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FAQ: Frequently Asked Questions upto 27th Feb 9AM

**Download the PDF then click on link
then it'll open those Loom /Youtube
videos links**

DAT E	name	q	ans
20/0 2/20 23 10:2 4:35	Bhawna mourya	<p>Sir mene PCB8 wala course Kiya usme 4 pillar complete kr liye ab me soch rahi hu unhi 4 pillar ko dubara se revision krke yaad karu kyunki pehli baar economy padha h so pillar 6 and 5 me konsi selected chije padhu .</p>	sequence mein khatam karo from pillar1 to 6.
20/0 2/20 23 10:2 7:54	Satyajit Mishra	<p>1.in the convertibility of rupee section it is mentioned that an FPI cant invest in more than 5% in gsec nd more than 20% in corp.bonds... but if the investment will be more than 10% then how it will be considered as FPI??should nt it be under FDI??</p> <p>2..when the dollar is getting strong then exporteres will be happy...and to make economy strong exports should be increased and imports should be decreased...then why there</p>	<p>Answered here</p> <p>https://www.youtube.com/watch?v=ObbPmnovGO</p> <p>M</p>

	<p>is so much criticism even if dollar is getting strong by only one or two rs??</p> <p>3..what is the present status of rupee robule agreement....as it is mentioned in handout that rupee and iran curency agreement has been stopped due to USA interfearance so rupee robule angreemnt too disbanned??</p> <p>4..your next mains specific course will contain probably how many classess sir??</p> <p>5..and when your pre + mains combined course will start??</p>	
20/0 2/20 23 10:2 9:29	Bhawna mourya	<p>Old Batch student who completed full length economy from me anywhere between 2019 to 2023 January</p> <p>they don't need to sit in the PCB9 (Feb-May-2023) course again.</p> <p>Sir agar PCB8 k baad PCB9 me baith jau to win 23 krne ki jarurat nahi padegi na</p> <p>Just watch free win23 series lecture link and handouts visit mrunal.org/win23</p>

			<p>Should I make notes from your note (handout)</p> <p>My economy handout is the revision note in itself. If you try to make new note out of it, you will become tired and run out of time, because then you will be left with less time to complete other subjects.</p> <p>So ideally if at all you want to make notes</p> <p>then you should make notes for optional subject</p> <p>and not for general studies subject.</p> <p>Having said that, I am not preventing you from making notes on economy, but you need to consider the availability of time.</p> <p>As explained in the following Loom video</p> <p>https://www.loom.com/share/907099936a6c4207a164a73fef4a25f9</p>
		<p>Sir Notes</p> <p>Kaise</p> <p>20/0 Banaye ..</p> <p>2/20 Handout</p> <p>23 Se Ya phir</p> <p>11:5 Running</p> <p>4:38 Notes...</p>	Note Making

		<p>1. SIR SINCE BITCOIN IS NOT LEGAL TENDER ANYWHERE IN THE WORLD EXCEPT IN EL-SALVADOR THEN EVEN IF ONE ACQUIRE IT THEN IT WILL NOT BE USEFUL SINCE CANNOT BE TRADED THEN WHY SO MUCH OF DEMAND OF IT?</p> <p>2. SIR CAN BITCOIN BE UNDERSTOOD AS SAME AS THE POINTS WE EARN IN PLAYING GAME, ONLY DIFFERENCE BEING IT HAS GAINED POPULARITY?</p> <p>3. IS THERE ANY OTHER DIFFERENCE BETWEEN CRYPTOCURRENCY AND BITCOIN? OTHER THAN BITCOIN BEING A TYPE OF CRYPTOCURRENCY?</p>	
20/0 2/20 23 11:5 6:03	Ekta Sharma		Answered here https://www.youtube.com/watch?v=ObbPmnovGO_M
20/0 2/20 23 13:0 5:43	Shravani Pradeep jagdale	Which books to use	mrunal.org/syllabus

			<p>Economy quiz- poor score Watch this Video for reasons behind poor score in quiz: https://www.loom.com/share/c86d3597b8e144d5a5163910dbdcf2a4</p> <ul style="list-style-type: none"> • It takes some time to get used to the way MCQs are formed in UPSC. It basically involves changing of certain keywords and going to elimination method. Once you get a hang of it becomes very fast to tick or skip the answers.
20/0 2/20 23 15:0 2:20	Manish Kumar	Sir, I am not able to score more in mock test , When I read understand topic but when give mock test do mistake also wrong question marking is higher. When give mock test looks i know this question & answer basis my understanding & knowledge but when see result its negative.	<ul style="list-style-type: none"> • Those getting poorer scores are because <ul style="list-style-type: none"> ○ a) Not revising properly → Then solution is obvious =you have to revise more ○ b) Overthinking / Birbal ki Khichdi/engaging in hairsplittery/lawyer-LLB type mentality/ thinking outside the photo frame. ○ c) Not reading the words carefully

			<ul style="list-style-type: none"> ○ d) Silly mistakes like Incorrect statement is asked but they are taking the correct statement ○ e) Mind is stuck elsewhere in WhatsApp Telegram Netflix , fight with siblings/parents, love affairs & breakups. so person is reading the handout / MCQ but he/she's not absorbing it properly. ● I am sure you will do well. Just focus on the lecture, revise the handouts and give the weekly Tests in regular fashion and rectify mistakes. ● When the first four pillars are over you will automatically see the big picture how everything fits together in the whole syllabus.
20/0 2/20 23 15:3 7:42	Muskan	Sir Upi single-block and multiple debits is not clear.	then don't worry. not very imp or exam.

		PRANAM SIR MAY ME DIDI KI SHADI HAI PREPARATION KAISE MANAGE KRUN THODI SI CHINTA HAI THODA MARGDARSHAN DIJIYE	
20/0 2/20 23 16:4 2:22	MOHIT SINGH	Answered here https://www.youtube.com/watch?v=ObbPmnovGO <u>M</u>	
20/0 2/20 23 21:0 0:43	Zain Afrin	Sir, were do I find solution and explanation of the mcqs given in the handouts?	wednesday quiz-> explanation given below MCQs.
		Sir, I just started History with Modern Indian from Spectrum along with Pratik Nayak Sir's course. QUESTION: How should I go about reading Spectrum? It's quite vast and I am from a purely science background. History has always been my week spot. Thank you!	
20/0 2/20 23 21:1 4:45	aditib		ask pratik sir.

			<p> Option1: Eat Gujarati thaali (Covering prelims, microeconomics, mains ki economy in single batch) URL: https://unacademy.com/batch/aarambh-armb-comprehensive-batch-for-upsc-cse-2024-bilingual/CKU48FNX</p> <p> Option2: 3 dish buffet (if you want to eat it in single-single courses of prelim, microeconomics and mains)</p> <p> Dish1: Feb to May: live economy for prelims https://unacademy.com/course/mrunals-economy-course-for-upsc-prelims-2023-754/6ZPQTB6O</p> <p> Dish2: May2023: live microeconomics https://unacademy.com/course/mrunals-microeconomics-for-upsc-prelims-2023-raftaar-fasttrack-edition/XR7DPX8N</p>
20/0 2/20 23 21:2 3:14	Laxmi Priya Kasi	Sir, I'm preparing for 2024, I wanted to know if you will be taking a Comprehensive Batch - Pre+Mains in the future [in 2023] - similar to previous batches of June 2022 where both pre+mains were covered or will the format of batches from now on be broken down to only prelims, only mains,	microeco_win24 as explained in the first lecture of current course.

			<p>🍀 Dish3: June2023: Mains Economy link will be published later.</p> <p>MORE explained in this video: https://www.loom.com/share/96b1d0ee04a247fbaf102e116aebba35</p>
20/0 2/20 23 23:4 4:29	jyoti punia	how can neft and rtgs be 24*7 if they can only be used by bank and bank closes in night	online servers works
21/0 2/20 23 00:5 2:57	Sanket	<p>Pranam Sir, How does "No full capital account convertibility" prevents Indian Rupee from being shorted? Regards.</p>	Short selling of the currency concept not important for exam.
21/0 2/20 23 09:1 6:37	Atish	<p>completed 1) art and culture 2) modern history 3) world history 4) physical geography 5) Indian polity Indian geography + Environment + Economy are ongoing so what subjects should I refer after completing this ?</p>	Answered here https://www.youtube.com/watch?v=ObbPmnovGO_M

21/0 2/20 23 09:1 8:02	Atish	I'm weak in math portion in CSAT so how should I cover the CSAT ?	Answered here https://www.youtube.com/watch?v=ObbPmnovGO M
21/0 2/20 23 10:2 0:07	Rizwana Khan	Sir Central Bank digital currency ke merit and demerits likhe toh usko balance out krne ke liye "Less cash economy "ke concept se kr skte h??	yes it can be done.
21/0 2/20 23 12:0 9:34	Sampriti Sarkar	Sir, I'm a new comer and started following this lecture. In the preview of the course you said for the remaining parts related to mains exam will be covered in separate QEP programme or quality enrichment programme. But in the first lecture you said it will be a course from July onwards. Based on your privew I have subscription only till June 15. Will your separate mains course be a 4or 5 months programme?	<p>Option1: Eat Gujarati thaali (Covering prelims, microeconomics, mains ki economy in single batch) URL: https://unacademy.com/batch/aarambh-armb-comprehensive-batch-for-upsc-cse-2024-bilingual/CKU48FNX</p> <p>Option2: 3 dish buffet (if you want to eat it in single-single courses of prelim, microeconomics and mains)</p> <p>Dish1: Feb to May: live economy for prelims https://unacademy.com/course/mrunals-economy-cou</p>

