



**VISIONIAS**  
INSPIRING INNOVATION  
**ABHYAAS MAINS**

**सामान्य अध्ययन (प्रश्न पत्र-III)/GENERAL STUDIES (Paper-III) (4512)**

निर्धारित समय: तीन घंटे  
Time Allowed: **Three Hours**

अधिकतम अंक: 250  
Maximum Marks: 250

**सामान्य अनुदेश**

इस प्रश्न-सह-उत्तर (क्यू.सी.ए.) पुस्तिका में 55+1 पृष्ठ हैं। प्रश्न-पत्र, क्यू.सी.ए. पुस्तिका के अंत में संलग्न है, जो अलग (वियोज्य) किया जा सकता है और उम्मीदवार परीक्षा के उपरांत अपने साथ ले जा सकते हैं।

रफ कार्य के लिए, इस पुस्तिका के अंत में खाली पृष्ठ दिया गया है।

पुस्तिका प्राप्त होने पर, कृपया यह जांच कर लें कि इस क्यू.सी.ए. पुस्तिका में कोई कमी न हो, फटा हुआ पृष्ठ न हो अथवा कोई पृष्ठ गायब न हो इत्यादि। यदि ऐसा हो, तो इसके बदले नई क्यू.सी.ए. पुस्तिका प्राप्त कर लें।

**General Instructions**

This Question-Cum-Answer (QCA) Booklet contains 55+1 pages. Question Paper in detachable form is available at the end of the QCA Booklet which can be taken away by the candidate after examination.

For rough work, blank page has been provided at the end of this Booklet.

On receipt of the Booklet, please check that this QCA Booklet does not have any shortcomings, torn or missing pages etc. If, so, get it replaced with a fresh QCA Booklet.

(उम्मीदवार द्वारा भरा जाएगा/To be filled by the Candidate)

पंजीकरण सं./Registration No. : 45845653

अभ्यर्थी का नाम/Name of Student : Abhishek Chauhan

माध्यम: हिंदी/अंग्रेजी  
Medium: Hindi/English

तारीख  
Date

27.07.2025

**सामान्य अध्ययन (प्रश्न पत्र-III)  
GENERAL STUDIES (Paper III)**

केंद्र  
Centre

PATNA

निरीक्षक के हस्ताक्षर  
Invigilator's Signature

[Signature]  
27/07/25

	<p style="text-align: center;"><b>महत्वपूर्ण अनुदेश</b></p> <p>उम्मीदवारों को नीचे उल्लिखित निर्देश सावधानी से पढ़ लेने चाहिए। किसी भी निर्देश का उल्लंघन करने पर उम्मीदवारों को मिलने वाले अंकों में कटौती, उम्मीदवारी रद्द या आयोग के परवर्ती परीक्षाओं के लिए वर्जित करने इत्यादि के रूप में दण्डित किया जा सकता है।</p>	<p style="text-align: center;"><b>Important Instructions</b></p> <p>Candidates should read the undermentioned instructions carefully. Violation of any of the following instructions may entail penalty in the form of deduction of marks, cancellation of candidature, debarment from further Examination of the Commission etc.</p>
1	<p>(क) अपना पंजीकरण सं. एवं अन्य विवरण केवल प्रश्न-सह-उत्तर पुस्तिका (क्यू.सी.ए.) में उम्मीदवार के लिए निर्धारित स्थान पर ही लिखें।</p> <p>(ख) इस पुस्तिका में अन्यत्र कहीं भी अपना नाम, पंजीकरण सं., मोबाइल नं., पता अथवा प्रश्न-सह-उत्तर पुस्तिका (क्यू.सी.ए.) संख्या न लिखें जिससे आपकी पहचान का खुलासा हो।</p>	<p>(a) Write your Registration Number and other details only in the space provided in the Question-Cum-Answer (QCA) Booklet for candidates.</p> <p>(b) Do not disclose your identity in any manner such as, by writing your Name, Registration number, Mobile number, Address, Question-Cum-Answer (QCA) Booklet No. etc. elsewhere in the Booklet</p>
2	<p>अपनी प्रश्न-सह-उत्तर पुस्तिका में कहीं भी प्रश्नों के वास्तविक उत्तर के अतिरिक्त कुछ न लिखें जैसे कि कोई कविता/दोहा, अभद्र या अपमानजनक अभिव्यक्ति इत्यादि और न ही कोई ऐसा चिन्ह/निशान बनाएं जिसका उत्तर से सम्बन्ध न हो।</p>	<p>Do not write in the QCA Booklet anything other than the actual answer such as couplet, obscene, abusive expression etc., nor put any sign/mark having no relevance to the answer.</p>
3	<p>परीक्षक को प्रत्यक्ष/अप्रत्यक्ष रूप से कोई भी प्रार्थना/धमकी भरी बातें न लिखें।</p>	<p>Do not make any direct/indirect appeal/threat to the examiner.</p>
4	<p>उत्तर अस्पष्ट अथवा गंदी लिखावट में न लिखें। इस प्रकार के उत्तर का मूल्यांकन नहीं भी किया जा सकता है।</p>	<p>Do not write answers in bad/illegible handwriting. Such answers may not be evaluated.</p>
5	<p>उत्तर स्याही में ही लिखें। उत्तर लिखने के लिए पेंसिल का उपयोग न करें, हालांकि आरेख, चित्र इत्यादि बनाने के लिए पेंसिल का उपयोग किया जा सकता है।</p>	<p>Write answers in ink only. Do not use pencil for writing the answers. However, pencil may be used for drawing diagrams, sketches, etc.</p>
6	<p>प्रवेश पत्र में उल्लेख किए गए माध्यम के अलावा अन्य किसी माध्यम में उत्तर न लिखें। अधिकृत और अनधिकृत की मिली जुली भाषा का भी उपयोग न करें।</p>	<p>Do not write answers in medium other than the authorized medium in the Admission Certificate. Do not use mixed language either i.e. authorize and unauthorized media together for writing answers.</p>
7	<p>प्रश्नों के उत्तर ठीक उसके नीचे दिए गए निर्धारित स्थान पर ही लिखें। निर्धारित स्थान के अलावा किसी अन्य स्थान पर लिखे गए उत्तर का मूल्यांकन नहीं किया जाएगा।</p>	<p>Write answer at the specific space (right below the question) only. Answers written elsewhere at unspecified places in the booklet shall not be evaluated.</p>
8	<p>यदि आप अपने किसी उत्तर को रद्द करना चाहते हैं तो उसे पेन से काट दें तथा उस पर "रद्द" लिख दें, अन्यथा उसका मूल्यांकन किया जा सकता है।</p>	<p>If you wish to cancel any work, draw your pen through it and write "Cancelled" across it, otherwise it may be valued.</p>

कार्यालय के प्रयोग हेतु For Official Use	कार्यालय के प्रयोग हेतु For Official Use
<p>परीक्षक के हस्ताक्षर Signature of Examiner(s)</p>	

**प्रासांक के विवरण (परीक्षक द्वारा भरा जाए)/ Marks Details (To be filled by the Examiner(s))**

प्रश्न सं. Q. No.	अंक Marks		प्रश्न सं. Q. No.	अंक Marks	
1			11		
2			12		
3			13		
4			14		
5			15		
6			16		
7			17		
8			18		
9			19		
10			20		
उप-योग (A) Subtotal (A)			उप-योग (B) Subtotal (B)		
सकल योग (A+B) / GRAND TOTAL (A+B)					



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Time Allowed: **Three Hours**

अधिकतम अंक: 250  
Maximum Marks: **250**

**प्रश्न-पत्र संबंधी विशेष अनुदेश**

कृपया प्रश्नों के उत्तर देने से पूर्व निम्नलिखित प्रत्येक अनुदेश को ध्यानपूर्वक पढ़ें:

