

(Please do not write anything except the question number in this space)
कृपया इस स्थान में प्रश्न संख्या के अतिरिक्त कुछ न लिखें।

06/11/2023

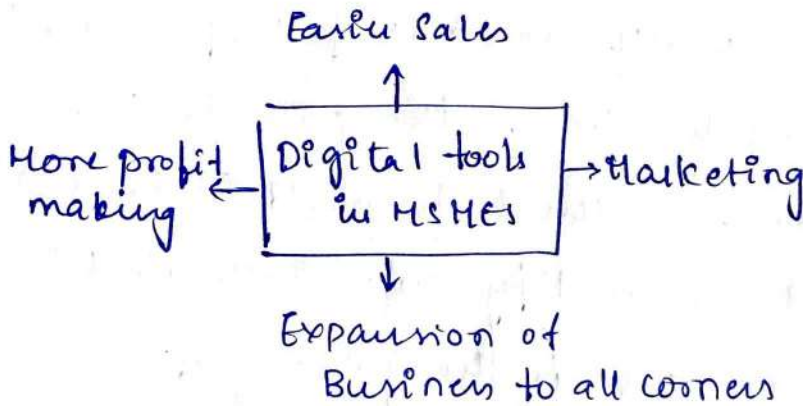
UPSC

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
(Specimen Answer Booklet - For Practice Purpose Only)

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
Candidates must not write on this margin

- ① using digital tools will not only help expand the rural micro-small and Medium enterprises to expand the market reach, but will also help in accessing the finance easily. ①
- Analyse (250w) ②

Digital tools are the weapons of the fourth industrial revolution and usage of such strong technology is needed for the development



- ① Earlier transactions with the use of Technology
ex: UPI, phonepe etc.
- ② No Burden of going to Banks all the time for withdrawal, can directly use mobiles

Finance access to the rural MSMEs with the help of digital tools

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- ③ Emergancy of e-commerce platforms made easier the Business
eg. Amazon, Grocery platforms etc.
- ④ Direct Bank transfer for the goods with the usage of digital tools
- ⑤ Can expand to more demanding area for the goods lead to more profit

Even there are lot of advantages, still the country is lagging in MSMEs in terms of digital usage because

- ① lack of knowledge to many MSME leading to ~~short~~ no expansion of Business of Rural
- ② no available platform service to many Rural areas
- ③ Many individuals does not have active Bank accounts

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i.e., Indian india, 70% of Rural population
Bank accounts are passive

① no trust on the online platforms |
digital platform

But, they ~~are~~ all can be controlled
by taking few measures

① Campus can be made by the government
and stock holders to make the use of
digital tools successful

② no just making accounts, But availability
of usage and knowledge of using bank
accounts can be made

③ More development of platforms towards
rural as urban is ~~always~~ already in
standards position.

Digital tools are presents real valuables
and giving knowledge of such valuables
can make precocious changes in rural future