		<p>se-for-upsc-prelims-2023 -754/6ZPQTB6O</p> <p>🍀 Dish2: May2023: live microeconomics https://unacademy.com/course/mrunals-microeconomics-for-upsc-prelims-2023-raftaar-fastrack-edition/ XR7DPX8N</p> <p>🍀 Dish3: June2023: Mains Economy link will be published later.</p> <p>MORE explained in this video: https://www.loom.com/share/96b1d0ee04a247fbaf102e116aebba35</p>
21/0 2/20 23 13:0 5:04	Akash Bharadwaj	<p>We are using neft, rtgs, upi to tranfer money which is a cashless method and transactions are trackable as well then what other benefits does E-Rupee offer?</p> <p>Answered here https://www.youtube.com/watch?v=ObbPmnovGO_M</p>
21/0 2/20 23 14:5 5:03	Karan Attri	Sir, with respect to NFT, what if question incomplete

21/0			
2/20		Sir, what if a person issues 2 NFTs having same pdf file, then the value of the NFTs will be equal here ?	Answered here https://www.youtube.com/watch?v=ObbPmnovGO
23			M
15:0			
0:56	Karan Attrri		
			I do not have expertise on the subject. I would advise you to go through the Medical notification given in the following PDF file and then accordingly show it to the local doctor/civil surgeon for the certificate or advisory. page number 130 onwards in this. https://www.upsconline.nic.in/daf/daf_csm_2020/eGazette_CSM_Engl.pdf
21/0			
2/20			
23			
19:0			
2:00	Atish	I have a hole in my one ear so can I apply under PwD category ?	if disease mentioned for rejection = then need to worry, else no need to worry.
21/0			How to download handout?
2/20			
23			
20:3			
8:33	tg17697	Cannot find handouts. Kindly help.	Watch this demo video & see links given in its description

			https://youtu.be/lw8fhJ8pp EM
21/0 2/20 23 21:0 Sakshi 7:56 parte	Note making	<p>Should I make notes from your note (handout)</p> <p>My economy handout is the revision note in itself. If you try to make new note out of it, you will become tired and run out of time, because then you will be left with less time to complete other subjects.</p> <p>So ideally if at all you want to make notes then you should give first priority to make notes for optional subject and not for general studies subject.</p> <p>Having said that, I am not preventing you from making notes on economy, but you need to consider the availability of time.</p> <p>As explained in the following Loom video</p>	

			https://www.loom.com/share/907099936a6c4207a164a73fef4a25f9
	<p>Dear Sir,</p> <p>My name is Avnish Kumar Singh and I have been a student of yours at Unacademy. I also follow your Telegram channel as well. Due to certain family commitments, I had to take a break from my UPSC prep in March 2022 and devote my attention towards the institutions that my parents have set up.</p> <p>Recently, we have started a JEE/NEET centre in Saran district, Bihar. For a tier 3/4 city, we are willing to pay a salary of 60k to 90k. We have also put out call for job applications via several websites. I request you to kindly share our call for applications on your Telegram channel. I believe it would help us in recruiting the right candidates.</p>		
21/0 2/20 23 21:5 1:11	<p>Our JEE/NEET centre will be the first premier coaching institute of our city and we are determined to provide the best possible education to all the students</p>	<p>ye educational querry nahi biz-queries hai. If I start mixing of both things here, then other students and working professionals will also start seeking similar help. it will create new set fo challangs for me.</p>	@avn99

		<p>who would enroll with us. I hope you would consider my request and share the following post -</p> <p>https://www.naukri.com/job-listings-JEE-NEET-Faculty-member-Physics-Wallah-Vidyapeeth-school-Centre-Chchapra-Chapra-Saran-2-to-5-years-190223001435?src=pausedJobMail</p> <p>Best Regards, Avnish Kumar Singh, Special Educator, Acharya Narendra Deo Public School, Chhapra, Bihar.</p>	
21/0 2/20 23 22:2 5:35	Geetika	<p>Sir, I don't have unacademy plus subscription. I have just purchased this crash course. So, I am unable to get handouts from your other economy course. And neither am I able to find these handouts in unacademy application. If possible please add the handout pdf in this course itself.</p>	<p>How to download handout?</p> <p>Watch this demo video & see links given in its description</p> <p>https://youtu.be/lw8fhJ8ppEM</p>
21/0 2/20 23 22:5 4:45	Shadwal Mandlik	<p>Sir, Good evening , I am a student on unacademy and I like your every lecture,But I have a small question want to ask .what is the full form ,meaning of that 3TF ,4TF in the below statement .</p>	3 statement true false. 4 statement true false

		<p>"Looks easy because we just studied.But in exam if 3TF,4TF then go by elimination approach"</p> <p>Sir isme ye 3TF aur 4TF ka matlab kya hai.</p>	
22/0 2/20 23 00:4 0:36	GopalKrishnaGolder-7 332	<p>Sir,Aap bole the ki 2-3 years ka compiled current affairs ka magazine ayega wo kab ayega.</p>	<p>Unfortunately, certain members of the content team left to join another company and now the process of recruiting and training the new members is taking lot of time. So even the December month current affairs magazine is delayed till almost 20th jan and then jan magazine delayed till 15th feb.....so presently things are not moving in the way I had expected. and existing commitments in compressing the handout for 'rafaar' and then updating economy content for for Win23 series will eat away lot of time. So, I am not at liberty to say / promise much about this 2 years current project. inconvenience regretted.</p>

			How to download handout?
22/0 2/20 23 16:2 16:2 6:55	abhishek tomar	sir i cannot see handouts in community section on the unacademy app. Even on the website , updates section is missing. please help me to get the handouts of your class.	Watch this demo video & see links given in its description https://youtu.be/lw8fhJ8ppEM
22/0 2/20 23 17:5 4:48	Subham Chauhan	Unacademy notes 2.0 sufficient for economy or ky aapke handout ko padhna bhi jaruri h	for economy = my handouts
22/0 2/20 23 20:2 6:27	Rudrakshgr over-5796	An example of redenomination, why is it useful or how it impacts?	outdated/not imp/ removed from handout.
		Sir, I am an old student of yours, and my query is from Bank-NBFC Classification. Under the recommendation of M.Narasimham-II comm Development Finance Institutions were required to join either Bank or Non-bank categories. IFCI, NSIC, IIFCL, and NaBFID- they joined the Non-bank category- I wanted to know their further classification under NBFCs.	NABFID = AIFI. remaining names mentioned are NBFC. i'd not loose more sleep / do more pedantry than that for exam. National Small Industries Corporation is a loan giving NBFC registered under RBI

		<p>1) IFCI- is it considered under NDFC-ND-SI?</p> <p>2) NSIC- under NBFC- But under whom it is regulated?</p> <p>3) IIFCL- is it considered under NDFC-ND-IFC?</p> <p>4) NaBFID- Is it categorized under AIFI?</p>	
23/0 2/20 23 02:3 3:05	vinod kumar	i am very doubtful for the choice of my optional subject please guide me .. how to choice the optional subject	<p>At least shortlist 2-3 optional subjects and then come back with this question again.</p> <p>How to shortlist optional subject given at timestamp 02 hours 07 minute onwards In this lecture</p> <p>https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX</p>
23/0 2/20 23 08:3 7:19	manjot singh	sir, what will be the length of raftaar handouts? how many pages approx. (till may)? just asking so that i will divide my time/schedule accordingly. i am appearing for 2023.	around 900+ pages
23/0 2/20 23 10:5 0:14	Jahangir	Sir when RBI increases Repo rate then banks should decrease their deposit rates na, so that they maintain their profit. Jan articulate me it says the	deposit rates likely to increase when RBI increases repo rate.

		opposite. Ek baar clear kr dijiye sir plz.	
		<p>Hi Sir,</p> <p>I hope you are doing good now and health is better.</p> <p>I'll be attempting CSE in 2024 and as of now I'm in my 4th year, BA.LLB. January's Articulate magazine will be my first read towards preparing current affairs and I was wondering if the magazine would suffice to cover most of the current affairs and it will be a good substitute for newspapers, atleast for the prelims but to gain or perhaps form opinions, do I still need to read the editorials to enrich the mains answers or the magazine would cover that also?</p> <p>Also, is there a possibility that Unacademy might bring Law optional course by the end of this year?</p>	
23/0 2/20 23 15:0 5:22	Aryan Kashyap	Regards.	<p>Answered here</p> <p>https://www.youtube.com/watch?v=ObbPmnovGO_M</p>
23/0 2/20 23 y	reachaksha	Sometimes in question it writes -> "Increase in interest rate by banks". Here is it talking about	what is the full MCQ statement... answer depends on that.