कुल बीस प्रश्न दिए गए हैं जो हिंदी और अंग्रेजी दोनों में छपे हैं।

सभी प्रश्न अनिवार्य हैं।

प्रत्येक प्रश्न/भाग के लिए नियत अंक उसके सामने दिए गए हैं।

प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए, जिसका उल्लेख आपके प्रवेश-पत्र में किया गया है, और इस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यू.सी.ए.) पुस्तिका के मुख-पृष्ठ पर निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिखे गए उत्तर पर कोई अंक नहीं मिलेंगे।

प्रश्न संख्या 1 से 10 तक का उत्तर 150 शब्दों में तथा प्रश्न संख्या 11 से 20 तक का उत्तर 250 शब्दों में दीजिए।

प्रश्नों में इंगित शब्द सीमा को ध्यान में रखिए।

प्रश्न-सह-उत्तर पुस्तिका में खाली छोड़े गए कोई पृष्ठ अथवा पृष्ठ भाग को पूर्णतः काट दीजिए।

**QUESTION PAPER SPECIFIC INSTRUCTIONS**

*Please read each of the following instructions carefully before attempting questions.*

*There are TWENTY questions printed both in HINDI and in ENGLISH.*

*All questions are compulsory.*

*The number of marks carried by a question/part is indicated against it.*

*Answers must be written in the medium authorized in the Admission Certificate which must be stated clearly on the cover of this Question-cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in a medium other than the authorized one.*

*Answers to Questions No. 1 to 10 should be in 150 words, whereas answers to Questions No. 11 to 20 should be in 250 words.*

*Keep the word limit indicated in the questions in mind.*

*Any page or portion of the page left blank in the Questions-cum-Answer Booklet must be clearly struck off.*

## EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

1.

पिछले दशक में भारत की समावेशी आर्थिक संवृद्धि में योगदान देने वाले कारकों का विश्लेषण कीजिए। (उत्तर 150 शब्दों में दीजिए)

Analyse the factors that have contributed to India's inclusive economic growth in the past decade. (Answer in 150 words)

10

As per WB, India is the 4th most equal country in terms of consumption indicating India's leap towards an inclusive economic growth.

### FACTORS RESPONSIBLE

- ① Eliminating Hunger (SDG 1): PM-GRAY has provided 5kg free grains for families identified by SECC, 2011.
- ② Eliminating Multidimensional Poverty: As per NITI Aayog, 13.5 crore individuals have been uplifted between 2015-2023 → promoting Capacity building.
- ③ Education: Gross Enrollment Rate has increased to 23% in 18-23 years age group.  
Children's education through PM-SURI & ASMITA has received boost.

④ Women Empowerment : Female Labour force participation has increased to 37%.

⑤ Industrial Growth : MSMEs have contributed to 45% of merchandising export, fueled by Udyog Portal and German Mittelstand Framework adoption.

⑥ (FF) Financial Inclusion : As per RBI, the FI has reached 64% fueled by PM-JDY leading to 55 crore new accounts.

⑦ Infrastructural Development : PM Aadi Shakti, NIP as well as PPP model has provided rapid rural-urban integration.

⑧ Digital Inclusion : Bharat NET and DIKSHA scheme has included everyone in digital awareness.

As ~~can~~ India embarks on a 'Developed Country' path by 2047, maintaining this + growth is pivotal.

2.

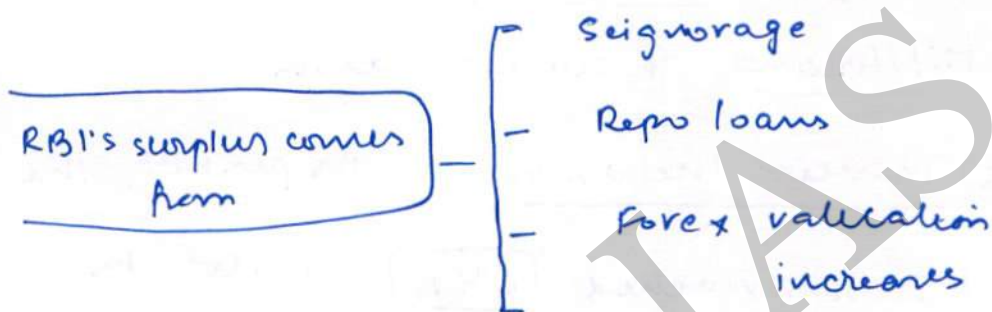
भारतीय रिज़र्व बैंक के अधिशेष हस्तांतरण सरकार को अत्यंत आवश्यक राजकोषीय राहत प्रदान करते हैं, फिर भी ये चुनौतियों से रहित नहीं हैं। आर.बी.आई. द्वारा सरकार को किए गए अधिशेष हस्तांतरण के निहितार्थों का समालोचनात्मक परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

The Reserve Bank of India's surplus transfers offer the government much-needed fiscal space, yet they are not without challenges. Critically examine the implications of the RBI's surplus transfers to the government. (Answer in 150 words)

10

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए  
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As per the RBI Act, RBI is mandated to transfer the surplus to the government.



Implications of this Surplus transfer

Positive

① Government's Fiscal Consolidation: With fiscal deficit at 4.4%, govt needs to balance revenue & expenditure.

② Reducing Savings-Investment Gap:

$$S - I = (M - X) + \underbrace{(G - T)}_{\text{Expenditure - Taxes}}$$

As govt.'s revenue increases, Investment also gets a boost.

③ Welfare schemes : Govt. with own money  
can help reduce the burden of CSS on  
states.

④ FRBM compliance : Helps government  
reach FRBM targets.

### Negatives

① Complacency : Government's effort in  
increasing tax base gets weak.

② Unstable : RBI profits are not stable source  
of income for govt.

③ RBI vs Government : often leads to  
resignations of governors leading to  
economic policy crisis.

WAY AHEAD —

- Increasing tax base (e-filing)
- Reducing corruption.

RBI should be considered as an  
'addition' and not as a 'permanent'  
source to revenue.

3.

प्रथम राष्ट्रीय मुद्रीकरण पाइपलाइन (NMP) अपने उद्देश्यों को प्राप्त करने में किस हद तक सफल रही है? हाल ही में 2025 के बजट में घोषित की गई नई परिसंपत्ति मुद्रीकरण योजना 2025-30 के उद्देश्य क्या हैं? (उत्तर 150 शब्दों में दीजिए)

To what extent was the first National Monetization Pipeline (NMP) able to meet its objectives? What are the objectives of the new Asset Monetization Plan 2025-30 as announced in the recent 2025 Budget? (Answer in 150 words)

10

Gross NPA has reduced to 2.4%, an all time low, much due to the efforts of the NMP plan.

Objective → To reduce / salvage / revive assets that are defunct / inactive through monetization.

Success of the NMP plan

- ① Revised Public Sector Enterprises : By strategic disinvestment.
- ② Bringing efficiency : In administration of these enterprises.
- ③ ETF Fund : Exchange traded Funds created using assets to crowd in potential investors has been successful.

Issues with plan

- ① Assets & Quality : Not being able to

salvage any real value.

- ① Existence of Bad Banks : Have mostly converted NPA's and not actual assets.

### Objectives of the Asset Monetization Plan (2015-30)

- ① Expanding the current scope
- ② Privatization
- ③ Strategic disinvestment in other sectors.

The programme can unlock significant money to fund other welfare schemes, reducing pressure on tax payers.

4.

