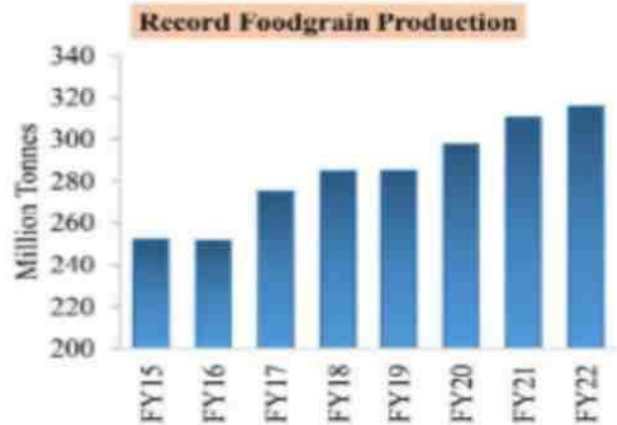
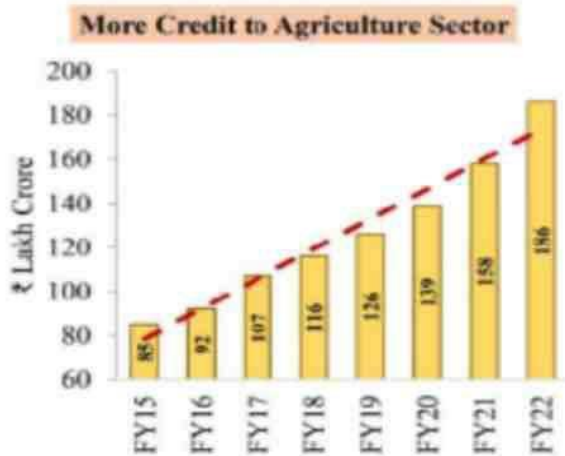
Agriculture

- ❖ Atmnanirbhar Clean Plant Programme: To improve the availability of clean, disease-free planting material. Outlay: Rs. 2,200 crores.
- ❖ 11.4 cr farmers for Rs. 2.2 trillion in cash
- ❖ Empowerment of women through SHGs focussed on raw material supply, branding and marketing of products, etc.
- ❖ A global hub of millets; the Indian Institute of Millet Research to be supported as the center of excellence.
- ❖ PM Vishwakarma Kaushal Samman, PM Vikas: Package of assistance for artisans and craftspeople. Enable them to improve the quality, scale, and reach of products and integrate them with the MSME value chain.
- ✓ Financial Support
- ✓ Advanced skill training
- ✓ efficient brand promotion
- ✓ digital payments
- ✓ social security
- ❖ Technology in Agriculture: Computerization of 63,000 primary agri credit societies. Investment: Rs. 2,516 crores.
- ❖ Agriculture Accelerator fund: young entrepreneurs in rural areas
- ❖ Collaboration between farmers, state
- ❖ Scheme under PM Garib Kalyan Ann Yojna for free foodgrains to all Antyodaya and priority households for one year.
- ❖ The agricultural credit target - is up to 20 lakh cr. with a focus on animal husbandry, dairy, and fisheries.
- ❖ New subscheme of PM Matsya Sampada Yojna - targeted investment of Rs. 6000 crores enable activities of fishermen, fish vendors
- ❖ For farmers, esp small and marginal farmers, a Co-operative based economic development model
- ❖ New Ministry of Cooperation to realize the vision of Sehekar se Samridhi - Rs. 2516 crores
- ❖ National Cooperative Database for nation-wide mapping of cooperative societies



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*ANB -Atmanirbhar Bharat

^IIMR-Indian Institute of Millet Research

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Health Education and Skilling

- ❖ Mission to eliminate sickle cell anemia by 2047 - universal screening of 7 cr people (age 0-40 years)
- ❖ 157 new nursing colleges in a core location with existing 157 medical colleges
- ❖ Facilities in select ICMR labs for encouraging collaborative research
- ❖ New Pharma program to promote R&D in pharmaceuticals
- ❖ Dedicated multidisciplinary courses for medical devices
- ❖ Teachers training re-envisioned
- ❖ National digital library for children and adolescents
- ❖ National Book Trust, Children book trust- provide non-curricular titles in regional languages and English to cover the gap in reading due to pandemic
- ❖ Collaboration with NGOs to inculcate literacy
- ❖ Aspirational Blocs program- saturation of essential govt services across various domains



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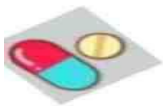
- ❖ Pradhan Mantri Primitive, Vulnerable Tribal Groups Development Mission empowering tribal groups with safe housing, connectivity, and healthcare Rs. 15000 crores
- ❖ Eklavya Model Residential Schools - recruit 38,800 teachers and support staff for the 740 Eklavya Model Residential Schools reaching up to 3.5 lakh tribal students
- ❖ Upper Bhadra Project - central assistance of 5,300 cr for drought-prone areas of upper Karnataka.
- ❖ **PM Awaaz Yojna** - outlay enhanced from 66% to Rs. 79,000 crores
- ❖ Bharath Shared Repository Inscriptions - digitization of 1 lakh ancient inscription
- ❖ Support for poor prisoners - for those who are unable to afford bail amounts and fines
- ❖ Make AI in India: 3 specialized AI centers in educational institutions
- ❖ Vivad-e-Vsihwas I: Less stringent contract execution for MSMEs
- ❖ Vivad-e-Vishwas II: Easier and standardized settlement scheme
- ❖ E-Courts Phase III
- ❖ 100 labs for 5 G services
- ❖ R&D grant for Lab-grown diamonds

Health



157 New Nursing Colleges to be established

Sickle Cell Anaemia elimination Mission to be launched



New Programme to promote research in Pharmaceuticals to be launched

Joint Public and Private Medical Research to be encouraged via select ICMR labs



Increase in Expenditure on Health and Education (% of GDP)





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Infrastructure and Private Investment

- ❖ Capital Investment Outlay - increased by 33% to 10 lakh cr (3.3% of GSP)
- ❖ Support to State Govt for capital investments - 50 yr interest-free loan to state govt extended for one more year, the outlay of Rs. 1.3 lakh crores
- ❖ Railways - a capital outlay of 2.40 lakh cr: highest (9x from 2013-14)
- ❖ 100 infra projects identified - Rs. 75,000 crores including Rs. 15000 crores from private sources.
- ❖ 50 additional airports, heliports, water aerodromes, and advanced landing grounds revived
- ❖ Digilocker for businesses: PAN will be used as a common business identifier.
- ❖ Cities and towns to be enabled to 100% transition of sewers and septic tanks from manhole to machine hole mode.

Incentives to boost Investment in Infrastructure and productive capacity

Multiplier Impact →

Rise in growth and employment



Increased capital investment outlay by 33.4% to ₹10 lakh crore



Continuation of 50 year interest free loan to State Governments to incentivize infrastructure investment



Highest ever Capital outlay of ₹2.4 lakh crore for Railways



100 transport infrastructure projects identified for end-to-end connectivity for ports, coal, steel, fertilizer sectors



Creating Urban Infrastructure in Tier 2 and 3 cities via establishment of UIDF**

*PVTG: Particularly Vulnerable Tribal Groups, *SHRI: Shared Repository of Inscriptions,
**UIDF: Urban Infrastructure Development Fund



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Natural Energy

- ❖ India heading for a net zero Panchamrit goal by 2070.
- ❖ 500 new 'Waste to Wealth' plants under the Gobardhan scheme
- ❖ 35,000 cr priority capital for the energy transition
- ❖ Battery energy storage of 4000MWH to be supported.
- ❖ 1 crore farmers to get assistance to adopt natural farming
- ❖ Green Credit Programme
- ❖ 83 bn central support for Ladhakh energy
- ❖ PM Pranam
- ❖ 10000 bio input centers
- ❖ MISHTI - Mangrove Initiative for Shoreline Habitats and Tangible Income MNREGA CAMPA funds integrated
- ❖ Amrit Darohar- Encourage optimal use of wetlands, ecotourism, and income generation for local communities
- ❖ Coastal Shipping promotion
- ❖ Vehicle Replacement for old polluting vehicles including those of the central govt
- ❖ National Hydrogen Mission - Rs 19,700 crore allocated to the National Hydrogen
- ❖ **Mission.** Objective: hydrogen production capacity of 5 metric million tonnes by 2030.

Youth

- ❖ PM Kaushal Vikas Yojna 4,0: Skill training for lakhs of youth within next 3 yrs, on-the-job training
- ❖ New age courses - coding AI IOT 3D Printing, drones,
- ❖ 30 Skill India International Skilling Centers
- ❖ Unified skill India Digital Platform
- ❖ Stipend support to 47 lakh youth - National Apprenticeship Promotion Scheme
- ❖ 100 labs for developing apps using 5G services will be set up in engineering institutions.



