

THE SPECIFICS THAT LIFT AN ANSWER FROM GENERIC TO GRADED

# Value-Addition Bank

"Awareness should be created" scores nothing. A named committee, an Article, a current figure, a scheme — that scores. Keep this reference in your revision file and add your own as you read. Drop 2–3 specifics into every answer.

## Constitutional anchors (GS-II)

<b>Rights &amp; liberty</b>	Art 14 (equality) · 19 (freedoms) · 21 (life & expanding ambit) · 21A · 32 (remedies)
<b>Federalism &amp; local</b>	Art 1 (Union of States) · 73/162 · 246 + 7th Schedule · 243 (PRIs) · 280 (Finance Commission)
<b>DPSP &amp; duties</b>	Art 38, 39, 39A, 47 · Art 51A fundamental duties · Preamble values

## Committees & commissions

<b>Governance</b>	2nd ARC (admin reform) · Sarkaria & Punchhi (Centre–State) · Nachiappan (law-making)
<b>Economy</b>	FRBM Review (N.K. Singh) · Kelkar (fiscal) · Bimal Jalan (RBI reserves)
<b>Social</b>	Mandal · Justice Verma (women's safety) · T.S.R. Subramanian (environment)

## Reports & indices (cite the latest figure)

<b>Human development</b>	HDI (UNDP) · SDG India Index (NITI) · NFHS · MPI · Global Hunger Index
<b>Economy</b>	Economic Survey · RBI bulletins · World Bank Ease of... · NSO data
<b>Governance &amp; rights</b>	India Justice Report · Press Freedom · Democracy indices (use with nuance)

## Schemes by theme

<b>Welfare / poverty</b>	PM-JAY · PMAY · PM-KISAN · NFSA · MGNREGA · POSHAN
<b>Infra / economy</b>	Gati Shakti · PLI · PM Mudra · Startup India · National Logistics Policy
<b>Environment / energy</b>	National Solar Mission · LiFE · Namami Gange · Green Hydrogen Mission

### My theme quotes (add 6–8)

### My fresh data points (update monthly)