वैश्विक मूल्य श्रृंखला में भारतीय वस्त्र उद्योग को अपनी पूर्ण क्षमता प्राप्त करने से बाधित करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

Examine the major challenges hindering the Indian textile industry from achieving its full potential in the global value chain. (Answer in 150 words)

10

उम्मीदवारों को इस क्षतिपूर्ति में नहीं लिखना चाहिए  
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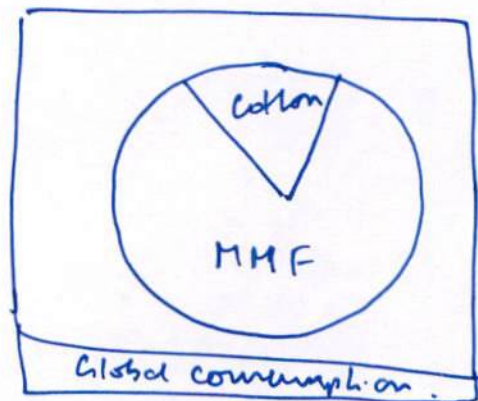
The Indian textile industry contributes 20%

of India's export yet India's share in global merchandise export is (2%) indicating huge potential.

Major challenges

① Focus: India's textile is mainly focused on Cotton which is archaic. World has moved to Man-made Fibres (MMF)

② Investment: R & D investment at 0.6% of GDP prohibiting technical textile research.



③ Mechanisation: India lags at 45% while China, US are much ahead.

④ Value Chain Integration: China, Vietnam

- has a vertical End-to-End integration
- from Farm to Foreign.

⑤ Export Promotion: India's is the 6<sup>th</sup> largest country in textile production despite the largest ~~pop~~ population in a labour intensive industry. Need is to produce & promote export.

⑥ Regulation: Voluntary Swajism in MSTMEs has led to conservation of seeds not reached.

⑦ Women Empowerment: Since covid, women's participation in formal employment has decreased.

⑧ Labour Laws: Do not allow demand supply balance.

Need is to ① Deregulate ② Promote &

③ Employ to reach the 5F Field → Farm - Factors → Foreign → Fashion under the National Technical Textile Mission.

5.

एक प्रमुख कृषि अर्थव्यवस्था होने के बावजूद भारत खाद्य तेलों के लिए आयात पर अधिकाधिक निर्भर क्यों होता जा रहा है? (उत्तर 150 शब्दों में दीजिए)

Why has India become increasingly import-dependent for edible oils despite being a major agricultural economy? (Answer in 150 words)

10

India's AGRI GDP accounts for 18% of its products yet 40%-50% of our edible oils are imported.

Why the dependency

- ① Government policy : MSPs on wheat, Rice nudges farmers to rely focus on their production.
- ② Climatic condition : favourable more for Sugarcane, Rice, pulses than oil needs.
- ③ Supply chain : Malaysia, Indonesia have a vertical integration that is tough to beat on price.
- ④ Quality constraints : Sunflower, Sunflower, palm oil etc. are not of export quality.

(B) FPI integration : Low end of the value chain not connected with higher end.

(C) Mechanisation : Only 45% of India's agri fields are mechanised leading to low turn around time

(D) APMC issues : Farmers don't get good price from market reducing farmers production

(E) Digital Integration : As per NASSCOM, only 2% of farmers use technology as aid.

WAY FORWARD

→ Implementing SATHI scheme for quality seeds

→ National Mission on Edible oils → almost doubling production

→ Tech integration via YESTECH, CROPICS

Ensuring 'Price Realisation' for farmers with policy support is crucial to reverse this trend.

6.

हवाई दुर्घटनाएं कम आवृत्ति वाली लेकिन उच्च प्रभाव वाली घटनाएं होती हैं। भारत में विमानन संबंधी आपात स्थितियों के लिए लागू आपदा प्रबंधन प्रोटोकॉल का परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

Air accidents are low-frequency but high-impact events. Examine the disaster management protocols in place for aviation-related emergencies in India. (Answer in 150 words)

10

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

'Air Transport' is considered the safest mode of travel however the recent Air India crash reflects the 'finality' of high impact, if an accident happens.

DM Protocol in place for aviation emergency

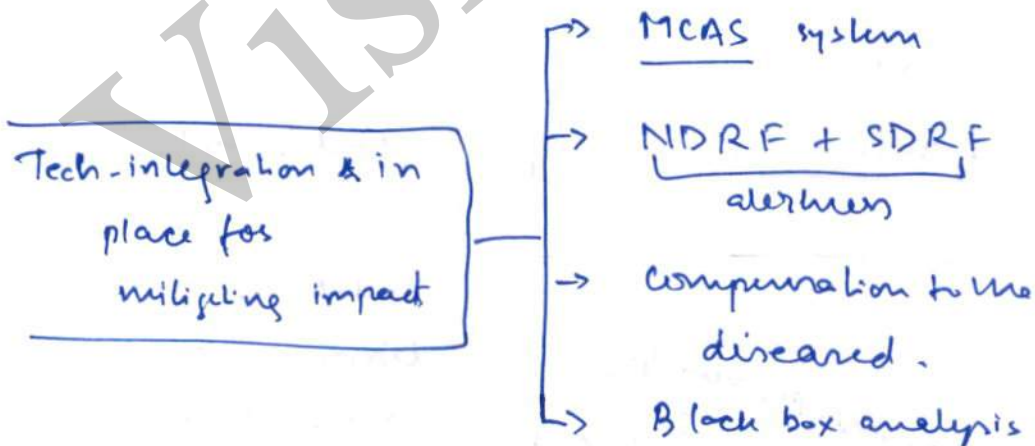
- ① Call to the Air Traffic Controller : A call of 'May Day' is a standard procedure.
- ② Emergency landing : To the nearest available ais strip.
- ③ Risk Understanding : Important to ensure the landing (emergency) is in a non-residential area.

④ Interagency coordination : Coordination between Mo Civil Aviation and NDRF/SDRF for prompt action.

⑤ Structural protocol : ~~was~~ Early warning system.

⑥ Non-structural protocol : Evacuation, rescue, connecting with the nearest hospital.  
Integration with trauma centres.

⑦ Investigation : Ensuring the correct reasons for the ~~at~~ accident is known to place accountability.



Need is to have 'Repair & Maintenance' audits to reduce the disaster risk.

7.

रासायनिक प्रदूषण भारत में मानव स्वास्थ्य और पर्यावरण के समक्ष एक गंभीर खतरा है। व्यापक रासायनिक संदूषण में योगदान देने वाले प्रमुख स्रोतों पर चर्चा कीजिए और इस समस्या को रोकने में मौजूदा पर्यावरण संबंधी कानूनों की प्रभावशीलता का मूल्यांकन कीजिए। (उत्तर 150 शब्दों में दीजिए)

Chemical pollution poses a grave threat to human health and the environment in India. Discuss the key sources contributing to pervasive chemical contamination and evaluate the effectiveness of existing environmental laws in curbing this problem. (Answer in 150 words) 10

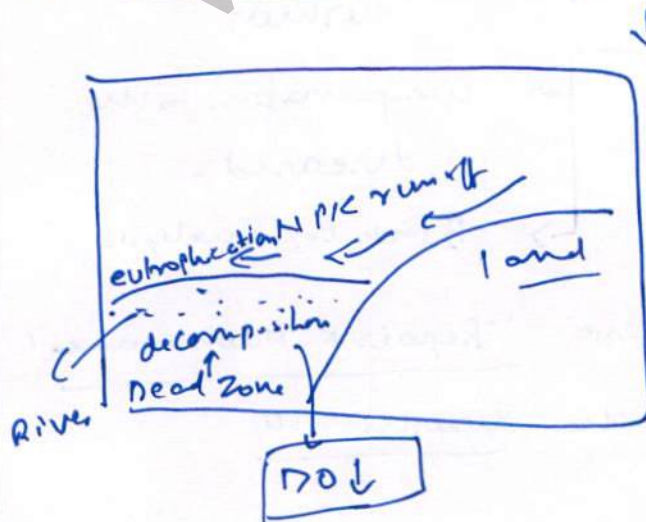
उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए  
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Chemical pollution refers to the increase in the amount of chemicals in the environment beyond a limit when it becomes harmful to human health & environment

Key SOURCES contributing

① Vehicular Emission:  $\text{CO}_2$  is a green house gas but also a potent component of Acid Rain causing diseases in humans.