17:4 3:17	SDF from RBI or loan interest rate or savings interest rate?	
		<p>start with this video first</p> <p>https://www.loom.com/share/74219a650e4c4538afa2f60875c1f503</p> <p>then watch one or more of these videos</p> <p>truckload of strategies</p> <p>Mrunal on unacademy plus</p> <p>https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX</p> <p>Mrunal with Topper</p> <p>https://www.youtube.com/watch?v=tD9VVVMH-Ezo</p> <p>Mrunal with Topper</p> <p>https://www.youtube.com/watch?v=lRnPyrGp3xc</p> <p>Mrunal at NIT Surat</p> <p>https://www.youtube.com/watch?v=uPlGnkDv-6Y</p> <p>Mrunal at Delhi</p> <p>https://www.youtube.com/watch?v=-YES83U8eLs</p>
23/0 2/20 23 21:0 5:25	Hello sir, I'm a beginner and my first attempt in 2024. So I want to know where to start this subject because I have no idea about this subject	tannu

		<p>Respected Sir, You told us in class that we should study NCERT along with your notes for Building our Vocabulary, But since I am an Iconic subscriber I also received the 2.0 notes. I am confused about what to study out of the two.</p> <p>Sonali Please guide me through it.</p> <p>Bhatt ThankYou</p>	
23/0 2/20 23 23:0 2:17	Sonali Bhatt	<p>Answered here</p> <p>https://www.youtube.com/watch?v=ObbPmnovGO</p> <p>M</p>	
23/0 2/20 23 23:0 6:19	UZWAL kumar	<p>Question on M3 based on case study... what if mrunal and amabani's manager wanted to withdraw their deposit and money in the market has only 120 and M3 is 220.... little bit confuse</p>	<p>u've to take photo at a given timeframe and plugin the values in respective formulas</p>
23/0 2/20 23 23:0 6:49	Anirup	<p>Sir, you said M3 will increase when loans increase, but this may not always be the case right? Only if that loan is held in cash or put further as deposits will M3 increase ? So we cannot say in ABSOLUTION that M3 will increase if loans increase ??</p>	<p>Answered here</p> <p>https://www.youtube.com/watch?v=ObbPmnovGO</p> <p>M</p>
23/0 2/20 23 23:0 8:21	Vaishali kaushik	<p>Can you clear full syllabus of economics as a economics optional</p>	<p>Answered here</p> <p>https://www.youtube.com/watch?v=ObbPmnovGO</p> <p>M</p>

			for economy, read my handout.
			How to download handout?
23/0 2/20 23 23:1 2:19	Ghanshya m Singh	Dear Sir, Unacademy 2.0 Notes(Indian Economy) jab me padta hu to class me bahut concepts Miss hote h notes me se esa kyo sir?	Watch this demo video & see links given in its description https://youtu.be/lw8fhJ8ppEM
23/0 2/20 23 23:1 3:41	rathod sandip	मे आप से ये जानना चाहता हु कि एकोनोमी को कैसे समजे. मे गुजरात से हु तो मे हिन्दि मै मैंनस देना चाहता हू तो आप कुच मदद कर दे	economy kaise samje? answer sit and complete the ongoing course. PCB9-RAFTAAR Batch targeting Prelims-2023: https://unacademy.com/course/mrunals-economy-course-for-upsc-prelims-2023-754/6ZPQTB6O
23/0 2/20 23 23:1 6:36	akashdwiv edi7	SIR HOW MANY QUESTIONS SHOULD ONE IDEALLY ATTEMPT IN PRELIMS? GENERAL PERCEPTION IS ONE SHOULD ATTEMPT 85-90 ..BUT SIR AS U SAY LEAVE THE TOUGH ONES AND IF WE ATTEMPT THEM IT COULD LEAD TO MORE NEGATIVE MARKS..	Answered here https://www.youtube.com/watch?v=ObbPmnovGOM
24/0 2/20	Gaurav Chandra	sir fiat money is a subset of legal tender? all fiat money are legal	fiat money is bigger umbrella...legal tender will

23 02:5 6:08		tender but not all legal tender are fiat money?	be subset of fiat money (except bitcoin-salvador case)
24/0 2/20 23 03:0 8:28	Gaurav Chandra	sir if banks give loans on depositors money and earn interest on it , then deposited money should'nt be also an asset ? or is it because of the risk that the bank have to return even if it went into bad loan	you're going outside the photoframe of the Powerpoint slide which i taught and then you're cooking "A" leads to "B" leads to "C" leads to "Z" type ki birbal-khichdi. Then you will have difficulty ticking the right answer in real exam.
24/0 2/20 23 08:0 1:49	Rajeev	Rbi s cb loan leta h to badle me customer k assests deposite karwata h,agar customer ko apna deposite wapas lena hogta tb kaise aayega?	repo, msf, sdf etc sufficiently taught in the Saturday lecture. uss hissab se MCQ tick karo. based on matter given on page71. Real life what if type of questions are not important.
24/0 2/20 23 08:0 5:00	Aman Singh	Sir I have educational query that sir I pursueing MA Regular but it creating problems for me because University conducted the exams in semister there are also internal exam before main semester exam . Because of this Its creating problems in My preparation for UPSC CSE . Sir should I continue MA in regular or quit it and pursue	Answered here https://www.youtube.com/watch?v=ObbPmnovGO M

		<p>the Degree from Open University ?</p> <p>Or continue it in regular .</p>	
24/0 2/20 23 14:2 1:13	mr.aashish	<p>The unclaimed deposits and overdue balance are time dependent (court me case Kiya to faisala aane me time to lagega na...overdue dene me v time to lagega na).....then how doest they comes under Demand Deposit. It should have come under time deposit.</p>	this pedantry not imp for exam.
24/0 2/20 23 14:2 3:06	Debi prasad bag	<p>Liquidity preference nahin samajh paye</p>	<p>Answered here</p> <p>https://www.youtube.com/watch?v=ObbPmnovGOM</p>
24/0 2/20 23 20:0 6:31	yash chaudhary	<p>Sir 2 years compiled current affairs magazine kb aaige??</p>	<p>Unfortunately, certain members of the content team left to join another company and now the process of recruiting and training the new members is taking lot of time. So even the December month current affairs magazine is delayed till almost 20th jan and then jan magazine delayed till 15th feb.....so presently things are not moving in the way I had expected. and existing commitments in</p>

			compressing the handout for 'rafaar' and then updating economy content for Win23 series will eat away lot of time. So, I am not at liberty to say / promise much about this 2 years current project. inconvenience regretted.
24/0 2/20 23 21:4 0:05	bharatrai50 56	Sir why do you teach even basic maths and how to do fractions and all. Don't you think the person who does not know even this basic maths should anyhow not prepare for the exam and leave this all.	if i don't teach that fraction walli matter then some babushona will ask me in google form then i'll have to teach. So I teach in a manner that is proactively preventing my additional work load in not having to answer Google form questions.
24/0 2/20 23 21:4 8:55	Anubhav	Sir In a Mock Test Series, encounter with one Question i.e Primary Market has no physical presence unlike secondary market. But in our HDT page 110, there is written Primary market eg: RDG Account(Retail Direct Gilt) in E-Kuber platform. So, sir can I infer that the statement in Mock test is wrong?	e-kuber is digital platform. not a 'physical office'.

			At least shortlist 2-3 optional subjects and then come back with this question again.
24/0 2/20 23 22:1 1:52 SP	Sir, i am new to exam i am from engineering EC background, preparing for 2024 how should i choose my optional I am very confuse	How to shortlist optional subject given at timestamp 02 hours 07 minute onwards In this lecture	https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX
24/0 2/20 23 22:2 8:49 JEET	CAN G SEC/ T BILLS BE ON ASSET SIDE OF RBI ??	yes it can be. if RBI gave money to government to buy them	
24/0 2/20 23 23:0 4:04	Good evening sir, sir while solving questions if we reach 50:50 but still we are not sure then will it better to skip or approach further?	Answered here https://www.youtube.com/watch?v=ObbPmnovGO_M	

			<p>Download the monthly magazine from</p> <p>https://unacademy.com/content/upsc/downloads/</p> <p>How to divide time/attention between theory and current of a given subject? Ans.</p> <p>https://www.youtube.com/watch?v=_kyUHtjAt0A</p>
24/0 2/20 23 23:2 1:07	Shivani Kaushik	<p>Good evening Sir</p> <p>1) I am reading current affairs regularly from the Hindu but have not followed any monthly magazine. I am unable to figure out how to manage these magazines as I am targeting 2023.</p> <p>2) And sir, is it better to study subjects wise current affairs or combined as a whole?</p>	<p>Bonus:</p> <p>Download the topic wise Mains question papers from</p> <p>https://unacademy.com/content/upsc/download/upsc-mains-previous-years-topicwise-papers/?665855855</p> <p>5</p>