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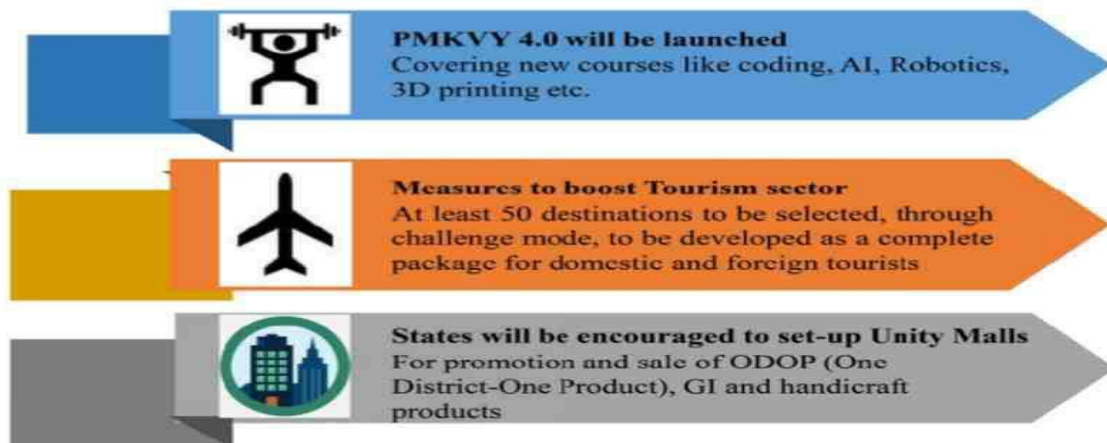
Tourism

- ❖ 50 destinations for tourism
- ❖ Enhance tourist experience
- ❖ Every destination developed as a complete package
- ❖ Sector-specific skilling - Dekho Apna Desh
- ❖ Unity Mall - One District One Product

Green Growth



Amrit Peedhi - Youth Power



* PRANAM: PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth
^ MISHTI: Mangrove Initiative for Shoreline Habitats and Tangible Incomes
GOBARdhan: Galvanizing Organic Bio-Agro resources Dhan



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Financial Sector

The budget proposals for the financial sector will be in two parts:

Part A

- ❖ Credit guarantee for MSMEs: Revamped scheme takes effect with an infusion of Rs. 9000 crores
- ❖ Fiscal support for digital public infrastructure
- ❖ Additional collateral-free guarantee credit of 2 lakh cr of rupees cost of credit -1%
- ❖ National Financial Information Registry - a central repository of financial and ancillary information
- ❖ Setting up of Central Data Processing Center under the Companies Act
- ❖ Financial Sector regulators will carry out a comprehensive review
- ❖ To enhance business activities in GIFT IFSC
- ✓ Delegating Powers to the IFSCA
- ✓ Single window IT system for registration and approval of IFSCA, SEZ authorities, GSTN, RBI, SEBI, IRDAI
- ✓ Permitting acquisition financing
- ✓ Amending IFSCA Act
- ❖ Data Embassy for countries looking for digital continuity solutions in GIFT IFSC
- ❖ Improving governance and investor protection in the banking sector - Banking Regulation Act, Reserve Bank of India Act, Banking Companies Act amendments
- ❖ SEBI to regulate and enforce awarding of diplomas
- ❖ Senior citizens saving scheme limit doubled to 30 lakh
- ❖ Mahila Samman Bachat Scheme for women with 7.5% interest. Savings of up to 2 lakhs for 2 years.
- ❖ Fiscal deficit of states: 3.5% GSDP allowed (0.5% tied to power sector reforms)
- ❖ The fiscal deficit revised to 6.4%
- ❖ Fiscal deficit next year: 5.9% of GDP. Aiming to reduce to 4.9% by 2026.



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Financial Sector

Setting up of National Financial Information registry

To enable efficient lending, promote financial inclusion and enhance financial stability

Setting up of a Central Data processing Centre

For faster handling of administrative work under the Companies Act

Credit Guarantee scheme for MSMEs

Expanded corpus under a revamped scheme to enable additional collateral free guaranteed credit of ₹2 lakh crore



Mahila Samman Bachat Patra

One-time new small savings scheme for a 2-year period with a deposit facility of up to ₹2 lakh for women

Benefits for Senior Citizens

Enhanced maximum deposit limit for senior citizens savings scheme from ₹15 lakh to ₹30 lakh

Other Initiatives

- Initiatives to promote business activities in GIFT IFSC
- Create more trained professionals in Securities Markets via award of educational certificates

Fiscal Management



50 year Interest Free Loans to States

- To be spent on Capital Expenditure within 2023-24
- Part of the loan is conditional on States increasing actual Capital expenditure and parts of outlay will be linked to States undertaking several reforms

Fiscal Deficit of 3.5% of GSDP allowed for States (0.5% tied to Power sector reforms)



Fiscal Consolidation

Targeted Fiscal Deficit to be below 4.5% by 2025-26



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Part B

● Indirect taxes:

- ❖ Simplified tax structure
- ❖ Reduce basic custom duty rates from 21 to 13%
- ❖ Exempt excise duty on GST paid CNG
- ❖ Customs duty exemptions for green mobility - Li-ion batteries
- ❖ Key inputs for producing shrimp feed
- ❖ Seeds for manufacturing lab-grown diamonds
- ❖ Taxes on cigarettes increased by 16%
- ❖ Chemicals and petrochemicals - exempt from basic customs duty on denatured ethyl alcohol and acid-grade fluoro spar from 5% to 2.5%. Crude glycerine
- ❖ Electronics
 - ✓ Increased to 31 crore units valued at Rs. 2,75,000 cr in 2022-23
 - ✓ Relief to customs duty for mobile phone parts extended for one more year
 - ✓ Reduce customs duty for TV parts

● Direct Taxes

- ❖ Tax receipts for the next fiscal budgeted at Rs. 23.3 lakh crore.
- ❖ MSMEs and professionals: With cash receipts <5%, presumptive tax limits
 - ❖ increased to Rs 3 crores (turnover) and Rs 75 lakh (income) respectively
- ❖ New IT return form for easier filing
- ❖ Higher TDS Limit for Rs. 3 crore
- ❖ 100 JT Commissioners for small tax disputes
- ❖ Lower taxes on higher digital payments
- ❖ High-value insurance policies: Returns will be taxed

● Personal Income Tax

- Benefit hard-working middle class
- The rebate limit increased to 7 lakhs for income tax - no tax needs to be paid

● Tax structure changed

- ✓ 0-3 lakh: nil
- ✓ 3-6 lakhs: 5%



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- ✓ 6-9 lakh: 10%
- ✓ 9-12 lakh: 15%
- ✓ 12-15 lakh: 20%
- ✓ >15 lakhs: 30%

● Pensioners

The benefit of the standard deduction

- Income of ≥ 5 lakh
- Highest tax rate - 42.7%, reduce the higher surcharge from 375 to 25% in the new tax regime, maximum rate reduced to 39%
- Limit of tax exemption on leave encashment: increased to 25 lakh rupees

Direct Tax Proposals

To reduce the compliance burden, promote entrepreneurial spirit and provide tax relief to citizens



45% of the returns on tax payers' portal were processed within 24 hours



Average processing period reduced from 93 to 16 days in 8 years



Processed more than 6.5 crore returns this year

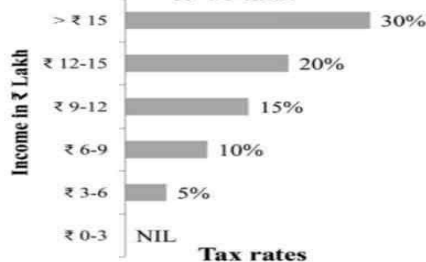
Further Simplifying Personal Income Tax



Income limit for rebate of income tax increased from ₹5 lakh to ₹7 lakh in the new regime

New Income tax regime

Exemption limit increased to ₹ 3 lakh



- Highest surcharge rate on income above ₹5 crore to be reduced from 37% to 25% under new regime
- Extending benefits of standard deduction to new tax regime for salaried class and pensioners
- Increasing tax exemption limit to ₹25 lakh on leave encashment on retirement for non-government salaried employees

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Allocation to Specific Ministries