② Fertilizers: Runoff to water bodies



Reduces the dissolved oxygen and increases chemical pollutants-

- ③ Waste Effluents discharge : More than  
• 3000 grossly polluting industries  
• discharge effluents into the Gange × Yamuna  
everyday → killing marine environment.

- ④ Biomegnification & Accumulation : Increased  
concentration of chemicals in fertilizers  
leading to human health risk.

⑤

EFFECTIVENESS OF  
EXISTING LAWS

Positive

Negative

- ① EIA : ~~corruption~~  
Reducing pollution  
impact of industries

- ② EPA Act : Making  
CRZ regulations  
have reduced  
encroachment

- ① Corruption in screening  
& stakeholders  
involvement in EIA

- ② Plastic waste mgmt rules  
• not being followed at  
the last mile.

We need M.C. Melters of the world to  
ensure ~~laws~~ laws are effective in  
mitigating chemical pollution.

8.

उभरते क्षेत्रीय खतरों और उन्नत हथियार प्रौद्योगिकियों के मद्देनजर मिसाइल रक्षा प्रणालियां राष्ट्रीय सुरक्षा के लिए महत्वपूर्ण होती जा रही हैं। मिसाइल रक्षा प्रणालियों के कार्य सिद्धांत की व्याख्या कीजिए। स्वदेशी मिसाइल रक्षा क्षमताओं के विकास में भारत की प्रगति का समालोचनात्मक मूल्यांकन कीजिए। (उत्तर 150 शब्दों में दीजिए)

Missile defence systems are becoming critical for national security in the face of evolving regional threats and advanced weapon technologies. Explain the working principle of missile defence systems. Critically assess India's progress in developing indigenous missile defence capabilities. (Answer in 150 words)

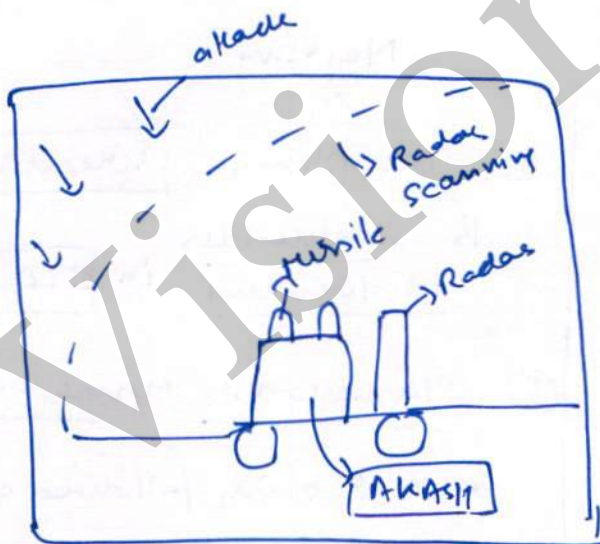
उम्मीदवारों को इस कक्ष में नहीं लिखना चाहिए  
Candidates must not write on this margin

10

India's AKASH and Russia's S-400

were the guards who protected our territorial integrity and national security in the recent Peshawar terror attack fallout.

### WORKING PRINCIPLE



#### ① Detection

→ Radar detects the attacks coming in the sky.

(P.S) ISRAEL'S Cyberdom

#### ② Attack and neutralize

: The S-400 or AKASH then shoots missile at them neutralizing them in sky even before they can land.

## India's Progress in developing Indigenous Missile defence capacity

उम्मीदवारों को इस कश्चिए में नही लिखना चाकिए  
Candidates must not write on this margin

- ① DRDO Fundings : Has been increased with 'Defence' spending highest in Budget 2025-26
- ② Nuclear Push : Russia's collaboration for FBR (2nd stage) plant in Kelapattanam, TN.
- ③ Space Capabilities : Subhanu Shukla's space travel will bring expertise in developing capabilities.
- ④ Geopolitics : Israel's help during Thargi war and India's unibody stand with Israel will lead to indigenous development with foreign contribution.
- ⑤ Diversification : Reducing dependency it on a single country.

With European Union going for ReArm plan & 5% NATO spending, India's developments can creat immense economic benefits.

9.

संयुक्त राष्ट्र सुरक्षा परिषद (UNSC) द्वारा अपनाए गए अनेक संकल्पों और पहलों के बावजूद, आतंकवाद का मुकाबला करने के उसके प्रयासों को सीमित सफलता प्राप्त हुई है। इस सीमित प्रभावशीलता के कारणों पर चर्चा कीजिए। (उत्तर 150 शब्दों में दीजिए)

Despite multiple resolutions and initiatives undertaken by the United Nations Security Council (UNSC), its efforts to counter terrorism have achieved limited success. Discuss the reasons for this limited effectiveness. (Answer in 150 words) 10

UNSC has been unequivocally inept in reducing geopolitical fallout resulting in terrorism.

### HERE ARE THE REASONS

- ① Tokenistic sanctions : sanctions don't really translate into 'defeating' counter terrorism. It is another way to reshape global alliances.
- ② Non-Representation : Excluding the most populous country from decision making.
- ③ No sanctions : on countries like Pakistan who are rather the non-permanent members of UNSC right now.
- ④ No-individual force : UNSC doesn't

have a force of its own to ensure compliance.

⑤ America's involvement: The one who should help in counter terrorism is the one fueling it → ends in Veto issues in UNSC.

⑥ Ineffectiveness of peripheral organisations  
→ like IAEA in stopping IRAN'S nuclear buildup.

⑦ Non-participating countries: Countries not in the council don't feel obligated to participate in counter terrorism activities.

### SOLUTIONS

① Expansion of UNSC

② Collaboration with regional grouping → SCO, BRICS.

③ Personal force: To ensure peace counter terrorism operation.

Recent incidents of 'white papers' on UNSC expansion is hopeful in maintaining SDG 16 & SDG 17.

10.

भारत अपनी साइबर कूटनीति में 'बहु-संरेखण (मल्टी-अलाइनमेंट)' दृष्टिकोण को अपनाता है। यह दृष्टिकोण रणनीतिक स्वायत्तता बनाए रखते हुए भारत की आंतरिक सुरक्षा को किस प्रकार सुदृढ़ करता है? (उत्तर 150 शब्दों में दीजिए)

India practices a 'multi-alignment' approach in its cyber diplomacy. How does this posture strengthen India's internal security while maintaining strategic autonomy? (Answer in 150 words)

India's adaptability from Non-alignment in the 1960s to 'Multi-alignment' in times of cyber diplomacy is exemplary.

### STRENGTHENING INTERNAL SECURITY

- ① Global alignment : with goals of the UN Global Program on Cyber Security & brings countries in consensus.
- ② Reduces Money Laundering : with adoption of 'Wolfsburg Principles' and adopting PMLA & FATF recommendations, india ensures cyber diplomacy is aligned with global goals.
- ③ Crypto threats : cryptos like (Monero) provide threat to internal security.  
India-UK FTA will only boost

उम्मीदवारों को इस हार्जिन में नहीं लिखना चाहिए  
Candidates must not write on this margin  
10

## Blechny Declaration and Crypto Asset

framework responses.

④

### Maintaining Strategic Autonomy

① Indigenous laws : India ~~to~~ adopts the FATF recommendations but works along the PMPLA lines.

② AI Laws : Europe's ETIAS is coupled with RBI's FREE-AI initiative.

③ 5G rollout : India believes in cyberinclusion to be the foundation for cyber awareness.

④ Multi-alignment : India doesn't fear from calling out countries who do not promote cyber security or ~~as~~ call out weakly.