			<p>The formulas related to money supply and money multiplier are sufficiently taught in the lecture from exam point of view.</p> <p>beyond that all this academic and pedantic and real life how it works type of inquiries = i don't find them not important for the scope of exam after observing PYQ.</p> <p>so just finish topic from handout, and move to next topic.</p>
24/0 2/20 23 23:2 1:56	Karan Attri	<p>The RBI prints as many notes as its assets. What about the money which the RBI has but not invested in any asset ? Also the amount allowed to print is the value of the asset or the value of return (interest) gathered from asset (i.e if value of asset is 100 and it gives Rs 8 return then RBI is allowed to print 100 or 8 or 108 ?</p>	<p>Alternatively, you can ask my Teaching assistant Mustafa for clarification on all this type of querries</p> <p>https://unacademy.com/@mustafa.ali</p>
24/0 2/20 23 23:2 2:19	Raj Bhatt	<p>sir my attempt year 2024.I am thinking to take gujarati literature as an optional .So what should i do please guide me.</p>	<p>https://www.youtube.com/playlist?list=PL0A116218CF7AB117</p>

			<p>1. Your first priority should be to complete the subjects such as economy, polity, history, geography, environment and science.</p> <p>2. All the good teachers already incorporate large amount of current affairs inside their course it self for example my economy course.</p> <p>3. So beyond that, very fractional amount of current affairs need to be prepared by yourself. and even that is covered free of cost through special classes e.g. my win23 series. ref: Mrunal.org/win23</p> <p>I'll appear in 2024 preparing from January yet I didn't read current affairs becz my full focus on static I'll start current in may but upsc may ask 2 current so sir what I should start current from now or in may becz sir i realise without static not able to understand current but sir according to my plain I'll have time in feb so what I should have to read 2022 yearly compilation or leave it only do current of 2023</p> <p>4. Additionally, you can take help of the monthly current affairs magazines such as this https://unacademy.com/content/upsc/downloads/</p> <p>5. for completing the current affairs of earlier months.</p> <p>6. You should also keep habit of reading the newspaper columns for at least four months to cultivate vocabulary e.g.</p>
25/0 2/20 23 08:2 5:55	Harshita		

			<p>7. English medium = Indianexpress/thehindu (Any single newspaper. not both)</p> <p>8. Hindi = Jansatta.</p> <p>9. lastly, how much time and attention is to be given to theory portion of the subject vs current affairs portion of the subject is explained in this video:</p> <p>https://www.youtube.com/watch?v=_kyUHtjAt0A</p>
25/0 2/20 23 10:5 7:50	ARUSHI	MORNING SIR. SIR, AS I WAS SOLVING PYQS OF MEDIEVAL HIS. I WAS ABLE TO ELIMINATE AND GET ANSWERS OF ALL 70-75%ACCURACY . SIR, BUT TO SOME QUES THE OPTIONS WERE SO ASKED. THAT I HAD NO INFO/NEITHER CONTENT IN MY NOTES. WHAT SHOULD BE THE STRATEGY SIR ? MAKE NOTES OF THOSE PYQS AND ALL IN MY NOTES ?? THE OPTIONS ASKED, I NEVER READ THEM IN BASIC TAMIL NCERTS.	Answered here https://www.youtube.com/watch?v=ObbPmnovGOM
25/0 2/20 23	Mansi Korde	what is vault cash?	explained in Friday video in pillar1A2 lectures. : https://unacademy.com/cou

12:0 6:17		rse/mrunals-economy-course-for-upsc-prelims-2023-754/6ZPQTB6O
25/0 2/20 23 13:2 1:30	rahul_543_	<p>✓ Sir Economy kr liye aapko follow kr rha hu.</p> <p>🤔 ? ? Baaki GS subjects ke liye kon se teacher ko follow kru??..ye bhi bata dijiye sir..bahut confusion hai.</p>
		https://docs.google.com/spreadsheets/d/1qFOWytM_Mq9mKmwkKSUQupoGQ_GkL5HxaNmkAoBrRC0qk/edit#gid=1377650600
25/0 2/20 23 13:3 0:05	rahul_543_	<p>Sir, Mai apna pehla attempt 2024 mai dunga. So, current affairs ke liye:-</p> <p>1] Newspaper(Indian Express) reading kr rha hu..notes nhi banata hu.. sirf read krta hu. Time limit 60 minutes diya hai for newspaper.</p> <p>2] Monthly unacademy articulate magazine follow kr rha hu from December 2022.</p> <p>Ye two sources enough hai ya kuch add-on krna prega??</p>
		yes this is good enough for current.

			What to do about Mains answer writing A good answer writing requires command over the content and vocabulary, which in turn requires following prerequisites: 1. Complete the syllabus of prelims and mains 2. Minimum 2 to 3 times revision with adequate spacing between 3. 4 to 6 months newspaper reading 4. NCERT 11-12 Socio, Pol.Sci, 5. NCERT 11 Eco Development 6. Brainstorming last 3 to 5 years papers'/ seeing model answers. If you read about nanotechnology applications today and then write an answer on “what are the applications of nanotechnology” = that I do not count as “bahaaduri/real answer writing.” Because that is
25/0			
2/20			
23			
15:2	AmitSingh-	Sir....when we start answer writing???	
5:16	1		

			<p>merely listing out 5-7 easy facts. You may not get such opportunity or such easy questions in the real examination.</p> <p>more</p> <p>Explained at Timestamp 27:42 minute onwards in this lecture</p> <p>https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRNZLHX</p>
25/0 2/20 23 15:2 6:09	Divyani warude	sir from handout Do I have to write everything written in the notes?	<p>Should I make notes from your note (handout)</p> <p>My economy handout is the revision note in itself. If you try to make new note out of it, you will become tired and run out of time, because then you will be left with less time to complete other subjects.</p> <p>So ideally if at all you want to make notes then you should give first priority to make notes for optional subject</p>

			<p>and not for general studies subject.</p> <p>Having said that, I am not preventing you from making notes on economy, but you need to consider the availability of time.</p> <p>As explained in the following Loom video</p> <p>https://www.loom.com/share/907099936a6c4207a164a73fef4a25f9</p>
25/0 2/20 23 17:1 9:29	Shailja Verma	sir how money multiplier became equal to the M3/M0	because the economists have designed that formula like that.
25/0 2/20 23 18:4 7:58	Abhilash Seth	<p>When RBI reduces SLR by 50 basis points which is likely to happen? (UPSC-Pre-2015)</p> <p>In this PYQ i have seen in one website written "By reducing the level of SLR, the RBI can increase liquidity with the commercial banks, resulting in increased investment."</p> <p>So i have 2 doubts:</p> <p>1. what is 50 basis points</p>	<p>1. 0.50%</p> <p>2. liquidity injection explained in Thursday lecture 23/feb.</p>

		2. what is the meaning of "RBI can increase liquidity with the commercial banks"	
		Respected sir, I have saw a question regarding monetary policy in drishti ias page that it conducts reserve requirements, OMO and some other tools also and in your handout it shows it is used only for repo rate. Sorry sir for asking in advance because as per schedule you are going to teach us this on Monday evening and we have to submit form till Monday noon.	
25/0 2/20 23	Prateek 1:51 Jetly	One more thing sir your direction is helping me alot in this journey. Thank you so much sir for your guidance	give me link to page.
25/0 2/20 23	dinesh 3:38 kumar	i dont get about SLR ... plz clear it sir	Answered here https://www.youtube.com/watch?v=ObbPmnovGO_M

			because some amount of money gets locked in CRR while generation of M3 during the deposit-lending creation . I could explain that with the help of some advance level animations on how 1st level of M0 had only physical notes but then after 3-4 cycles of deposit-lending process some of the non-physical money (Generated thru NEFT-RTGS etc) could have gone into the CRR and thereby changing the situation of M0.
25/0 2/20 23 21:3 8:51	Karan Attri	Sir, M0 includes money held by non RBI org (banks) and other deposits in RBI (banks etc) . My doubt is suppose bank has Rs.100 and CRR = 3%. Now bank has Rs.97 and RBI has Rs 3 of bank. If you add them you get $M0=97+3=100$. Now if CRR is increased to 4. Bank has Rs.96 and RBI = 4 and $M0 = 96+4=100$ too. So how can it be said that CRR increase will lead to increase in M0.	, but to create that level of hi-fi Powerpoint / animation = I neither have the time nor the interest for it after looking the PYQ. so just accept as written in economic survey, and move to next topic otherwise ask my teaching assistant mustafa https://unacademy.com/@mustafa.ali

			because some amount of money gets locked in CRR while generation of M3 during the deposit-lending creation . I could explain that with the help of some advance level animations on how 1st level of M0 had only physical notes but then after 3-4 cycles of deposit-lending process some of the non-physical money (Generated thru NEFT-RTGS etc) could have gone into the CRR and thereby changing the situation of M0.
25/0 2/20 23 21:3 9:33	Aditya Raj	If CRR is increased, cash with RBI increases but simultaneously equal cash deducted from banks also. So how M0 increases? It should remain constant?	, but to create that level of hi-fi Powerpoint / animation = I neither have the time nor the interest for it after looking the PYQ. so just accept as written in economic survey, and move to next topic otherwise ask my teaching assistant mustafa https://unacademy.com/@mustafa.ali
25/0 2/20 23	bharatrai50 56	Sir NAIRU ka concept kya hai: Non-accelerating Inflation rate of unemployment. maine videos	wait till we reach pillar4C