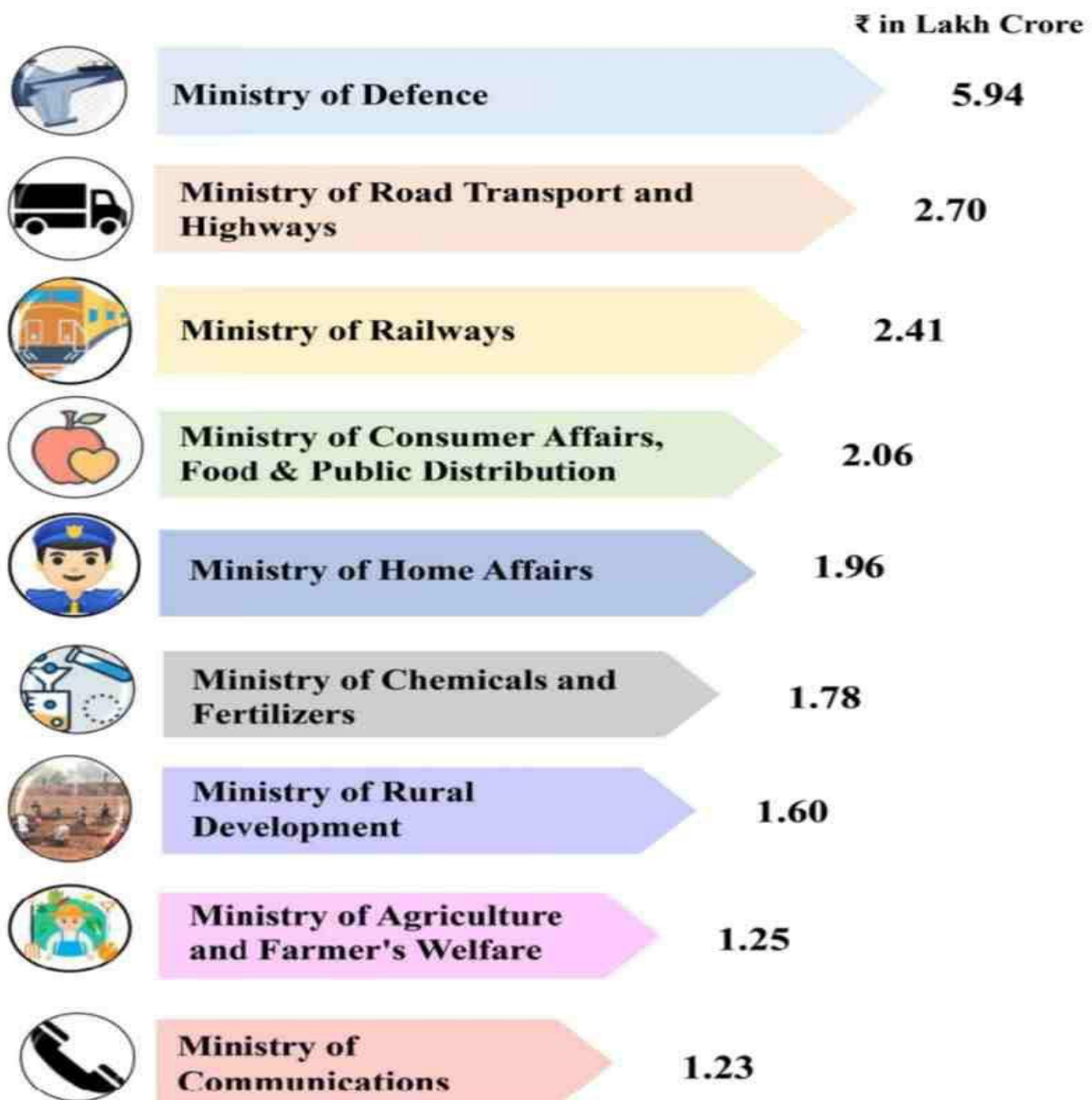
Sector	Funds Allocated (in Lakh Crore)
Ministry of Defence	5.94
Ministry of Road Transport and Highways	2.70
Ministry of Railways	2.41
Ministry of Consumer Affairs, Food & Public Distribution	2.06
Ministry of Home Affairs	1.96
Ministry of Chemicals and Fertilizers	1.78
Ministry of Rural Development	1.60
Ministry of Agriculture and Farmer's Welfare	1.25
Ministry of Communication	1.23



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Allocation for Specific Ministries



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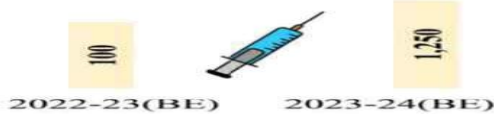
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Allocation to Major Schemes

Scheme	Funds Allocated (in Crore) 2023-24	Funds Allocated (in Crore) 2022-23
Development of Pharmaceutical Industry	1,250	100
Jal Jeevan Mission	70,000	60,000
Eklavya Model Residential Schools	5,943	2,000
Pradhan Mantri Awas Yojna	79,590	48,000
Scheme for Faster Adoption and Manufacturing of EVs (FAME)	5,172	2,908
North East Special Infrastructure Development Scheme	1,419	2,491

Allocation to Major Schemes (in ₹ crore)

Development of Pharmaceutical Industry



Jal Jeevan Mission



Eklavya Model Residential Schools



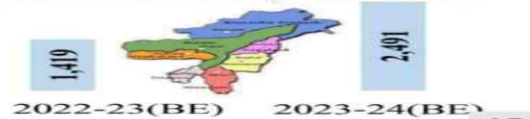
Pradhan Mantri Awas Yojana



Scheme for Faster Adoption and Manufacturing of EV's (FAME)



North East Special Infrastructure Development Scheme





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Budgetary Allocation to Important Schemes (in Crores)

Scheme	Funds Allocated (in Crore)
MGNREGA	60000 Cr
National Social Assistance Program	9636 Cr
National Livelihood Mission	Ajeevika 14129 Cr
Jal Jeevan Mission	70000 Cr
National Education Mission	38965 Cr
National Health Mission	36785 Cr
PM Aatmanirbhar Bharat Health Infrastructure mission	4200 Cr
PM Awas Yojana	79590 Cr
PM Gram Sadak Yojana	19000 Cr
PM Krishi Sinchayi Yojana	10787 Cr
Rashtriya Gram Swaraj Abhiyan	895 Cr
Swachh Bharat Mission	5000 Cr
AMRUT and Smart Cities Mission	16000 Cr
PM - FME	639 Cr
Saksham Anganwadi and Poshan 2.0	20554 Cr
PM-KISAN	60000 Cr
Mission Shakti	3144 Cr
Mission Vatsalya	1472 Cr
PM POSHAN	11600 Cr
STARS	800 Cr
National AIDS and STD Control Program	3080 Cr
PM Kisan Sampada Yojana	923 Cr
PM Swasthya Suraksha Yojana	3365 Cr
Fame India	5172 Cr
Aatmanirbhar Bharat Rozgaar Yojana	2273 Cr
PMEGP	2700 Cr
PM KUSUM	1996 Cr
PM SHRI	4000 Cr
Eklavya Model Residential Schools	5943 Cr
Khelo India	1000 Cr
Atal Bhujal Yojana	1000 Cr
Rashtriya Krishi Vikas Yojana	7150 Cr
RoDTEP	15069 Cr
RAMP	1170 Cr
Umbrella Program for Development of ST	9409 Cr
Umbrella Program for Development of SC	4295 Cr
PM VIKAS	540 Cr
Ayushman Bharat - Pradhan Mantri Jan Arogya Yojna (PMJAY)	7200 Cr



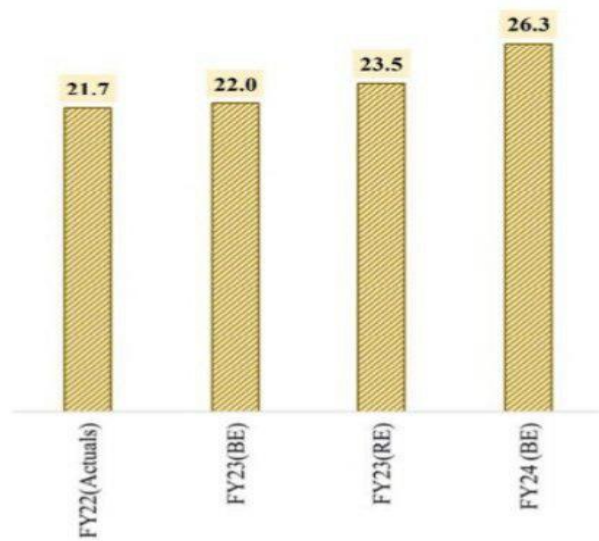
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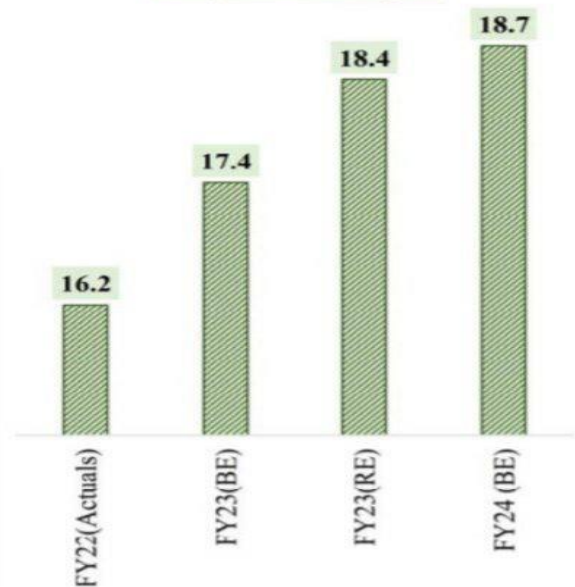
Receipts and Expenditure (Lakh Crore)