India's diplomacy is rooted in ~~it~~ 'autonomy' but also in 'adaptability'.

This is the new world order being shaped by India.

11. अतीत में किए गए भूमि सुधारों की कमियों का परीक्षण करते हुए, विस्तारपूर्वक वर्णन कीजिए कि भूमि सुधार 2.0 कैसा होना चाहिए। (उत्तर 250 शब्दों में दीजिए)
- While examining the shortcomings of the land reforms in the past, elaborate what land reforms 2.0 should look like. (Answer in 250 words)

15

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए  
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Disproportionate distribution of land & in India is the primary reason behind low agricultural output, impacting India's economic growth → needing land reforms.

But land reforms had many shortcomings

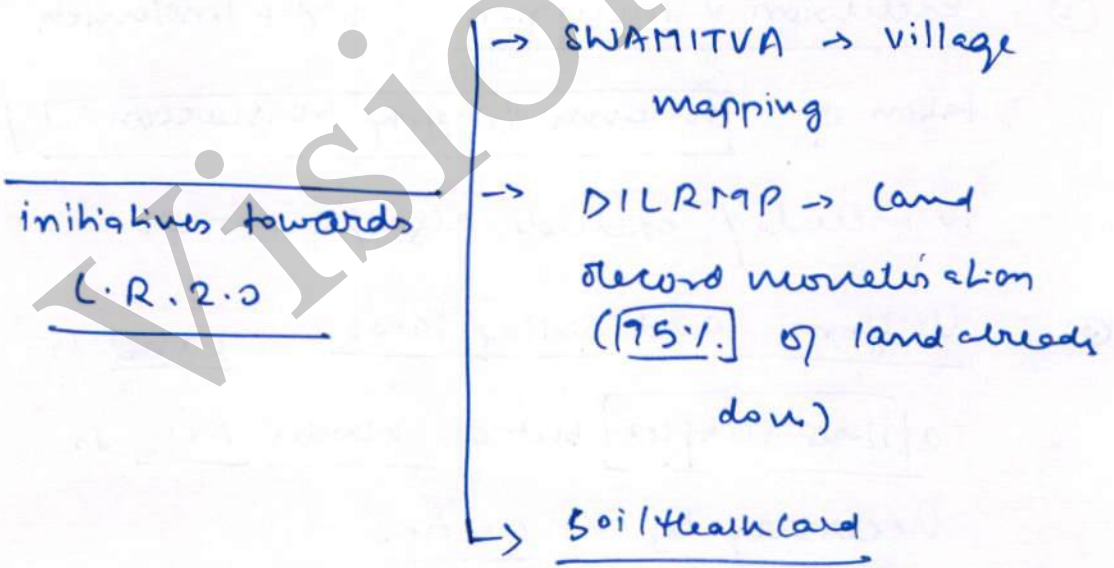
- ① High ceiling : Non uniformity in ceiling values (e.g.) Andhra had high ceiling of 312 hectares.
- ② Quality : Lands that were distributed were often of low quality.
- ③ Failure of reform movements : GRAMDAN & BHOODAN movements were localized.
- ④ state non-compliance : While Bengal (op. Booga) and Kerala had good outcome, Bihar & UP lagged behind.

- ⑤ Judiciary Battle : The question of right to  
Property continued to be debated.
- ⑥ Bogus cooperatives : Cooperatives were allowed  
to have no ceiling lands → making everyone  
turn themselves into bogus cooperatives.

### The structure of ~~the~~ A NEW LAND REFORM 2.0

- ① Digitization : First step to distribute land  
is to know how much land each one  
has.
- ② Exclusion & Inclusion : Strict implemen-  
tation of Benami Property Transaction Act  
to include / exclude rightful owners.
- ③ Uniform land ceiling laws : Land is  
a state subject but a model Act is  
necessary by the centre.
- ④ Accessibility : Data on land must be  
easily accessible under L.R. 2.0.

- ⑤ Reducing loophole cases : check into bogus cooperatives using powers of IED.
- ⑥ Quality : The land prices in the new land reform should be based on Quality.
- ⑦ Judicial Guarantee : Property is not a fundamental right. To comply with DPSP, the new reform would ensure the beneficiaries are correctly identified.



This much needed reform will bring 80% of marginalized ~~new~~ farmers out of poverty.

12.

नीति आयोग ने अपनी स्थापना के 10 वर्ष पूरे कर लिए हैं, अतः भारत में नियोजन और अभिशासन के विकास प्रतिमान में इसकी भूमिका का समालोचनात्मक परीक्षण कीजिए। (उत्तर 250 शब्दों में दीजिए)  
 As NITI Aayog completes 10 years of its establishment, critically examine its role in the planning and development paradigm of governance in India. (Answer in 250 words) 15

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

NITI Aayog → National Institute for transforming India came into existence in 2015 post the dissolution of the erstwhile planning commission.

### Positive Role in Planning & Development

① Insights : NITI Aayog has provided its data on development of farmers

② too farmers with large land earn 7.5 times more than small & marginal farmers

↓  
 nudging towards 'land Redistribution'

② Innovation : Aatmi Innovation Mission

has led to incubators and 'Aatmi

'Anurandhan Reserve Fund' to be formed.

formed.

③ Federalism : NITI has fostered state with competition amongst the

## SDG India Index

- ④ Companion in Governance : NITI has ensured even the worst of states are called 'aspiring' and not 'laggards'
- ⑤ Cooperation : NITI doesn't force binding compliance. It is a 'ThinkTank' which helps in cooperation.

## Issues in planning & development w/ NITI

- ① Non-Binding : It's advisory are non binding.
- ② Non-inclusion : NITI is sometimes not involved in the planning and development stage.
- ③ No provision for feedback : on NITI's advices.
- ④ State - Coordination : Coordination between NITI & SITI is not well established.

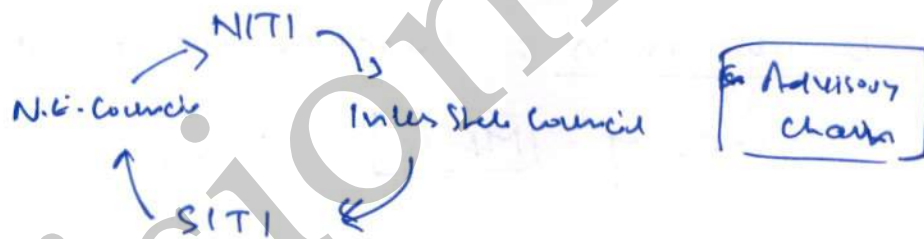
⑤ Labour Entry : Need for expertise in NITI so that not only bureaucrats but technocrats are also included .

⑥ opaque recruitment process : Makes trust to erode in NITI

⑦

Way Forward

① Cross agency collaboration



② Labour Entry : To maintain credibility

③ Feedback mechanism

NITI can be the main driver of India which celebrates its 75<sup>th</sup> years of independence.

13.

भारत में ग्रामीण तथा बैंकिंग सुविधा से वंचित आबादी के बीच सीमित औपचारिक ऋण पहुंच के लिए उत्तरदायी प्राथमिक कारण क्या हैं? इस अंतराल को समाप्त करने और समावेशी वित्तीय विकास को आगे बढ़ाने में लघु वित्त बैंकों की प्रभावशीलता पर टिप्पणी कीजिए। (उत्तर 250 शब्दों में दीजिए)

What are the primary causes of limited formal credit penetration among the rural and unbanked populations in India? Comment on the effectiveness of Small Finance Banks in addressing this gap and advancing inclusive financial growth. (उत्तर 250 शब्दों में दीजिए)

India is the 4<sup>th</sup> largest economy of the world yet credit penetration, one of the main drivers of its economy, is low in the last mile areas.