21:4 9:54		dekhe samjha nhi, ya fr ye concept samjhne layak nahi hai ??	
25/0 2/20 23	21:5 EKTA 3:59 SHARMA	Sir, how rupee coins issued by RBI are assets of it , since it circulate it?	read handout peacefully. explained there.
		<p>like in reverse repo rate system if RBI'll not return the surplus money of banks, banks'll keep the G-sec bill/ T.bill. then in case of repo rate system after RBI purchased the G-sec bill from banks, if banks ' ll not returned the loanble amount to RBI then Is the same way RBI'll keep the G-security bill ?</p> <p>If yes then how the RBI 'll make profit or repo rate 'll work???</p> <p>what 'll be the adv.of keeping G-SEC bill with RBI....Is the again same procedure 'll happen with G-sec bill (selling to other banks,...)?</p>	
25/0 2/20 23	23:4 Sasmita 5:10 Behera	if repo rate 'll not charged by RBI in this case the how the RBI function 'll work in repo rate?	ultimately government will pay principle + interest to whoever is holding the G-sec at the time of maturity. so accordingly respective party will benefit.

		<p>thank u so much sir ..my concept in economics is clearing from ur classes. thank u for conducting at 9-11pm .its helpful for working professional like me.</p> <p>Pranam..</p>	
			<p>Unfortunately, certain members of the content team left to join another company and now the process of recruiting and training the new members is taking lot of time. So even the December month current affairs magazine is delayed till almost 20th jan and then jan magazine delayed till 15th feb.....so presently things are not moving in the way I had expected. and existing commitments in updating the handout for ongoing course with budget and 500 page ka eocnomic survey and then Win23 series for past students and mock interviews for</p>
26/0 2/20 23 02:2 6:08	Rudra	<p>Sir are you coming up with 1 year current affairs compilation (like 360) on unacademy or YouTube</p> <p>Thank you</p>	<p>UPSC mains-2022 passed canddiates etc. have/will eat away lot of time. So, I am not a liberty to say / promise much about this 2</p>

			years current project. inconvenience regretted.
26/0 2/20 23 04:1 7:39	Akshya Patel	<p>Sir, I appeared some of the sectional tests for prelims for polity and environment. I scored very less. Some of the questions asked were beyond my comprehension. After seeing the pyqs its completely different. How to handle this sir?</p>	<p>then ignore Mocks which are not in sync with PYQ trend.</p>
26/0 2/20 23 09:2 0:43	Rishabh Choudhary	<p>Sir, recently UPSC has released notification for EPFO recruitment. I have following doubts regarding EPFO syllabus:</p> <ol style="list-style-type: none"> 1. Do I need to make some extra efforts for english, quant. , statistics etc. , apart from CSAT? What could be the sources? 2. What more to cover in Economy apart from your course? *(I have attended PCB8) 3. Fringe topics as labour laws, accounting principles, insurance, social security etc. 4. Is CSE/IAS preparation enough for polity and history? 5. For Current affairs, do I need to revisit all CA-Pdfs since Jan 	<p>1. Due to the ongoing commitments about monthly current affairs file and win 23 economy updates and mock interviews for UPSC Mains-2022 pass out aspirants,</p> <p>2. I have not been able to peacefully observe the previous year papers of Epfo to make any insightful comments.</p> <p>3. I would advise you to download the papers from here (scroll down at bottom of this page) https://unacademy.com/content/upsc/epfo/?12323655</p> <p>4. make an excel file topic wise and then evaluate how much preparation you</p>

		2022 as I could have missed some 1 liner GKs. Thankyou	have done and how much more needs to be done.
26/0 2/20 23 09:4 09:4 7:48	Kunt bhoj gupta	kya PCB7 ke handout sufficient h PCB9 batch k liye ?	Old Batch student who completed full length economy from me anywhere between 2019 to 2023 January they need not sit in the PCB9 (Feb-May-2023) course again. Just watch free win23 series lecture link and handouts visit mrunal.org/win23
26/0 2/20 23 10:2 6:51	Rik Ghosh	Sir, Where is the benefit of maintaining Tight Monetary Policy by increasing Repo and Rev Repo when Banks are issuing large chunks of CD (5.35 lakh crore this year, while previous year 1.28 lakh crore) to raise fund ?? Either way, they are giving loans !!	that is among the many reasons why monetary policy unable to control inflation. because repo loans not primary source of money for banks.

			<p>"because some amount of money gets locked in CRR while generation of M3 during the deposit-lending creation . I could explain that with the help of some advance level animations on how 1st level of M0 had only physical notes but then after 3-4 cycles of deposit-lending process some of the non-physical money (Generated thru NEFT-RTGS etc) could have gone into the CRR and thereby changing the situation of M0.</p> <p>, but to create that level of hi-fi Powerpoint / animation = I neither have the time nor the interest for it after looking the PYQ. so just accept as written in economic survey, and move to next topic otherwise ask my teaching assistant mustafa https://unacademy.com/@mustafa.ali "</p>
26/0 2/20 23 11:2 1:02	Ashutosh Agarwal	<p>if CRR is increased then M0 is increased. Sir it should not change i guess, as money held by bank changed hand to money held by RBI.</p>	<p>https://unacademy.com/@mustafa.ali "</p>
26/0 2/20 23	Kriti Naulakha	<p>Sir you said that bank has to keep government security as collateral to RBI, so that means</p>	<p>yes they can also keep T-bill</p>

12:2 1:24		it can also keep treasury bills for the same?	
26/0 2/20 23 12:4 7:37	Tejas	<p>Sir in the money supply indicator lec, you gave a case study that showed a person having 100 rs in his bank account and then this 100 rs is taken as loan by ambani through that person's bank and given to his manager, ok, so now manager too has 100 rs , so sir if both have same amount of money at a same time this means the same money is reflected twice. right? so if this is right then if both try to withdraw thier money then what shall be the result?</p> <p>very much interesting and a bit confusing at same time!</p>	<p>you've to take photo at given time/situation and plug in the values in the formula depending on where the money is. for more, ask my teaching assistant mustafa</p> <p>https://unacademy.com/@mustafa.ali</p>
26/0 2/20 23 15:5 1:56	POOJA DUBEY	<p>SIR for 2023 pre exam current affairs ke liye articulate</p> <p>magzine sahi h ya kuch or bhi read karna hogा?</p>	<p>https://youtu.be/XQv1vdHMptA</p>
26/0 2/20 23 16:4 5:27	ravp1670	<p>if crr is asset of bank , but bank dont earn any interst on it because crr is hold with rbi , thats why they dont earn ant interest on it please explain it sir ...</p>	<p>https://youtu.be/XQv1vdHMptA</p>
26/0 2/20	Pranit	<p>In 50-50 elimination...my option always goes</p>	<p>https://youtu.be/XQv1vdHMptA</p>

23 17:1 3:52	wrong...why sir.. what shall I do..??	
26/0 2/20 23 17:4 5:51	<p>Slide giving consolidated MSF(6.75%), SLR,(6.5%) reverse repo(3.35%) and SDF(6.25%) rates.</p> <p>We studied that reverse repo rate= repo - 0.65 = should be 5.85%</p> <p>why is it 3.35. We calculated reverse repo as 3.35 when repo rate was 4.0%</p>	https://youtu.be/XQv1vdHMptA
26/0 2/20 23 20:5 3:31	shubham pal	https://youtu.be/XQv1vdHMptA
26/0 2/20 23 22:2 2:23	Mukesh Baberwal	https://youtu.be/XQv1vdHMptA
26/0 2/20 23 23:2 3:46	Is year pre Dena h is class ke sath win 23 series dekh skte h ya ni.main first tym economy class kr rha hu.	https://youtu.be/XQv1vdHMptA

		<p>Hello Sir,</p> <p>1. I have started my preparation from 10 Feb 2023, my attempt is in 2024 and had decided to opt PSIR as my Optional and had decided to finish Economics and Polity first. How is this strategy, should I do 2 GS subjects at a time with Optional or should do both separately in alternative days with Optional?</p> <p>2. How much time will be required for my Optional to finish in first go? and your Economics for Mains is in June, I have to follow your lectures from Feb 16 to Sep/Oct I don't know. Should I wait for Mains course or do it from your previous courses?</p> <p>3. How much months should I keep for Prelims Exclusive prep in 2024 and shift my prep from P+M integrated to only Prelims?</p> <p>4. In which month should I prepare Ethics and Essay (I am starting my prep from Feb and I am a Fresher), How much time will it take?</p>	
26/0 2/20 23 23:4 Rehan 2:15 Inamdar			<p>https://youtu.be/XQv1vdHMptA</p>