Receipts and Expenditure (₹Lakh Crore)

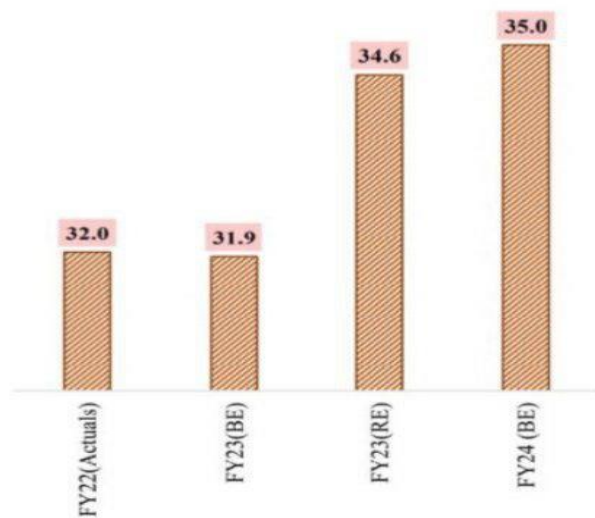
Revenue Receipts



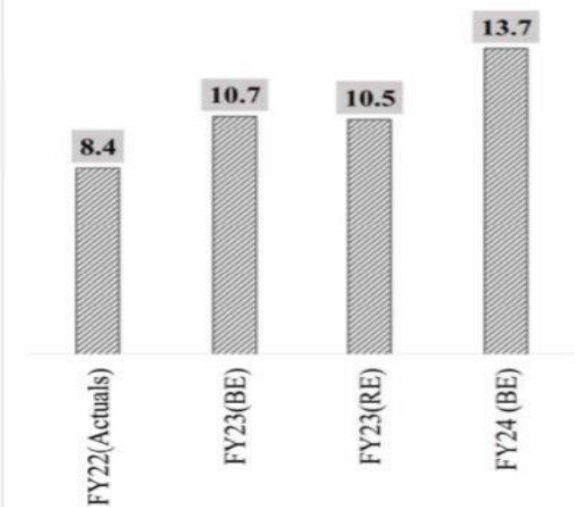
Capital Receipts



Revenue Expenditure



Effective Capital Expenditure





History of Economic Survey

The first economic survey reportedly came into existence in 1950-51, when it used to be a part of the budget documents. In the 1960s, it was separated from the Budget documents and presented day prior to the Union Budget. It is divided into two parts - Part A and Part B. The first volume contains a holistic review of the current economic situation of the country while the second part focuses on different issues like healthcare, poverty, climate change, and the Human Development Index, among others.

Significance of Economic Survey

The Economic Survey reflects the state of India's economy and presents detailed statistical data on different sectors and how they performed in the year gone by. Economic forecasts such as projected Gross Domestic Product (GDP) growth also constitute a part of the Economic Survey. It also states the estimated growth that specific sectors are expected to witness. Various government schemes and their outcome is also highlighted in the survey.

What is the Economic Survey?

- It provides a detailed report of the state of the national economy (from agriculture to unemployment to infrastructure) for the year that is coming to a close (2022-23) with forecasts of the upcoming financial year (2023-24).
- It is prepared by the Economic Division of the Department of Economic Affairs (DEA), Ministry of Finance, under the guidance of the chief economic adviser (CEA).
- Once prepared, the Survey is approved by the Finance Minister and the comments or policy solutions contained in the Survey are not binding on the government.



Economic Survey 2023: Key Points

INDIA TO WITNESS GDP GROWTH OF 6.0 PERCENT TO 6.8 PER CENT IN 2023-24, DEPENDING ON THE TRAJECTORY OF ECONOMIC AND POLITICAL DEVELOPMENTS GLOBALLY.

ECONOMIC SURVEY 2022-23 PROJECTS A BASELINE GDP GROWTH OF 6.5 PER CENT IN REAL TERMS IN FY24.

ECONOMY IS EXPECTED TO GROW AT 7 PERCENT (IN REAL TERMS) FOR THE YEAR ENDING MARCH 2023, THIS FOLLOWS AN 8.7 PER CENT GROWTH IN THE PREVIOUS FINANCIAL YEAR.

CREDIT GROWTH TO THE MICRO, SMALL, AND MEDIUM ENTERPRISES (MSME) SECTOR HAS BEEN REMARKABLY HIGH, OVER 30.5 PERCENT, ON AVERAGE DURING JAN-NOV 2022.

CAPITAL EXPENDITURE (CAPEX) OF THE CENTRAL GOVERNMENT, WHICH INCREASED BY 63.4 PER CENT IN THE FIRST EIGHT MONTHS OF FY23, WAS ANOTHER GROWTH DRIVER OF THE INDIAN ECONOMY IN THE CURRENT YEAR.

RBI PROJECTS HEADLINE INFLATION AT 6.8 PERCENT IN FY23, WHICH IS OUTSIDE ITS TARGET RANGE.

RETURN OF MIGRANT WORKERS TO CONSTRUCTION ACTIVITIES HELPED HOUSING MARKET WITNESSING A SIGNIFICANT DECLINE IN INVENTORY OVERHANG TO 33 MONTHS IN Q3 OF FY23 FROM 42 MONTHS LAST YEAR.

SURGE IN GROWTH OF EXPORTS IN FY22 AND THE FIRST HALF OF FY23 INDUCED A SHIFT IN THE GEARS OF THE PRODUCTION PROCESSES FROM MILD ACCELERATION TO CRUISE MODE.

PRIVATE CONSUMPTION AS A PERCENTAGE OF GDP STOOD AT 58.4 PER CENT IN Q2 OF FY23, THE HIGHEST AMONG THE SECOND QUARTERS OF ALL THE YEARS SINCE 2013-14, SUPPORTED BY A REBOUND IN CONTACT INTENSIVE SERVICES SUCH AS TRADE, HOTEL AND TRANSPORT.

SURVEY POINTS TO THE LOWER FORECAST FOR GROWTH IN GLOBAL TRADE BY THE WORLD TRADE ORGANISATION, FROM 3.5 PERCENT IN 2022 TO 1.0 PERCENT IN 2023.