### PRIMARY CAUSES

- ① Awareness : Rural population are not aware of MFIs, RRBs etc.
- ② Digital Education : Banking can feel like a task for most rural people.
- ③ NPA issue : Most of the rural people are farmers with unstable income making credit unappealing for the banks.
- ④ Collateral : Rural and unbanked also are marginalized in terms of 'land' that can be used as collateral.

⑤ Informal moneylenders : Due to lack of access, rural people rely more on moneylenders.

### Effectiveness of SFBs

Small Finance Banks are formed in adjacent districts ensuring last mile credit access.

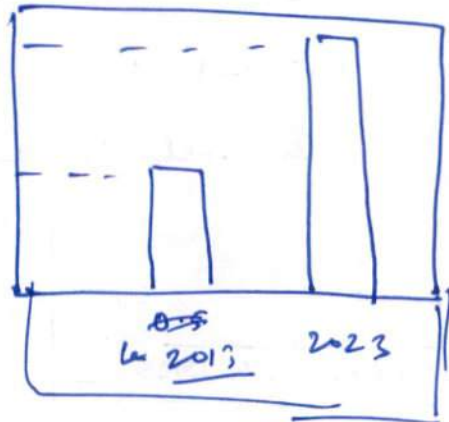
### Role in reducing gap

① Awareness : Through Bank Mitra, door to door awareness.

② MFI's : Emerging micro institutions are providing credit.

Credit From MFI

1.8  
(low cost)  
0.5



③ Digital Education : SFBs officers also promote financial education

## Role in Financial Inclusion & growth

- ① Push to MSMEs : NABARD's Bank linkage Programme.
- ② women empowerment : Reducing the digital divide.
- ③ Bank Accounts : Coupling with PM-JDY more than 55 crore bank accounts have been opened.
- ④ Interest subvention schemes : Making loans cheaper.
- ⑤ Agrisurance : 'Bancassurance' has allowed insurance cover to the unbanked with state guarantee.

Other initiatives -

- DIKSHA
- e-RAKATI Portal
- PM-Jan Dhan Yojana
- RBI's financial inclusion Index

Financial inclusion in the [oxygen] that nurtures the growth of an emerging economy

14.

खाद्य प्रसंस्करण उद्योगों के लिए उत्पादन से जुड़ी प्रोत्साहन योजना ने भारत के खाद्य प्रसंस्करण उद्योग में मूल्यवर्धन, रोजगार सृजन और वैश्विक प्रतिस्पर्धात्मकता को किस हद तक सुगम बनाया है? (उत्तर 250 शब्दों में दीजिए)

To what extent has the Production Linked Incentive Scheme for the food processing industry facilitated value addition, employment generation, and global competitiveness in India's food processing industry? (Answer in 250 words)

उम्मीदवारों को इस कठिनाई में नहीं लिखना चाहिए  
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Indian govts PLISFPI scheme aims to tap the potential (unrealized) of the agriculture economy.

Role in Facilitating Value addition

+ve

- ① Post Production market linkages
- ② Expertise from outside.
- ③ R&D in FPI
- ④ Increased Budget to increase quality of FPIs

-ve

- ① R&D insignificant only 0.5% of Agri GDP.
- ② Capacity Building lacklustre among farmers
- ③ Too much focus on HNW production have reduced diversity in food products

## Employment Generation

+ve

- ① Women empowerment
- ② Shift from agri to manufacturing
- ③ Formal Job integration  
(as per EPFO, registrations have doubled from 61 crore to 120 crore in 5 years)

-ve

- ① Skewed with no last mile employment to the most backward
- ② Mostly informal due to labour laws

## Global Competitiveness

+ve

- ① PLI incentives production with export promotion and credit guarantee.
- ② has given boost to industries like livestock & fisheries.

③ Horticulture has seen a boost with 30%

contribution to Agriculture GDP through

collaboration with schemes like CHAMAN,

SAATHI, MIDM, National Horticulture Mission

⇓

led to Export of Fruit upto  
America

-ve

① Quality control: Organic fruit production and vegetables not upto mark with global standards.

② Certification: FPIs have not ensured certification compliance that automatically improves 'appeal'.

③ Promotion & Marketing: To make the output be presented to the consumer.

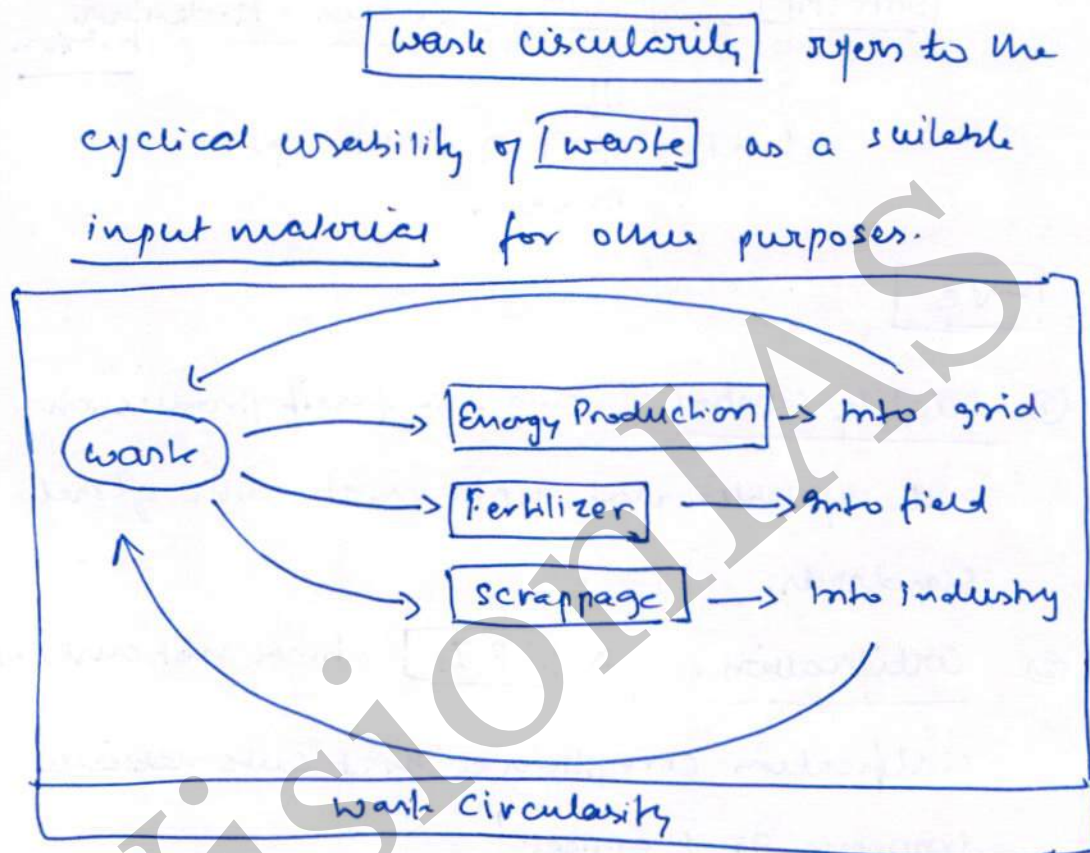
with an aim to make Mfg. contribute to 25% of GDP success of PLI schemes in FPIs is crucial.

15.