		<p>5. How to select an Article from Editorial from IE (I had memorised Syllabus)?</p> <p>Thank You Sir.</p>	
27/0 2/20 23 00:0 6:31	unacadem y-user-RV 3I5F31ZJ9 1	<p>Autopay set up by a customer counted as time liability or demand liability?</p> <p>Is earned interest on savings and investment a part of Money aggregates?</p>	https://youtu.be/XQv1vdHMptA
27/0 2/20 23 00:1 0:13	uncademy- user-RV3I 5F31ZJ91	<p>Do you have a course for economics optional? any advice related to this.</p>	https://youtu.be/XQv1vdHMptA
27/0 2/20 23 00:1 3:17	uncademy- user-RV3I 5F31ZJ91	<p>2024 attempt aspirant here. Is it recommended to attempt PCB7 weekly tests for extra practice? Are they closely similar to PCB9's weekly tests or they some extra subject matter?</p>	https://youtu.be/XQv1vdHMptA
27/0 2/20 23 01:2 8:04	Satya Prakash	<p>Sir my first ever doubt upto 26 feb class.</p> <p>About CBDC (center Bank digital currency) sir if RBI generate digital currency than there will be no physical notes print. Let suppose RBI generated 100cr - sent to bank-</p>	https://youtu.be/XQv1vdHMptA

		<p>bank given loan to Ambani - Ambani sent to workers - workers liquidate that money using ATM or bank - Now question is there is limited supply of money in market as 100 cr is not in physical form. So will this may cause liquidity shortage in market? If not why? . Also will CBDC will be generated will it be holding some assert (gold,g sec, etc) or just generated. Please answer sir. Thank you 😊</p>	
27/0 2/20 23 01:5 1:45	Kushal	<p>Sir my 4th semester exam is in may so I have doubt wheather I will able to get graduation degree before Mains or not please clear it</p>	https://youtu.be/XQv1vdHMptA

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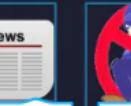
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Strategy, Booklist Notes Making, Current Affairs, CSAT for UPSC

UPSC Prelim-Cum-Mains : subject wise booklist/observations

- NCERT : sociology and political science class 11-12
- Newspaper columns
- More time IGNOU MPS-003



 History	 Society (GSM1)	 Geography	 Polity, Governance	 IR (GSM2)	 Economy	 Agriculture	
 Environment	 Science Tech	 Security (GSM3)	 Current & Notes	 GSM4: Ethics	 Essay	 Optional	 CSAT (Paper2)

Watch this class fully:

<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Current Affairs how to manage

The screenshot shows a video player interface for a Unacademy course. The title 'Gobbledygook around UPSC' is at the top. On the left, there's a vertical list of course modules: 'Prelims cum Mains Preparation', '365 days Mains Answer Writing from Day1', 'Prelim Mock Tests', and '360 degree Current Affairs'. To the right of these is a circular diagram divided into four quadrants: 'Revision' (orange), 'Core Syllabus' (light blue), 'Notes' (green), and 'PYQ' (purple). A small video window in the bottom right corner shows a man with glasses. The playbar at the bottom indicates the video is at 00:47:08 / 02:30:50.

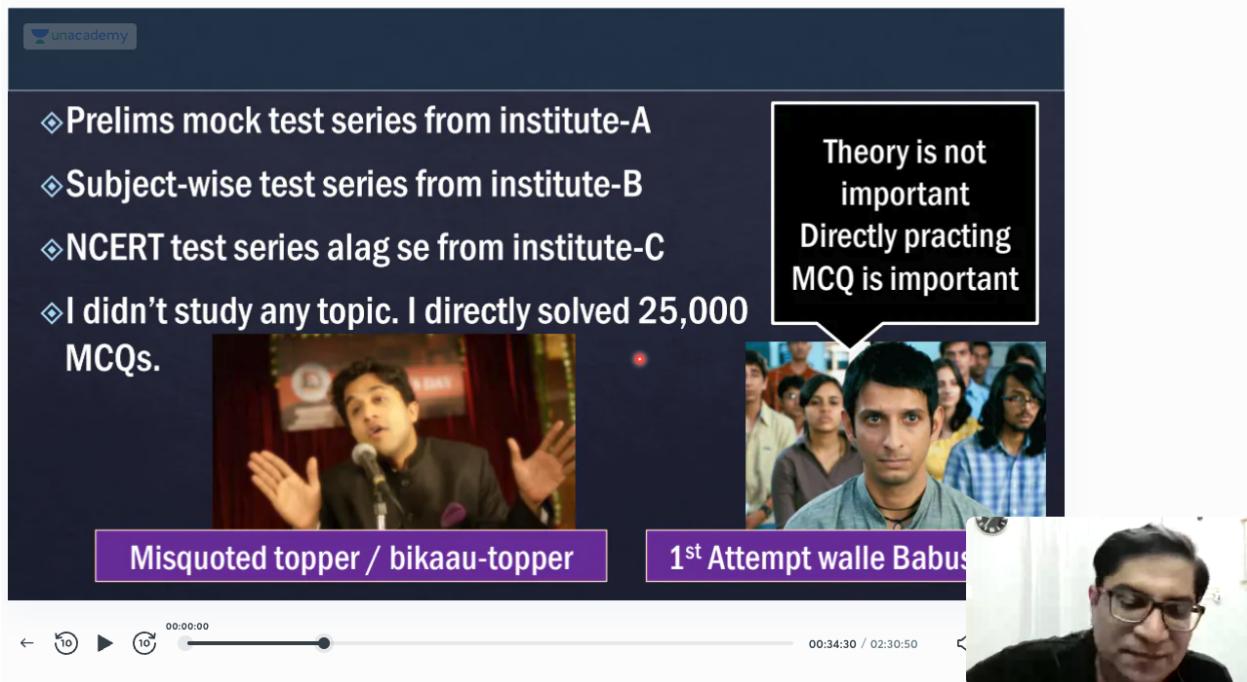
In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Time management

The screenshot shows a video player interface for a Unacademy course. On the left, there's a large clock icon with handwritten notes: '6+1 full time' and 'Daily planner: 7 hours'. To the right, the video content is organized into sections: '2 hrs: Big subject #1' (History, Geo, Polity, Economy), '2 hrs: Big Subject #2' (History, Geo, Polity, Economy), '2 hrs: Optional Subject', and '1-2 hr: Small / medium sized Subject' (chillar party: everything else / current affairs, OR revision of big subject / mock test.). A callout box says 'Those who've just started'. A small video window in the bottom right corner shows a man with glasses. The playbar at the bottom indicates the video is at 00:10:32 / 02:30:50.

In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Test Series for Prelims- when to join/start



In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Optional Subject Selection

The screenshot shows a video player interface. At the top, the title is "Optional Subject selection - factors to keep in mind". Below the title, there is a yellow box containing a bullet point about "Badmouthing e.g. History too lengthy/not enough selections". To the right of this box is a list of subjects from (i) to (xvi). A video thumbnail of a man with glasses is visible on the right side of the player.

- ◆ Badmouthing e.g. History too lengthy/not enough selections

(i)	Agriculture
(ii)	Animal Husbandry Science
(iii)	Anthropology
(iv)	Botany
(v)	Chemistry
(vi)	Civil Engineering
(vii)	Commerce and Acco
(viii)	Economics
(ix)	Electrical Engineering
(x)	Geography
(xi)	Geology
(xii)	History
(xiii)	Law
(xiv)	Management
(xv)	Mathematics
(xvi)	Mechanical

In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Notes making ke FAQ

The screenshot shows a video player interface. The title is "From Current Affairs / newspapers, should u make your OWN NOTES?". On the left, there is a yellow box with text about Mains 150-250 words and a news icon. To the right, there is a red box with the text "नोट्स बनानी है की नहीं?". Below the title, there are several video thumbnails showing a man speaking. Labels below the thumbnails include "General studies", "Essay Quotation", "Ethics Case Study", "Optional Subject", "StatePCS", "Interview hobby", "graduation", and "Work". A video thumbnail of a man with glasses is visible on the right side of the player.

From Current Affairs / newspapers, should u make your OWN NOTES?

News

(e.g. Satellite launch, Bilateral summits)
= Covered by lectures & CA-PDF, anyways.

नोट्स बनानी है की नहीं?

Mains 150-250 words. Usually overview type Qs
If you know too much
PHD/intellectual points → no time/space to actually write them.

General studies

Essay Quotation

Ethics Case Study

Optional Subject

StatePCS

Interview hobby

graduation

Work

In above screenshot observe timestamp at bottom playbar. See the video here

<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

How to improve accuracy in Prelims/ 50:50 elimination not working

The screenshot shows a video player interface for a Unacademy course. The top bar indicates the subject is 'Geography' and the topic is 'current affairs in Prelims-2022'. The main content area displays a question: 'Region often mentioned in the news - Country'. Below it is a list of four pairs: 1. Anatolia — Turkey, 2. Amhara — Ethiopia, 3. Cabo Delgado — Spain, and 4. Catalonia — Italy. A callout box on the right contains the text: 'Finish the mapping at once. Rather than ball-by-ball reaction'. At the bottom, there are three buttons: '100% Surety' (green), '50:50' (yellow), and 'E) Skip' (pink). A timestamp at the bottom of the video player shows '00:41:39 / 02:30:50'.