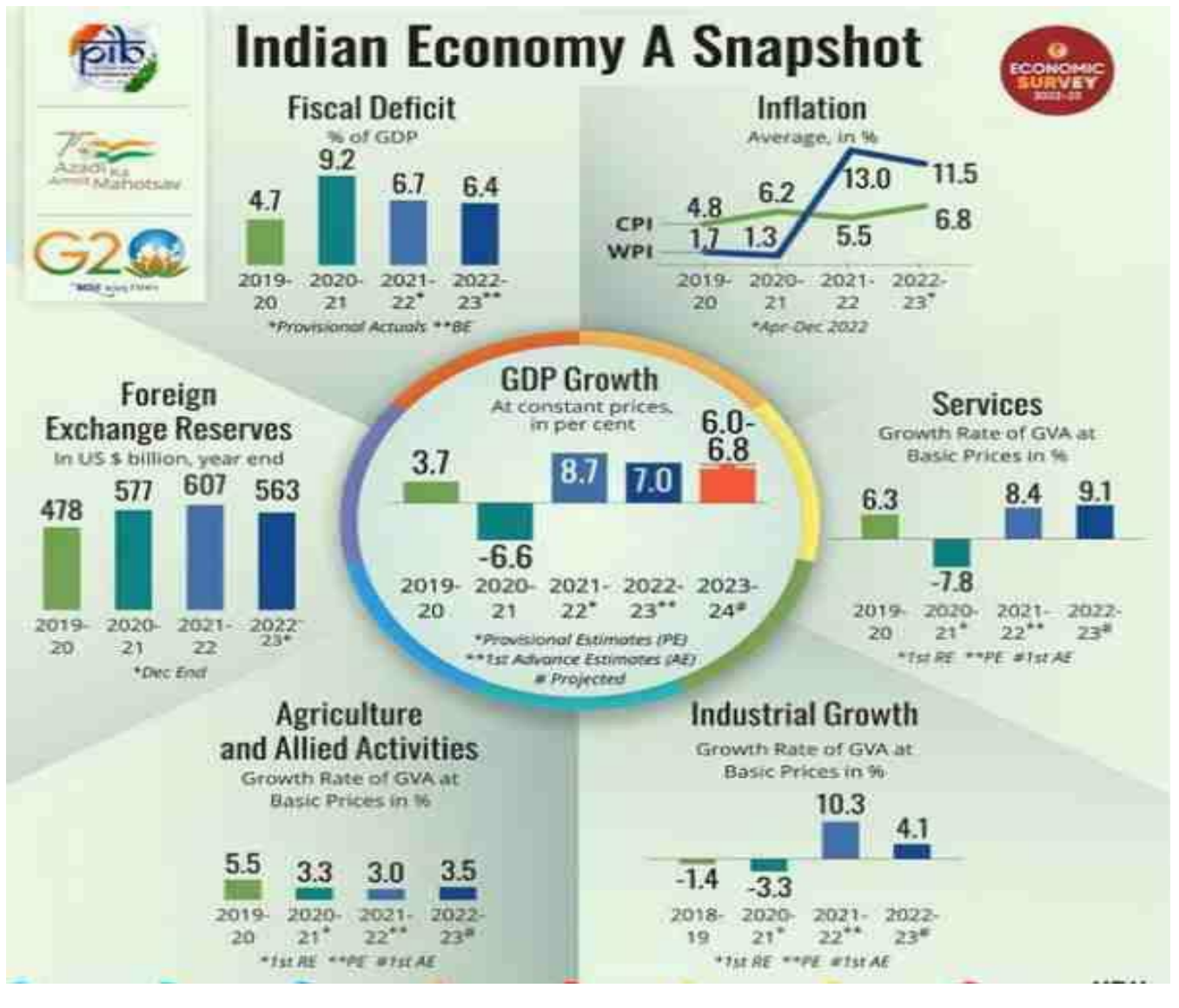


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INDIA TO WITNESS GDP GROWTH OF 6.0 PERCENT TO 6.8 PER CENT IN 2023-24, DEPENDING ON THE TRAJECTORY OF ECONOMIC AND POLITICAL DEVELOPMENTS GLOBALLY.

India to witness GDP growth of 6.0 per cent to 6.8 per cent in 2023-24, depending on the trajectory of economic and political developments globally.





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The optimistic growth forecasts stem from a number of positives like the rebound of private consumption given a boost to production activity, higher Capital Expenditure (Capex), near-universal vaccination coverage enabling people to spend on contact-based services, such as restaurants, hotels, shopping malls, and cinemas, as well as the return of migrant workers to cities to work in construction sites leading to a significant decline in housing market inventory, the strengthening of the balance sheets of the Corporates, a well-capitalised public sector banks ready to increase the credit supply and the credit growth to the Micro, Small, and Medium Enterprises (MSME) sector to name the major ones.

ECONOMIC SURVEY 2022-23 PROJECTS A BASELINE GDP GROWTH OF 6.5 PER CENT IN REAL TERMS IN FY24.

The Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman tabled the Economic Survey 2022-23 in Parliament today, which projects a baseline GDP growth of 6.5 per cent in real terms in FY24. The projection is broadly comparable to the estimates provided by multilateral agencies such as the World Bank, the IMF, and the ADB and by RBI, domestically.





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It says, growth is expected to be brisk in FY24 as a vigorous credit disbursal, and capital investment cycle is expected to unfold in India with the strengthening of the balance sheets of the corporate and banking sectors. Further support to economic growth will come from the expansion of public digital platforms and pathbreaking measures such as PM GatiShakti, the National Logistics Policy, and the Production-Linked Incentive schemes to boost manufacturing output.



LIFTING POTENTIAL GROWTH WITH PHYSICAL & DIGITAL INFRASTRUCTURE

- PM GatiShakti National Master Plan for seamless movement of people and goods
- National Monetisation Pipeline with ₹ 9.0 lakh crore investment potential
- UPI touched its highest ever mark with 782 crore transaction in Dec 2022
- National Logistics Policy for making Indian logistics competitive globally
- Capacity of major ports nearly doubled in 8 years
- Open Network for Digital Commerce in pipeline
- Open Credit Enablement Network for democratising lending operations

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ECONOMY IS EXPECTED TO GROW AT 7 PERCENT (IN REAL TERMS) FOR THE YEAR ENDING MARCH 2023, THIS FOLLOWS AN 8.7 PER CENT GROWTH IN THE PREVIOUS FINANCIAL YEAR.

The Survey says, in real terms, the economy is expected to grow at 7 per cent for the year ending March 2023. This follows an 8.7 per cent growth in the previous financial year.

Despite the three shocks of COVID-19, Russian-Ukraine conflict and the Central Banks across economies led by Federal Reserve responding with synchronised policy rate hikes to curb inflation, leading to appreciation of US Dollar and the widening of the Current Account Deficits (CAD) in net importing economies, agencies worldwide continue to project India as the fastest-growing major economy at 6.5-7.0 per cent in FY23.



According to Survey, India's economic growth in FY23 has been principally led by private consumption and capital formation and they have helped generate employment as seen in the declining urban unemployment rate and in the faster net registration in Employee Provident Fund. Moreover, World's second-largest vaccination drive involving more than 2 billion doses also served to lift consumer sentiments that may prolong the rebound in consumption. Still, private capex soon needs to take up the leadership role to put job creation on a fast track.



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CREDIT GROWTH TO THE MICRO, SMALL, AND MEDIUM ENTERPRISES (MSME) SECTOR HAS BEEN REMARKABLY HIGH, OVER 30.5 PERCENT, ON AVERAGE DURING JAN-NOV 2022.

The Survey says, the credit growth to the Micro, Small, and Medium Enterprises (MSME) sector has been remarkably high, over 30.6 per cent, on average during Jan–Nov 2022, supported by the extended Emergency Credit Linked Guarantee Scheme (ECLGS) of the Union government. It adds that the recovery of MSMEs is proceeding apace, as is evident in the amounts of Goods and Services Tax (GST) they pay, while the Emergency Credit Linked Guarantee Scheme (ECLGS) is easing their debt servicing concerns.

CAPITAL EXPENDITURE (CAPEX) OF THE CENTRAL GOVERNMENT, WHICH INCREASED BY 63.4 PER CENT IN THE FIRST EIGHT MONTHS OF FY23, WAS ANOTHER GROWTH DRIVER OF THE

The Capital Expenditure (Capex) of the central government, which increased by 63.4 per cent in the first eight months of FY23, was another growth driver of the Indian economy in the current year, crowding in the private Capex since the January–March quarter of 2022. On current trend, it appears that the full year’s capital expenditure budget will be met. A sustained increase in private Capex is also imminent with the strengthening of the balance sheets of the Corporates and the consequent increase in credit financing it has been able to generate.

Dwelling on halt in construction activities during the Pandemic, the Survey underscores that vaccinations have facilitated the return of migrant workers to cities to work in construction sites as the rebound in consumption spilled over into the housing market. This is evident in the housing market witnessing a significant decline in inventory overhang to 33 months in Q3 of FY23 from 42 months last year.

It also says that the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has been directly providing jobs in rural areas and indirectly creating opportunities for rural households to diversify their sources of income generation. Schemes like PM–Kisan and PM Garib Kalyan Yojana have helped in ensuring food security in the country, and their impact was also endorsed by the United Nations Development Programme (UNDP). The results of the National Family Health Survey (NFHS) also show improvement in



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rural welfare indicators from FY16 to FY20, covering aspects like gender, fertility rate, household amenities, and women empowerment.

RBI PROJECTS HEADLINE INFLATION AT 6.8 PERCENT IN FY23, WHICH IS OUTSIDE ITS TARGET RANGE.

The Survey notes with optimism that Indian economy appears to have moved on after its encounter with the pandemic, staging a full recovery in FY22 ahead of many nations and positioning itself to ascend to the pre-pandemic growth path in FY23. Yet in the current year, India has also faced the challenge of reining in inflation that the European strife accentuated. Measures taken by the government and RBI, along with the easing of global commodity prices, have finally managed to bring retail inflation below the RBI upper tolerance target in November 2022.

STATE OF THE ECONOMY 2022-23: BROAD-BASED RECOVERY ACROSS SECTORS

GDP forecast for FY24 to be in the range of 6.0-6.8%

- India's GDP growth is expected to remain robust in FY24
- Private consumption across H1 highest since FY15
- Boost to production activity leading to enhanced capacity utilisation

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PRIVATE CONSUMPTION AS A PERCENTAGE OF GDP STOOD AT 58.4 PER CENT IN Q2 OF FY23, THE HIGHEST AMONG THE SECOND QUARTERS OF ALL THE YEARS SINCE 2013-14, SUPPORTED BY A REBOUND IN CONTACT-INTENSIVE SERVICES SUCH AS TRADE, HOTEL AND TRANSPORT.

Manufacturing and investment activities consequently gained traction. By the time the growth of exports moderated, the rebound in domestic consumption had sufficiently matured to take forward the growth of India's economy. Private Consumption as a percentage of GDP stood at 58.4 per cent in Q2 of FY23, the highest among the second quarters of all the years since 2013-14, supported by a rebound in contact-intensive services such as trade, hotel and transport, which registered sequential growth of 16 per cent in real terms in Q2 of FY23 compared to the previous quarter.