अपशिष्ट चक्रीकरण भारत के बढ़ते ठोस अपशिष्ट संकट के लिए एक संधारणीय समाधान के रूप में उभर रहा है। अपशिष्ट चक्रीकरण के प्रमुख सिद्धांतों और इस संबंध में सरकार की पहल पर चर्चा कीजिए। चक्रीय अर्थव्यवस्था (सर्कुलर इकोनॉमी) को बढ़ावा देने में ये उपाय कितने प्रभावी रहे हैं? (उत्तर 250 शब्दों में दीजिए)

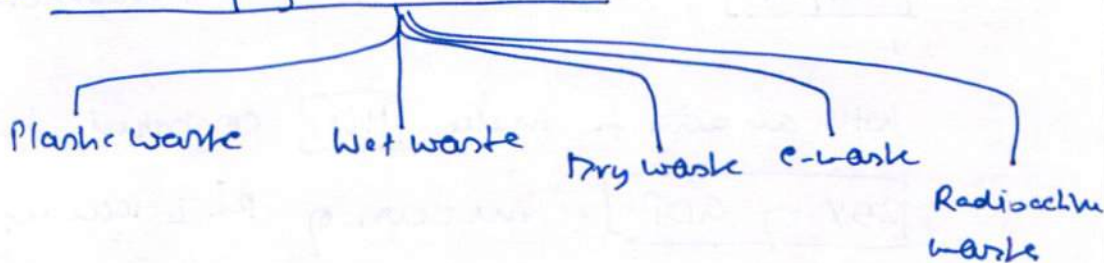
Waste circularity is emerging as a sustainable solution to India's mounting solid waste crisis. Discuss the key principles of waste circularity and the government's initiative in this regard. How effective have these measures been in fostering a circular economy? (Answer in 250 words) 15

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



### Key Principles

#### ① Waste Segregation at Source



- ② Waste Collection : By different departments under the municipality.
- ③ Waste Processing : Crushing, scrapping, compost formation, Biofuel, fermentation producing ethanol etc.
- ④ Distribution : Returns back to the consumers as new resources etc.

### Govt's initiatives

- ① Solid waste management rules
- ② EIA : Environmental impact assessment to reduce waste.
- ③ E-waste x Plastic waste management rules
- ④ 'Municipality Awareness' → 'Gadi Waste  
Aaya Ghar se kachra nikal' → promotes community participation.

## Efficacy of these measures

① Proper implementation in Indore, Surat, Lucknow → have led to high rankings in Swachhite Sarvekshan.

② Reduced waste → increased Resource

: Startups v NGOs like Barefoot College has used waste circularity to ensure capacity building.

But,

① Expenditure in waste processing has been minimal. STPs are not ubiquitous.

② Civic Sense: Not all pervasive leading to waste not separated at home.

↓  
This has led to India importing 'steel' despite producing so much.

Need is to have a compliance mechanism that incentivizes waste segregation promoting SDG C as well as SDG 8.

16.

भारत के जनजातीय समुदायों के पारंपरिक पारिस्थितिक ज्ञान को आधुनिक आपदा प्रबंधन ढांचों के साथ एकीकृत करने के महत्त्व पर चर्चा कीजिए। ऐसे दो उदाहरणों का उल्लेख कीजिए जहां स्वदेशी प्रथाओं ने आपदा प्रतिरोधी क्षमता में योगदान दिया है। (उत्तर 250 शब्दों में दीजिए)

Discuss the importance of integrating traditional ecological knowledge of India's tribal communities with modern disaster management frameworks. Mention two examples where indigenous practices have contributed to disaster resilience. (Answer in 250 words) 15

उम्मीदवारों को  
इस हार्जिन में  
नहीं लिखना  
चाहिए  
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write on  
this margin

India's most indigenous communities have invaluable ecological familiarity that has survived the test of time and disasters.

### Importance of Integrating Knowledge With DM Frameworks

- ① Understanding the Risk : Tribals in hilly terrains understand the risk, early indicators much better.
  - ① Howling of animals as a sign of tremors.
- ② Coordination & Cooperation : "Alone we can do so little, together we can do so much"
- ③ Certified : Traditional knowledge would not have survived had they not been effective.

#### ④ Structural measures in DM Framework

: Need stakeholder involvement to understand 'localised' risk. (e3)

Deforestation in some areas may exacerbate 'land degradation'

⑤ Climate Change Adaptation : Tribals often have unique knowledge of 'cooling' systems that can reduce the impact of 'Forest Fires'.

⑥ Health and Ecology : Traditional knowledge of 'sacred forest' and 'Herbs' often help reduce 'disease' related 'disasters'

(e3) TV show 'Koclepani' shows how tribals of Andaman were not affected by viral diseases.

#### EXAMPLES

① Apalani Tribes in Arunachal

Disasters : Land Degradation

Practice : Integrated pisciculture with Rice plantations.

This has allowed :

① Low soil erosion during terrible weather & incessant rain.

② Reduced Agri-fertilizer use

② Bhungroo System in Gujarat

Disaster : Earthquake

Features :

① Lying in the Zone IV & V of earthquakes, Bhungroo system allows buildings to be disaster resilient to shakes and tremors.

Principle : Uses derivation & diversion of surface water.

The Cy an Bhanubhai Mission under the

National Mission for Manuscripts is a significant step in collating all traditional knowledge at one place.

17. हाल के वर्षों में क्रिस्पर (CRISPR) प्रौद्योगिकी ने नए उपकरणों और नैदानिक सफलताओं के साथ तीव्र प्रगति की है। क्रिस्पर-आधारित जीन संपादन प्रौद्योगिकी अनुप्रयोगों में हालिया विकास पर प्रकाश डालिए। इन प्रगतियों से स्वास्थ्य देखभाल और समाज के लिए उत्पन्न अवसरों और नैतिक चुनौतियों पर चर्चा कीजिए। (उत्तर 250 शब्दों में दीजिए)

CRISPR technology has rapidly advanced in recent years, with new tools and clinical breakthroughs. Highlight the recent developments in CRISPR-based gene editing technology applications. Discuss the opportunities and ethical challenges these advancements present for healthcare and society. (Answer in 250 words)

15

CRISPR allows gene editing with clinical precision having far reaching implications on healthcare and society.

### Principal

- ① Cutting the 'preferred' gene at precise end.
- ② Finding a relevant gene to attach itself to the cut gene.
- ③ creating a modified gene with new capabilities.

### Recent Developments

- ① Use of AI : In ~~new~~ trying millions of combinations to find out the most suitable gene.

② Automation : Using nano-particle and Quantum mechanics.

### Opportunities

① Protein synthesis : Creating amino acids that are not natural found by editing.

② Bio-de-extinction : Recently the Dire wolf was resurrected by a firm called 'Bioscience' using gene editing.

↓  
Can lead to mass de-extinction  
↓  
Restoring ecological balance

③ Disease Eradication : Viral diseases like, parasitic diseases like Kala-azar, Malaria can ~~it~~ be eradicated.

④ Life on other planets : Use of gene editing in Tardigrades can help create life in extreme conditions.

## Ethical Challenges

### ① Healthcare

→ Cloning → would lead to Malthusian explosion.

→ Biopiracy → stealing 'genes' of personalities during health checkups

### ② Society

→ societal balance would be disrupted if everyone looked like the same or had the same capabilities.

③ → Integrity of individualism will be lost

### WAY AHEAD

→ Controlled developments

→ regulations in CRISPR tech advancement

→ Gene Bank → Human Genome Project to be & controlled

→ Global collaboration.

"Without the impulses of heart, Science will only make men more cleverly dichotic" → hence need is to have restraint

18.