In above screenshot observe timestamp at bottom playbar. See the video here

<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Test Series: Mains Answer writing when to start

The screenshot shows a video player interface. At the top, there is a dark bar with the Unacademy logo and the text "G20 Summit 2023@India- how we shd use it?". Below this is a light blue header bar with the word "ANSWER" in bold. The main content area is a table with three columns:

ANSWER	requires prior knowledge of
<ul style="list-style-type: none">INTRO: Give origin / membership details of G20	IR- groupings
<ul style="list-style-type: none">Fix stagflation in USA, China etc. thru joint effortsFight Tax evasion in bitcoinFight Tax avoidance via Global Minimum tax on MNC	Required prior knowledge of Economy
<ul style="list-style-type: none">Climate change: Mission LIFE, PM Modi's Panchaamrit, one sun one world, etc.	Environment

At the bottom of the video player, there is a playbar with icons for volume, brightness, and playback controls (rewind, fast forward, play/pause). The timestamp at the bottom right of the playbar is 00:27:42 / 02:30:50. To the right of the video player, there is a small thumbnail image of a person wearing glasses and a black shirt, looking down at a screen.

In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

How to get my Mains-answers evaluated without paying extra

FAQ As paid/plus/iconic student, How do I give mains test series with evaluation, WITHOUT paying EXTRA MONEY?

The image shows two screenshots of the Unacademy mobile application. The first screenshot displays a navigation bar with the Unacademy logo and a search bar. Below the bar are sections for 'My planner', 'Saved', 'Downloads', 'Enrollments', and 'Watch History'. A rating of five stars is shown with the text 'Enjoying Unacademy Plus? Rate the Unacademy app on the App Store and spread the love'. The second screenshot shows the 'My goals' section with a list of goals: 'UPSC CSE - GS' (Plus until Feb 9, 2023), 'UPSC CSE - GS Mains' (Plus until Nov 16, 2022), 'IIT JEE', 'NTA-UGC-NET & SET Exams', and 'IITJEE, NEET'. A video player interface at the bottom includes controls for back, forward, volume, and a timestamp of 00:29:43 / 02:30:50.

1) Click on 3 lines

2) Change goal to Mains Test series

1. Change the goal page to GS Mains Test Series
2. Give test → handwritten answer copy ko Scan / PDF upload karo
3. Get evaluated in 7-10 days

In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Essay writing when to start



Watch this video

<https://youtu.be/nMBn0lAenKA>

And then this video

<https://youtu.be/7Af8fQuawEc>

Career backup / Plan-B

Competitive exams after graduation @National Level

Central Govt.	Defense/ Uniform	Bank/Finance	Commercial Undertakings
<ul style="list-style-type: none"> • UPSC CSE • Combined Graduate Level (CGL) • Tech: Forest, Engineer, Stat., Economic service 	<ul style="list-style-type: none"> • CAPF; CDS • Coast Guard • SSC CAPF-SI • IB (ACIO) 	<ul style="list-style-type: none"> • IBPS • SBI • RBI NABARD, SIDBI, SEBI, NIACL 	<ul style="list-style-type: none"> • Railways, • LIC, EPFO, ESIC • FCI, BSNL • ONGC, SAIL, CIL (GATE score)
<p>Unacademy covers all these exams under one platform</p>			

02:18:50 / 02:30:50

In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/course/planner-for-2023-prelims-and-mains-136/DRN0ZLHX>

Economy Course Kaun sa dekhu?

Month Year	Course Name	Prelim Economy	Mains Economy	Prelims Microeconomics
2022-Jul-Sept	Mains QEP1	✋	✓	✋
2022: Jun-Oct	PCB7	✓	✓	✓
2022: Nov-Feb	PCB8-RAFTAAR	✓	✋	✋
2023: Feb-May	PCB9-RAFTAAR	✓	✋	✋
2023: May	Microeconomics	✋	✋	✓
2023: June-Aug	Mains-QEP2	✋	✓	✋

“RAFTAAR” TAG MEANS

- ⦿ Only HARDCORE UPSC-Prelims oriented preparation.
- ⦿ PhD intellectualism will neither be taught, nor I'll entertain such questions from students.
- ⦿ If I do not teach a topic, it means it is either
- ⦿ Topic Not important for exam – because 1) technical/BizGK 2) ball by ball commentary 3) PHD 4) Outdated for 2023 5) out of fashion in latest exam trend
- ⦿ Topic Maybe little bit important, but poor cost benefit in terms of amount of time invested to learn it versus the probability of getting asked in real Prelims.
- ⦿ Topic Maybe important for Mains but not for prelims
- ⦿ Topic is still in the nascent / developing stage, and I'm waiting for the next budget and economic survey or govt / parliament / courts to give the final verdict about it.

Old Batch Student: shd I sit here in PCB9-RAFTAAR?

No need to sit again. simply come in free series Win23 in feb-2023 to get updates on budget/economic survey and other Current affairs in economy etc.

Target 2024 / 2025: Shd I sit here?

- Target 2024: yes sit
- Target 2025: ideally come from or after Feb-2024 ke courses which more updated. But if subscription expiring sooner then sit here.

A-1	• Money: barter to Bitcoin	 RBI		
A-2	• RBI's monetary policy • CRR, SLR, Repo etc	1) MBFI	2) Budget	3) Intl. Trade
B-1	• Classification of Banks-NBFC			
B-2	• Burning issues in Banking sector • NPA, IBC, BASEL...	4) Sectors of Economy	5) Infrastructure	
C	• SEBI Sharemarket	Agriculture, manufacturing, Services, GDP, Unemployment, Inflation		
D	• Insurance, Pension, Fin. Inclusion			

← ⏪ ⏩ ⏪ → ————— 01:02:41 / 02:13:11 ⏴ ⏵ ⏷ ⏸

In above screenshot observe timestamp at bottom playbar. See the video here

<https://unacademy.com/class/economy-intro-faq-about-course-1a1-money-vs-barter/NG6XEAKZ>

Which books do I have to read for economy?

The screenshot shows a Unacademy video player interface. At the top, it asks "What do you have to read by yourself for economy?" and "खुद से क्या पढ़ना है अर्थतंत्र के लिए ?". Below this, there are two rows of book covers. The first row includes "Introductory Macroeconomics", "Economics Textbook for Class 11", "Indian Economic Development", and "Statistics for Economics". The second row includes "Introductory Microeconomics" and "UNDERSTANDING ECONOMIC DEVELOPMENT". To the right of the books, there are four icons with text below them: a green checkmark icon with "Class11 India's Economic Dev = Yes. To develop vocabulary"; a "STOP" sign icon with "NCERT Class12 Macro Economics"; another "STOP" sign icon with "NCERT Class12 Micro Economics"; and a "STOP" sign icon with "NCERT Class10". A video player control bar at the bottom shows a timestamp of "01:07:20 / 02:13:11" and various playback controls.

In above screenshot observe timestamp at bottom playbar. See the video here
<https://unacademy.com/class/economy-intro-faq-about-course-1a1-money-vs-barter/NG6XEAKZ>

Economy Handout specific doubts

Difference between handout and PowerPoint

unacademy Powerpoint
(slides with black background)

Why Handout?

Handout (White background)

5 Min

यह जो काले रंग का पावर पॉइंट है वह सिर्फ आपको चित्र दिखाकर हँसी मजाक में आसानी से समझ आ जाए ऐसा पढ़ाने के लिए

File Home Insert Design Transitions Animations Slide Show Review View Help Tell me what you want to do