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SURVEY POINTS TO THE LOWER FORECAST FOR GROWTH IN GLOBAL TRADE BY THE WORLD TRADE ORGANISATION, FROM 3.5 PERCENT IN 2022 TO 1.0 PER CENT IN 2023.

Global growth is forecasted to slow from 3.2 per cent in 2022 to 2.7 per cent in 2023 as per IMF's World Economic Outlook, October 2022. A slower growth in economic output coupled with increased uncertainty will dampen trade growth. This is seen in the lower forecast for growth in global trade by the World Trade Organisation, from 3.5 per cent in 2022 to 1.0 per cent in 2023.



EXTERNAL SECTOR : WATCHFUL AND HOPEFUL

- Merchandise exports were **US\$ 332.8 bn** for April-Dec 2022 exhibiting a growth of **16% from April-Dec 2021**
- India is **7th Largest Service Exporter** in the world
- **Largest recipient of remittances** in the world in 2022 (Estimated by World bank)
- India better placed in terms of comfortable forex reserve and low external debt ratio.

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India's Inclusive Growth

The Survey emphasises that growth is inclusive when it creates jobs. Both official and unofficial sources confirm that employment levels have risen in the current financial year, as the Periodic Labour Force Survey (PLFS) shows that the urban unemployment rate for people aged 15 years and above declined from 9.8 percent in the quarter ending September 2021 to 7.2 percent one year later (quarter ending September 2022). This is accompanied by an improvement in the labour force participation rate (LFPR) as well, confirming the emergence of the economy out of the pandemic-induced slowdown early in FY23.

In FY21, the Government announced the Emergency Credit Line Guarantee Scheme, which succeeded in shielding micro, small and medium enterprises from financial distress. A recent CIBIL report (ECLGS Insights, August 2022) showed that the scheme has supported MSMEs in facing the COVID shock, with 83 percent of the borrowers that availed of the ECLGS being micro-enterprises. Among these micro units, more than half had an overall exposure of less than Rs10 lakh.

Furthermore, the CIBIL data also shows that ECLGS borrowers had lower non-performing asset rates than enterprises that were eligible for ECLGS but did not avail of it. Further, the GST paid by MSMEs after declining in FY21 has been rising since and now has crossed the pre-pandemic level of FY20, reflecting the financial resilience of small businesses and the effectiveness of the pre-emptive government intervention targeted towards MSMEs. Moreover, the scheme implemented by the government under the Mahatma Gandhi National Rural

Employment Guarantee Act (MGNREGA) has been rapidly creating more assets in respect of "Works on individual's land" than in any other category. In addition, schemes like PM-KISAN, which benefits households covering half the rural population, and PM Garib Kalyan Anna Yojana have significantly contributed to lessening impoverishment in the country.

The UNDP Report of July 2022 stated that the recent inflationary episode in India would have a low poverty impact due to well-targeted support. In addition, the National Family Health Survey (NFHS) in India shows improved rural welfare indicators from FY16 to FY20, covering aspects like gender, fertility rate, household amenities, and women empowerment.

India is the third-largest economy in the world in PPP terms and the fifth-largest in market exchange rates. As expected of a nation of this size, the Indian economy in FY23 has nearly "recouped" what was lost, "renewed" what had paused, and "re-energised" what had slowed during the pandemic and since the conflict in Europe.



BUDGET IMPORTANT MCQS 2023

Q. The Union Finance Minister Nirmala Sitharaman has presented the Union Budget 2023-24. It is the ___ Union Budget of India.

- A) 71st
- B) 76th
- C) 75th
- D) 73rd

Answer -C

Explanation:- Union budget 2023-24 is the 75th Union Budget of India. The Union Budget is the annual financial report of India, which deals with the expected income and expenditure of the economy in the upcoming fiscal year. The first union budget of independent India was presented on 26 November 1947

Q. How many priorities are emphasised in the Union Budget for 2023–24?

- A) Eight
- B) Five
- C) Seven
- D) Ten

Answer: C

Explanation:- The Budget adopts the following seven priorities. They complement each other and act as the ‘Saptarishi’ guiding us through the Amrit Kaal.

1. Inclusive Development
2. Reaching Last Mile
3. Infrastructure Investment
4. Unleashing Potential
5. Green Growth
6. Youth Power
7. Financial Sector



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Q. Under which article of the Indian Constitution, the Union Budget of a year is referred to as the Annual Financial Statement?

- A) Article 201
- B) Article 119
- C) Article 112
- D) Article 111

Answer-C

Explanation:- Under Article 112 of the Constitution, a statement of estimated receipts and expenditure of the Government of India has to be laid before Parliament in respect of every financial year, which runs from 1st April to 31st March. This statement titled “Annual Financial Statement” is the main Budget document.

Q. The Union Finance Minister Nirmala Sitharaman has presented the Union Budget 2023-24. She presented the Union Budget for the ___ time in a row.

- A) 3rd
- B) 5th
- C) 6th
- D) 10th

Answer -B

Explanation:- Union Finance Minister Nirmala Sitharaman is presenting the Union Budget 2023 for the 5th time in a row.

Q. ‘Bharat SHRI’ will be set up in a digital epigraphy museum, with digitization of one lakh ancient inscriptions in the first stage. What does “R” denotes in SHRI?

- A) Ratio
- B) Repository
- C) Rate
- D) Reputation

Answer -B

Explanation:- The finance minister in her Budget Speech made an announcement to setup ‘Bharat SHRI’ (Bharat Shared Repository of



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Inscriptions), a digital epigraphy museum, with digitization of one lakh ancient inscriptions in the first stage.

Q. Finance Minister Nirmala Sitharaman Presented the union budget on February 1, 2023. In the 2023 Budget speech, Sitharaman spoke for?

- A) 2 hour and 30 minutes
- B) 1 hour and 20 minutes
- C) 1 hour and 25 minutes
- D) 3 hour and 10 minutes

Answer -C

Q. Finance Minister Nirmala Sitharaman outlined seven priorities in the Union Budget 2023–2024, calling it _that will guide India's vision during Amrit Kaal ?

- A) Saptdush
- B) Saptarishi
- C) Saptadarshan
- D) Saptkanika

Answer- B

Explanation:- ‘Saptarishi’ guiding us through the Amrit Kaal.

1. Inclusive Development
2. Reaching Last Mile
3. Infrastructure Investment
4. Unleashing Potential
5. Green Growth
6. Youth Power
7. Financial Sector

Q. What is the theme of the Union Budget 2023-24?

- A) Budget Jindgi ka
- B) Green Budget
- C) Vasudhaiva Kutumbakam
- D) Budget the youth power



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Answer- C

Explanation:- With the theme of 'Vasudhaiva Kutumbakam', we are steering an ambitious, people-centric agenda to address global challenges, and to facilitate sustainable economic development.

Q. What is the current year's economic growth estimated in the Union Budget 2023-24?

- A) 9%
- B) 10%
- C) 7%
- D) 11%

Answer-C

Explanation:- Finance Minister Sitharaman announced that the economic growth in the current year is estimated to be at 7 per cent.

Q. What percentage of GDP is the fiscal deficit for Fiscal Year 2023-2024 expected to be?

- A) 9.9%
- B) 5.9%
- C) 7.6%
- D) 7.0%

Answer- B

Explanation:- Fiscal deficit for Fiscal Year 2024 is projected at 5.9 per cent of GDP.

Q. A one time new small savings scheme, Mahila Samman savings certificate announced for women for a two year period up to March 2025. The small saving certificate will have a fixed interest rate of _% for 2 years. The deposit can be made in the name of a woman or a girl child. The maximum deposit amount has been kept at ₹_?

- A) 7.6%, ₹1 lakh
- B) 7.5%, ₹2 lakh
- C) 6.5%, ₹3 lakh
- D) 6.9%, ₹5 lakh



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Answer:- B

Q. What is the budget allocated for National Green Hydrogen Mission to shift low carbon economy and reduce reliance on fossil fuel?

- A) Rs 20,700 Cr
- B) Rs 14,300 Cr
- C) Rs 19,700 Cr
- D) 17,700 Cr

Answer - C

Q. What is the rate of tax for Income tax slab between the income of Rs 6 Lakh to Rs 9 Lakh for assessment year 2023-24?

- A) 7%
- B) 5%
- C) 9%
- D) 10%

Answer - D

Explanation:- 10% is the rate of tax for Income tax slab between the income of Rs 6 Lakh to Rs 9 Lakh for assessment year 2023-24.

The New Income Tax Rates are :-

- Rs 0-3 Lakhs : Nil
- Rs 3-6 Lakhs : 5%
- Rs 6-9 Lakhs : 10%
- Rs 9-12 Lakhs : 15%
- Rs 12-15 Lakhs : 20%
- Above Rs 15 Lakhs : 30%

Q.How much allocation has been made for the healthcare sector in the India budget 2023?

- A) 79,155 Cr
- B) 89,155 Cr
- C) 69,155 Cr
- D) 88,155 Cr

Answer - B



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Q. How much amount was allocated in the Union Budget 2023–2024 for Road Transport and Highways Ministry?

- A) 3.61 Trillion
- B) 2.70 Trillion
- C) 5.60 Trillion
- D) 8.5 Trillion

Answer - B

Explanation:- Rs 2.70 trillion was allocated in the Union Budget 2023–2024 for Road Transport and Highways Ministry.

Q. How much amount was allocated for the Railway Sector in the Union Budget 2023-24, that is the highest ever outlay?

- A) Rs. 2.40 lakh crore
- B) Rs. 5.20 lakh crore
- C) Rs. 6.00 lakh crore
- D) Rs. 7.81 lakh crore

Answer-A

Explanation:- Capital outlay of Rs. 2.40 lakh crore has been provided for the Railways, which is the highest ever outlay and about nine times the outlay made in 2013-14.

Q.How much allocation has been made for the Minister of Consumer Affairs, Food & Public Distribution in the India budget 2023?

- A) 2.06 Lakh Crore
- B) 8.9 Lakh Crore
- C) 3.6 Lakh Crore
- D) 5.94 Lakh Crore

Answer - A

Q.How much allocation has been made for the Ministry of Home Affairs in the India budget 2023?

- A) 1.96 Lakh Crore
- B) 7.9 Lakh Crore
- C) 1.6 Lakh Crore



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D) 6.94 Lakh Crore

Answer - A

Q.How much allocation has been made for the Ministry of Chemical and Fertilizers in the India budget 2023?

A) 1.78 Lakh Crore

B) 1.9 Lakh Crore

C) 6.6 Lakh Crore

D) 9.94 Lakh Crore

Answer - A

Q.How much allocation has been made for the Ministry of Rural Development in the India budget 2023?

A) 1.78 Lakh Crore

B) 1.90 Lakh Crore

C) 6.60 Lakh Crore

D) 1.60 Lakh Crore

Answer - D

Explanation:- Rs 1.60 trillion was allocated in the Union Budget 2023-2024 for Rural Development Ministry.

Q.How much allocation has been made for the Ministry of agriculture and Family in the India budget 2023?

A) 1.78 Lakh Crore

B) 1.90 Lakh Crore

C) 1.25 Lakh Crore

D) 1.60 Lakh Crore

Answer -C

Q.How much allocation has been made for the Ministry of Communication in the India budget 2023?

A) 1.78 Lakh Crore

B) 1.90 Lakh Crore

C) 1.25 Lakh Crore



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D) 1.23 Lakh Crore

Answer -D

Explanation:- Rs 1.23 trillion was allocated in the Union Budget 2023–2024 for Communications Ministry.

Q. How much amount was allocated in the Union Budget 2023–2024 for the Development of the pharmaceutical industry ?

- A) 1360 Crore
- B) 1160 Crore
- C) 1250 Crore
- D) 1963 Crore

Answer- C

Q. How much amount was allocated for Jal Jeevan Mission in then Union Budget 2023–2024?

- A) 60,000 Crore
- B) 80,000 Crore
- C) 70,000 Crore
- D) 50,000 Crore

Answer- C

Explanation:- Rs 70,000 crore was allocated for Jal Jeevan Mission in the Union Budget 2023–2024.

Q. How much amount was allocated in the Union Budget 2023–2024 for Eklavya Model Residential Schools?

- A) 1,944 Crore
- B) 3,900 Crore
- C) 5,943 Crore
- D) 3,333 Crore

Answer- C

Explanation:- Rs 5,943 crore was allocated in the Union Budget 2023–2024 for Eklavya Model Residential Schools.



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Q. The capital expenditure outlay for FY2023-24 has been hiked by 33% to ___

- A) ₹15 lakh crore
- B) ₹20 lakh crore
- C) ₹10 lakh crore
- D) ₹25 lakh crore

Answer:- C

Q. How much amount has been allocated for the Ministry of defence in the Budget 2023-24?

- A) ₹3.95 lakh crore
- B) ₹5.94 lakh crore
- C) ₹7.90 lakh crore
- D) ₹4.56 lakh crore

Answer:- B

Q. What is the total Outlay for Pradhan Mantri Awas Yojana in the Union Budget 2023-24?

- A) 1,9440 Crore
- B) 3,9000 Crore
- C) 5,9430 Crore
- D) 79,590 Crore

Answer - D

Explanation:- Outlay for Pradhan Mantri Awas Yojana is being enhanced by 66% to over Rs. 79,590 crore.

Q. What is the total Outlay for the faster Adoption and Manufacturing of EVs (FAME) Scheme faster Adoption and Manufacturing of EVs (FAME) in the Union Budget 2023-24?

- A) 1,944 Crore
- B) 3,900 Crore
- C) 5,943 Crore
- D) 5,172 Crore

Answer - D



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Explanation:- Rs 5,172 crore was allocated for the faster Adoption and Manufacturing of EVs (FAME) Scheme faster Adoption and Manufacturing of EVs (FAME) in the Union Budget 2023-24.

Q. How much allocation has been made for the scheme for North East Special Infrastructure Development scheme in the India budget 2023?

- A) 2683 Crore
- B) 7188 Crore
- C) 8186 Crore
- D) 2491 Crore

Answer - D

Q. Railway plan to refurbish more than __ Coaches of premier trains

- A) 1,000 coaches
- B) 5,100 coaches
- C) 100 coaches
- D) 5100 coaches

Answer - A

Q. How many teachers and support staff to be recruit for the 740 Eklavya Model Residential Schools, serving 3.5 lakh tribal students over the next three years?

- A) 40,000
- B) 38,800
- C) 29,000
- D) 66,000

Answer- B

Explanation:- Centre to recruit 38,800 teachers and support staff for the 740 Eklavya Model Residential Schools, serving 3.5 lakh tribal students over the next three years.



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Q. Which year is the target for the Green Hydrogen Mission's annual production of 5 MMT?

- A) 2029
- B) 2030
- C) 2035
- D) 2032

Answer- B

Explanation:- Annual production of 5 MMT under Green Hydrogen Mission to be targeted by 2030 to facilitate transition of the economy to low carbon intensity and to reduce dependence on fossil fuel imports.

Q. What is the enhanced amount for maximum deposit for senior citizen saving scheme?

- A) 10 lakh to 30 lakh
- B) 5 lakh to 30 lakh
- C) 15 lakh to 30 lakh
- D) 25 lakh to 30 lakh

Answer - C

Explanation:- The maximum deposit for senior citizen saving scheme to be enhanced to ₹30 lakh from for ₹15 lakh.

Q. The finance Minister Proposed to reduce the Highest surcharge Rate from 37 percent to ___ in the new tax regime?

- A) 18%
- B) 25%
- C) 12%
- D) 33%

Answer - B

Q. Mahila Savings Certificate, a new small savings scheme announced for women for 2 years up to March 2025. This will offer deposit facility upto _ in the name of women or girls for a tenor of 2 years

- A) 1 lakh



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- B) 5 lakh
- C) 2 lakh
- D) 3 lakh

Answer - C

Explanation:- Mahila Samman Savings Certificate, will be made available for a two-year period up to March 2025. This will offer deposit facility upto Rs 2 lakh in the name of women or girls for a tenor of 2 years at fixed interest rate of 7.5 per cent with partial withdrawal option.

Q. The maximum deposit limit for monthly income account scheme will be enhanced from Rs 4.5 lakh to Rs 10 lakh for single account and from Rs 9 Lakh to rs ___ lakh for joint account ?

- A) 10 Lakh
- B) 50 Lakh
- C) 15 Lakh
- D) 33 Lakh

Answer-C

Q. Ms Nirmala Sitharaman said that the total receipt other than borrowing and the total expenditure are estimated at Rs __ Lakh crore and Rs 45 Lakh crore respectively?

- A) 27.1
- B) 28.3
- C) 27.7
- D) 27.2

Answer - D

Q. What is the total Outlay for Atmanirbhar Clean Plant Program in the Union Budget 2023-24?

- A) 2400 crore
- B) 2200 crore
- C) 1800 crore
- D) 1200 crore



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Answer- B

Explanation:- Atmanirbhar Clean Plant Program with an outlay of ₹2200 crore to be launched to boost availability of disease-free, quality planting material for high value horticultural crops.

Q. In the Union Budget 2023-24, Finance Minister has announced that the Agriculture credit target would be raised to ___ with a focus on animal husbandry and fisheries.