Economic Pillar #1 Money

10.1 Barter system & its disadvantages: (वस्तु सिद्धान्त का व्यापार).....4

10.2 Functions of Money: (मौद्रि विद्या का व्यापार).....4

10.3 Evolution & Types (प्राचीन से अब तक के विवरण).....4

10.3.1 Commodity Money / वस्तु मूद्रा (Intrinsic value Yes).....4

10.3.2 Metallic Money / धातु मूद्रा (Intrinsic value Yes).....5

10.3.3 Paper Money / प्राचीन मूद्रा (Intrinsic Value No).....5

10.3.4 Legal Tender (राष्ट्रीय विधि).....5

10.3.5 Easy Visual Handicapped (लोडी गोडी, 2019 March).....6

10.3.6 App to Help the Blind Identify currency notes.....6

10.3.7 (NEW) Mahatma Series Currency Notes in India.....7

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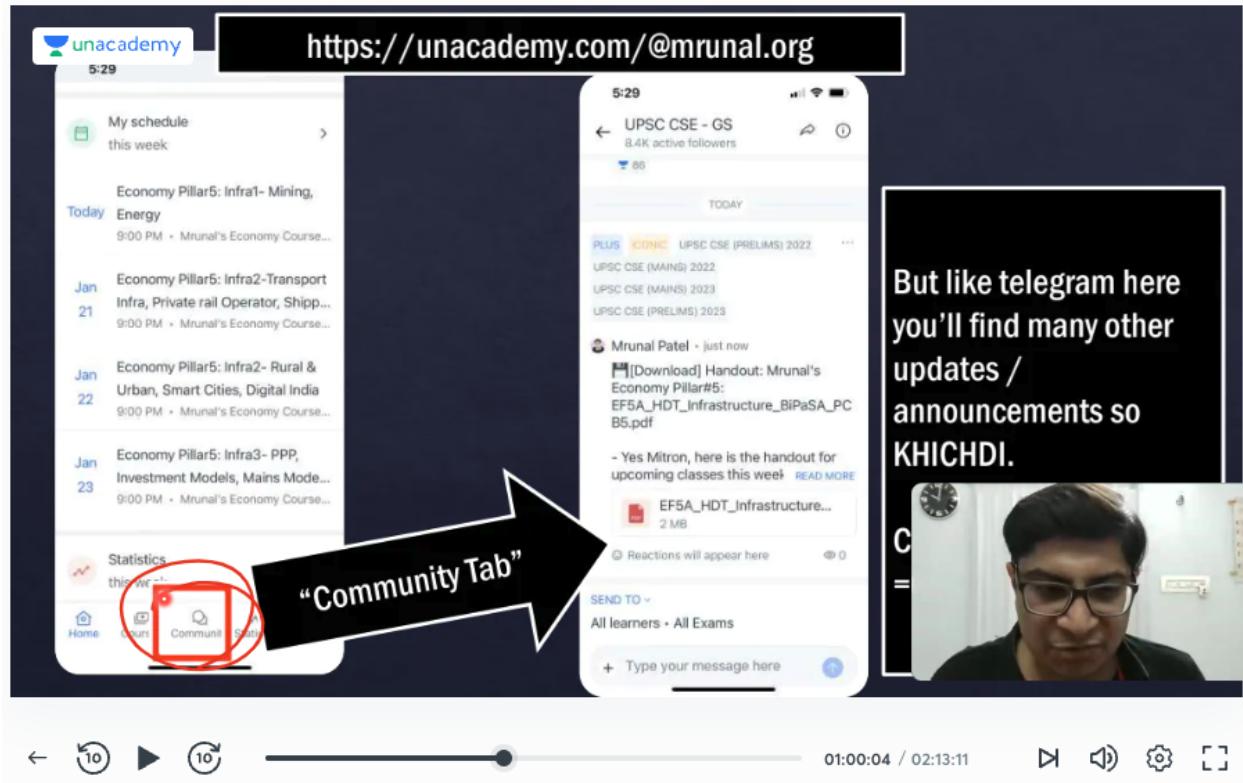
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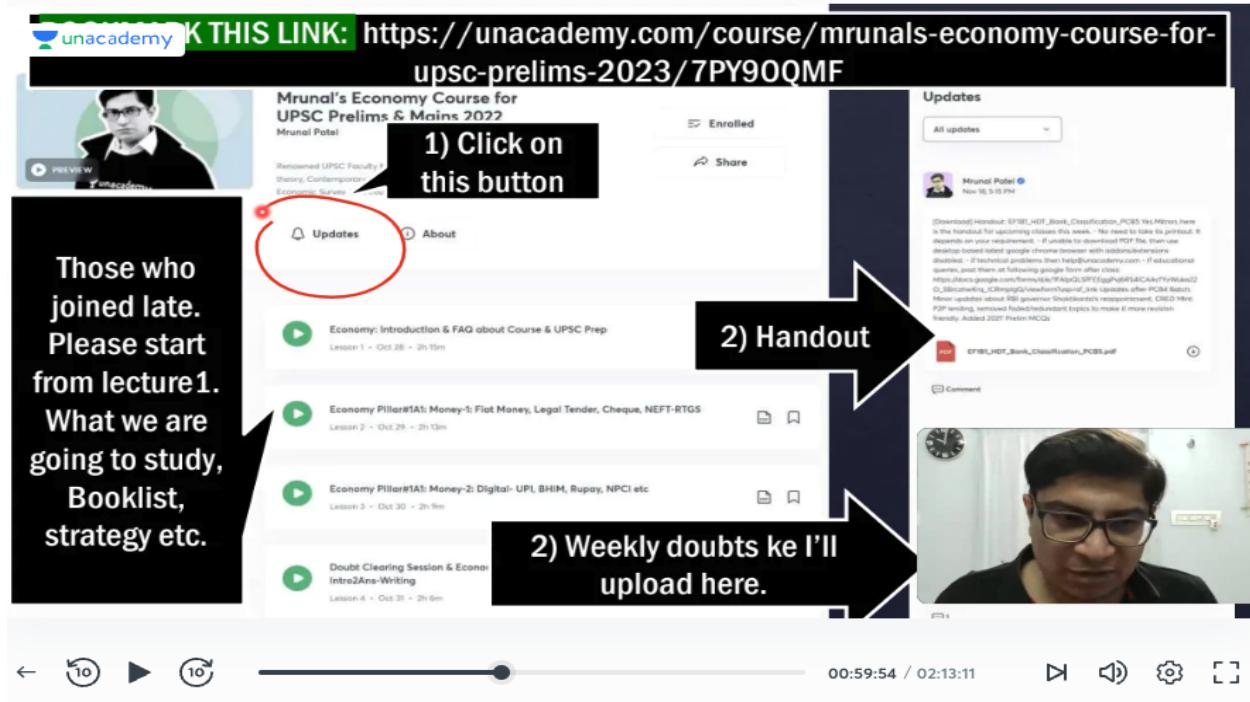
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Those who joined late. Please start from lecture 1. What we are going to study, Booklist, strategy etc.

1) Click on this button

2) Handout

2) Weekly doubts ke I'll upload here.

Here is the link to Mrunal's PCB9-RAFTAAR Batch targeting Prelims-2023:
<https://unacademy.com/course/mrunals-economy-course-for-upsc-prelims-2023-754/6ZPQTB6O>

Goto above link, Click on updates tab → Side bar will open from the right side → you can download the PDF files . Within that right hand sidebar → scroll down to download older handouts.

 If using mobile app then maybe the interface different. within the mobile phone download Chrome browser → open the website in it → in the settings button click on "Show desktop version".

Hindi medium में पूरा हैंडआउट चाहिए मूजे

- It's not possible for me to translate entire handout in hindi due to time and manpower constrains.
- So only important term's hindi translation given for Mains.
- If you wish to cultivate more vocabulary for Hindi economic terms then go for class10, class11 NCERT economy books in Hindi medium.
- Similarly, you may read Economic survey, Yojana, Kurukshestra magazines (You don't have to read them page by page. How to read them is explained in the first lecture)
- You may also read Unacademy learner dashboard→Notes 2.0→Economy -> hindi notes for more.

Old Batch Student shd I take printout again for PCB9-RAFTAAR?

No need. simply come in the free series Win23 in feb-2023 to get updates on budget/economic survey and other Current affairs in economy etc.

Correction: Economy Handout

You can use free software Foxit PDF to add textnote to do correction

pillar	Page number	Correction

Correction: Economy Weekly Quiz: Correction

Quiz	Correction

Economy quiz- poor score

Watch this Video for reasons behind poor score in quiz:

<https://www.loom.com/share/c86d3597b8e144d5a5163910dbdcf2a4>

- It takes some time to get used to the way MCQs are formed in UPSC. It basically involves changing of certain keywords and going to elimination method. Once you get a hang of it becomes very fast to tick or skip the answers.

The infographic is titled "how is economy knowledge tested in MCQs of UPSC". It lists four common mistakes with corresponding icons and a summary at the bottom.

- 1** FACTS: Give wrong ownership/structure e.g. BBB ka boss is not RBI Governor.
- 2** FACTS: Give wrong feature of the scheme / product / law. e.g. no tax on IIB.
- 3** FACTS: Give wrong "size / number". e.g. NIIF Rs.4lcr.
- 4** FACTS: Give wrong causal relationship e.g. inflation vs repo

A lightbulb icon is placed next to reason 4. A person holding a STOP sign is shown on the left, with a bracket underneath the first three reasons pointing to a summary box.

Summary:

- not necessary that each of above statement is wrong.
- but if you have the fact/concepts memorized, you can arrive at right answer with less errors
- ...by becoming more alert while reading above sentences.

- Those getting poorer scores are because
 - a) Not revising properly → Then solution is obvious =you have to revise more
 - b) Overthinking / Birbal ki Khichdi/engaging in hairsplittery/lawyer-LLB type mentality/ thinking outside the photo frame.
 - c) Not reading the words carefully

- d) Silly mistakes like Incorrect statement is asked but they are taking the correct statement
- e) Mind is stuck elsewhere in WhatsApp Telegram Netflix , fight with siblings/parents, love affairs & breakups. so person is reading the handout / MCQ but he/she's not absorbing it properly.
- I am sure you will do well. Just focus on the lecture, revise the handouts and give the weekly Tests in regular fashion and rectify mistakes.
- When the first four pillars are over you will automatically see the big picture how everything fits together in the whole syllabus.