- A) 18 lakh crore
- B) 20 lakh crore
- C) 21 lakh crore
- D) 22 lakh crore

Answer- C

Explanation:- Agriculture credit target would be raised to ₹20 lakh crore with a focus on animal husbandry and fisheries.

Q. What is the new sub-scheme introduced to further enable activities of fishermen, fish vendors, and micro & small enterprises, improve value chain efficiencies?

- A) 5,000 crore
- B) 6,000 crore
- C) 7,000 crore
- D) 4,000 crore

Answer-B

Explanation:- A new sub-scheme of PM Matsya Sampada Yojana with targeted investment of ₹6,000 crore to be launched to further enable activities of fishermen, fish vendors, and micro & small enterprises, improve value chain efficiencies, and expand the market.

Q. How much amount was allocated for priority capital investments towards achieving energy transition and net-zero objectives as well as energy security by the Ministry of Petroleum and Natural gas?

- A) 50000 crore
- B) 80000 crore



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- C) 25000 crore
- D) 35000 crore

Answer - D

Explanation:- The budget provided ₹35,000 crore for priority capital investments towards achieving energy transition and net-zero objectives as well as energy security by the Ministry of Petroleum and Natural gas.

Q. How many teachers and support staff to be recruit for the 740 Eklavya Model Residential Schools, serving 3.5 lakh tribal students over the next three years?

- A) 3000 Techers
- B) 38800 Teachers
- C) 25000 Teachers
- D) 40000 Teachers

Answer- B

Explanation:- Centre to recruit 38,800 teachers and support staff for the 740 Eklavya Model Residential Schools, serving 3.5 lakh tribal students over the next three years.

Q. How much amount was allocated for “Upper Bhadra Project” to provide sustainable micro irrigation and filling up of surface tanks for drinking water in the Union Budget 2023–2024?

- A) Rs 5300 crore
- B) Rs 6000 crore
- C) Rs 5800 crore
- D) Rs 4500 crore

Answer - A

Explanation:- Rs. 5,300 crore to be given as central assistance to Upper Bhadra Project to provide sustainable micro irrigation and filling up of surface tanks for drinking water.



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Q. What is the total Outlay for implementation of Pradhan Mantri PVTG Development Mission over the next three years under the Development Action Plan for the Scheduled Tribes?

- A) Rs 15,000 crore
- B) Rs 30,000 crore
- C) Rs 25,000 crore
- D) Rs 28,000 crore

Answer- A

Explanation:- Rs. 15,000 crore for implementation of Pradhan Mantri PVTG Development Mission over the next three years under the Development Action Plan for the Scheduled Tribes.

Q. What is the total Outlay for 'Effective Capital Expenditure' in the Union Budget 2023-24?

- A) Rs. 13.7 Lakh Crore
- B) Rs. 16.6 Lakh Crore
- C) Rs. 15.9 Lakh Crore
- D) Rs. 13.3 Lakh Crore

Answer- A

Explanation:- 'Effective Capital Expenditure' of Centre to be Rs. 13.7 lakh crore.

Q. What is the new MSME scheme has announced in the Union Budget 2023-24?

- A) 9,000 crore
- B) 8,000 crore
- C) 7,000 crore
- D) 7,500 crore

Answer- A

Explanation:- Revamped credit guarantee scheme for MSMEs to take effect from 1st April 2023 through infusion of Rs 9,000 crore in the corpus. This scheme would enable additional collateral-free guaranteed credit of Rs 2 lakh crore and also reduce the cost of the credit by about 1 per cent.



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Q. What is the total expenditure in the Union Budget 2023-24?

- A) 37.05 lakh crore
- B) 45.03 lakh crore
- C) 44.33 lakh crore
- D) 50.45 lakh crore

Answer- B

Explanation:- The fiscal policy statement highlighted the total expenditure is to be Rs. 45.03 lakh crore in 2023-24; increase of 7.5% over 2022-23.



ECONOMIC SURVEY IMPORTANT MCQS 2023

Q.What will be India's GDP growth rate in FY 2023-24?

- A) 6 To 6.8 %
- B) 8.8 %
- C) 5 To 5.9 %
- D) 8%

Answer - A

Q. What is the India's GDP growth rate in the current FY 2022-23 ?

- A) 6%
- B) 8 %
- C) 9 %
- D) 7 %

Answer - D

Q. What is the inflation rate in India in the current financial year (FY 2022-23)

- A) 8%
- B) 6.8 %
- C) 9.5 %
- D) 2 %

Answer - B

Q. The Services sector is estimated to grow by____ in the FY23

- A) 9.1 %



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B) 9.5 %

C) 10 %

D) 11 %

Answer - A

Q. What was the India's GDP growth rate in FY22 According To Economic Survey 2022-23

A) 7%

B) 8.7%

C) 3.7%

D) 10%

Answer - B

Q. What is the projected fiscal deficit of GDP for the financial year 2023?

A) 1.4%

B) 7.4%

C) 8.5%

D) 6.4%

Answer - D

Q. According To Economic Survey 2022-23, What Is India's Foreign Exchange Reserve Is _ Billion\$?

A) 402.12 B\$

B) 562.72 B\$

C) 6000 B\$

D) 10000 B\$

Answer - B



Q. What Will Be The Industrial Growth In FY23 Acording To ES 2022-23?

- A) 4.1%
- B) 4.6%
- C) 4.5%
- D) 6.7%

Answer - A

Q. Agriculture & Allied sector is estimated to grow by__in the FY23

- A) 3.5%
- B) 3.0%
- C) 6.7%
- D) 5.8%

Answer - A

Q. Which Country Received The Highest Remittance In The World Acording To Economic Survey 2022-23

- A) Japan
- B) Mexico
- C) China
- D) India

Answer - D

Q. IND Recorded Highest-ever annual gross FDI inflow of_B\$ in FY22 ?

- A) 84.8 B\$
- B) 78.9 B\$
- C) 90.6 B\$
- D) 45.9 B\$



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Answer – A

FOR FY 2022-23 (CURRENT)	
1. GDP Growth	7%
2. Agriculture & Allied Sector	3.5%
3. Services	9.1%
4. Industrial Growth	4.1%
5. Foreign Exchange Reserve	563 B\$
6. Inflation	6.8%
7. Fiscal Deficit	6.4%
8. Remittance	100 B\$

Q. What Is The Rank Of India In the World in Medical Tourism Index FY21 ?

- A) 12
- B) 14
- C) 13
- D) 10

Answer - D

Q. According To Economic Survey 2022-23 Which Of The Following Country Is The Top export Destination in April to November?

- A) USA
- B) UAE
- C) Russia
- D) UK



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Answer - A

India's Top Export Destination

1. USA
2. UAE
3. Netherlands

Q. Which of the following country is the top importer for India according to economics survey 2022-23?

- A) USA
- B) Russia
- C) China
- D) UK

Answer - C

India's Top Importers

1. CHINA
2. UAE
3. USA

Q. How Many Schools Will Be Upgraded Under PM-SHRI Scheme ?

- A) 30000
- B) 14500
- C) 15992
- D) 20000

Answer - B

Q. Who prepared the Economic Survey 2022-23?

- A) Chief Economic Adviser
- B) President



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C) M/o Economic Affairs

D) None Of These

Answer - A

Q. When was the first Economic Survey presented in India?

A) 1947-48

B) 1948-49

C) 1949-50

D) 1950-51

Answer - D



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KALIYAMOORTHY
ROLL NO - 2120036944
SELECTED IN - RRB PO
SAPTHA GIRI GRAMEEN BANK
STATE - TAMILNADU



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NAME - GARVITA VARSHNEY
ROLL NO - 2603003298
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GRAMIN BANK CLERK
STATE - UTTAR PRADESH



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NAME - ISHITA GARG
ROLL NO - 2283004123
STATE - PUNJAB
BANK - PUNJAB GRAMIN BANK



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NAME - NIPUN
ROLL NO - 1533002831
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STATE - HARYANA



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NAME - PRAVEEN
ROLL NO - 1801005776
SELECTED IN - RRB PO
KARNATAKA GRAMMENA
BANK
STATE - KARNATAKA



Name: Bathina Maneesha
Rollno: 2543024278
Selected in : RRB clerk
State : Telangana

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NAME - BATHINA MANEESHA
ROLL NO - 2543024278
SELECTED IN - RRB CLERK
STATE - TELAGANA



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NAME - NISHU SHARMA
ROLL NO - 1523008901
SELECTED IN - RRB CLERK
STATE - HARYANA



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NAME - GURIYA KUMARI
ROLL NO -1373006773
SELECTED IN - RRB CLERK
DAKSHIN BIHAR GRAMEEN
BANK



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NAME - GURPREET KAUR
ROLL NO - 2283002821
BANK - PUNJAB GRAMIN BANK
STATE - FROM PUNJAB



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NAME - MANU VARGHESE
ROLL NO - 2110710970
BANK - KERALA GRAMEEN
BANK CLERK