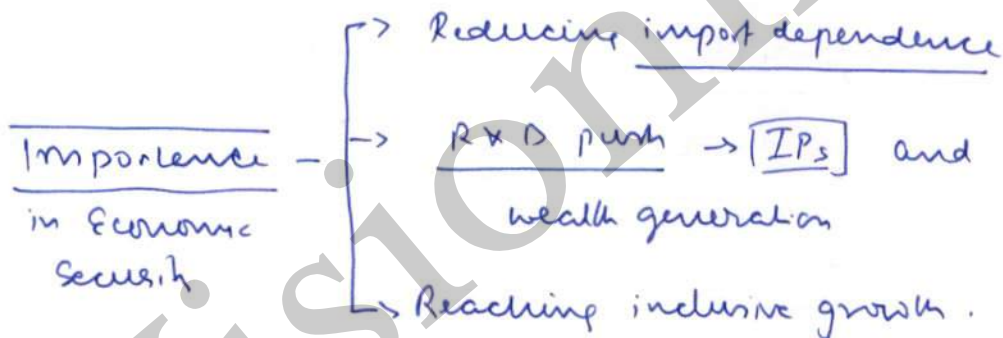
एक विश्वसनीय सेमीकंडक्टर इकोसिस्टम भारत की आर्थिक सुरक्षा के साथ-साथ राष्ट्रीय सुरक्षा के लिए भी महत्वपूर्ण है। इंडिया सेमीकंडक्टर मिशन (ISM) के रणनीतिक उद्देश्यों, प्रोत्साहनों और संस्थागत संरचना का विश्लेषण कीजिए। उन प्रमुख जोखिमों की पहचान कीजिए जो इसकी समय-सीमा को बाधित कर सकते हैं। (उत्तर 250 शब्दों में दीजिए)

A credible semiconductor ecosystem is pivotal for India's economic security as much as for national security. Analyse the strategic objectives, incentives, and institutional architecture of the India Semiconductor Mission (ISM). Identify the major risks that could derail its timelines. (Answer in 250 words)

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए  
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15

More than 50% of global semiconductor capacity is concentrated in China, US & Taiwan, putting its procurement & dependence a geopolitical risk. But it is even more important for economic security.



### Objectives of Semi conductor Mission

- ① Be self sufficient in ~~the~~ semiconductor manufacturing.
- ② Expedite research & development.
- ③ Equitable development of manufacturing & Research.

## Incentives

- ① PLI scheme
- ② Export promotion
- ③ Increased R&D funding.

## Institutional architecture

- ① Establishing a factory at Sanand in Gujarat. → 5<sup>th</sup> semiconductor factory unit
- ② Academia-Industry Collaboration
- ③ Creating SEZs in these areas to promote FDI.

## Associated RISK

- ① Global
  - a) Uncertainty in geopolitics
  - b) Trade uncertainty
  - c) Wass sanctions on commerce can derail semiconductor chip supply.

d) Geoeconomic Fragmentation : Friendshoring and nearshoring.

e) Trade Protectionism : High tariff.

## ② National

a) Internal security expenditure → can delay fund disturbed.

b) Climate Change Impact : can divert resources to welfare schemes.

c) Corruption : In fund disturbed can derail program.

d) NBHO Activism - Against 'Semiconductor' mining can delay supply chain

WAY AHEAD -

→ Non lapsable strategic research fund.

→ Multi-alignment with Semiconductors manufacturers

→ R & D investment to come from private sector

In the world of AI, data is oil but processing compute power decides the

use of data. ISM is a welcome step.

19.

विविध कारकों का जटिल अंतर्संबंध पूर्वोत्तर में उग्रवाद को बढ़ावा देने वाला कारक रहा है। विवेचना कीजिए। इस क्षेत्र में उग्रवाद के खतरे से निपटने के लिए एक बहुस्तरीय रणनीति का सुझाव दीजिए। (उत्तर 250 शब्दों में दीजिए)

Intricate inter-play of diverse factors has been the force multipliers for extremism in the North East. Discuss. Suggest a multilayered strategy to tackle the menace of extremism in this region. (Answer in 250 words)

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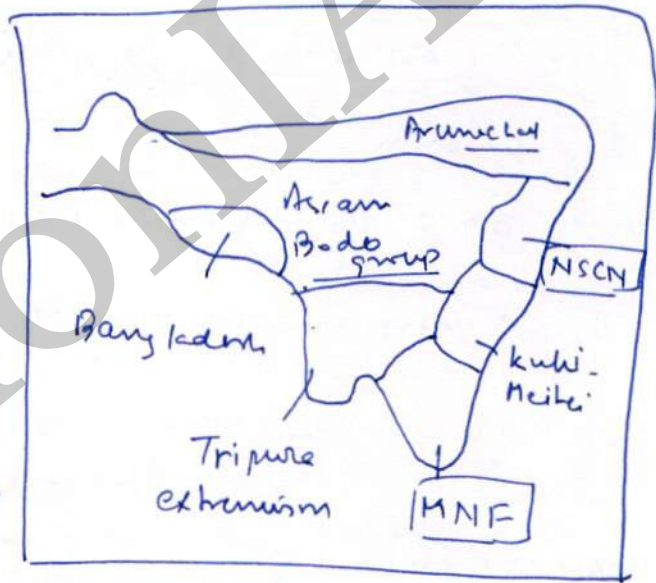
15

North-East Extremism right from the Naga Agitation to the recent Bodo extremism has been a result of the interplay between multiple factors.

Various Factors

① Religious confrontation

→ Between Tripura and Bangladesh who share the border.



② Private Ethnic Militia

→ Kuki Meitei conflict over autonomy on hilly and valley regions of manipur.

③ Developmental deficit

→ Famine in Mizo allowed extremism

to compensate for lack of development.

④ Discrimination: Refinery in Dighai, Assam  
was not made despite oil field being there  
leading to economic backwardness &  
exploitation.

⑤ Cultural Reason: Bodo language activism  
in Assam.

⑥ Nagland connection with Myanmar has  
allow external factors and non-state actors  
to fuel extremism.

Multilayered strategy

① Bringing Developmental Ambitions

Need to ensure they are connected to  
the main land.

②.3 UDAAN | 2-D

② Reducing external threats

→ scrapping FMR, border enhancement  
fencing etc.

### ③ Infrastructural development

: schemes like NERIDS for road infrastructure,

NERIDS for structural enhancement.

: SIDF : Special infra fund for the  
North East

### ④ Cultural Recognition : Bodo language

given the classical language tag.

: GI Tags given to 'Lakadong Turmeric'

### ⑤ Development initiative through economic integration : PM DeVIDE

### ⑥ Peace Accords

: Bodo Accord

: Karbi Anglong Agreement

: Dima Hasar Autonomous Territorial  
Council

### ⑦ Implementation of PESA Act : Ensure

A rights under [FRA, 2006] & traditional  
knowledge do not betrayed.

North-East in India's [7 sisters] which  
establishes India's diversity.

Extremism must end to ensure

territorial integrity.

महिलाओं को युद्धक भूमिकाओं (कॉम्बैट रोल) में शामिल करने की दिशा में हाल ही में उठाए गए कदमों के बावजूद, उनकी भागीदारी कम बनी हुई है। भारतीय सशस्त्र बलों में महिलाओं की व्यापक भागीदारी में बाधा उत्पन्न करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। साथ ही, उनकी भागीदारी बढ़ाने के लिए उपयुक्त उपाय भी सुझाइए। (उत्तर 250 शब्दों में दीजिए)

Despite recent steps towards inducting women into combat roles, their participation remains low. Examine the key challenges impeding the greater inclusion of women in the Indian armed forces. Also, suggest suitable measures to enhance their participation. (Answer in 250 words) 15

Under 'Sambal' scheme of Russian

Shakti, women are given combat trainings ~~but~~ but the participation in major niche roles remain low.

Key challenges

- ① Patriarchy : Recent incident of murder of a female badminton player by her own father is a grave recall to underlying patriarchy.
- ② Prejudice : Considering women to be a weaker sex not fit for combat.
- ③ Lack of Institutions . Not many are well equipped with amenities for women.
- ④ Recruitment Process : Corruption prevails in undermining last mile recruitment.

⑤ Funding Crunch : In major institutions  
or delayed funding.

⑥ Vacancies : In armed forces as well as  
navy & air forces remain chronically high.

⑦ Role Model : Apart from Colonel Durrani  
or a few others, we do not remember our  
funds was veterans or 'shreeds'.

### Suitable Measures

① Mindset change : Patriarchy in any  
form should be reduced to nothing.

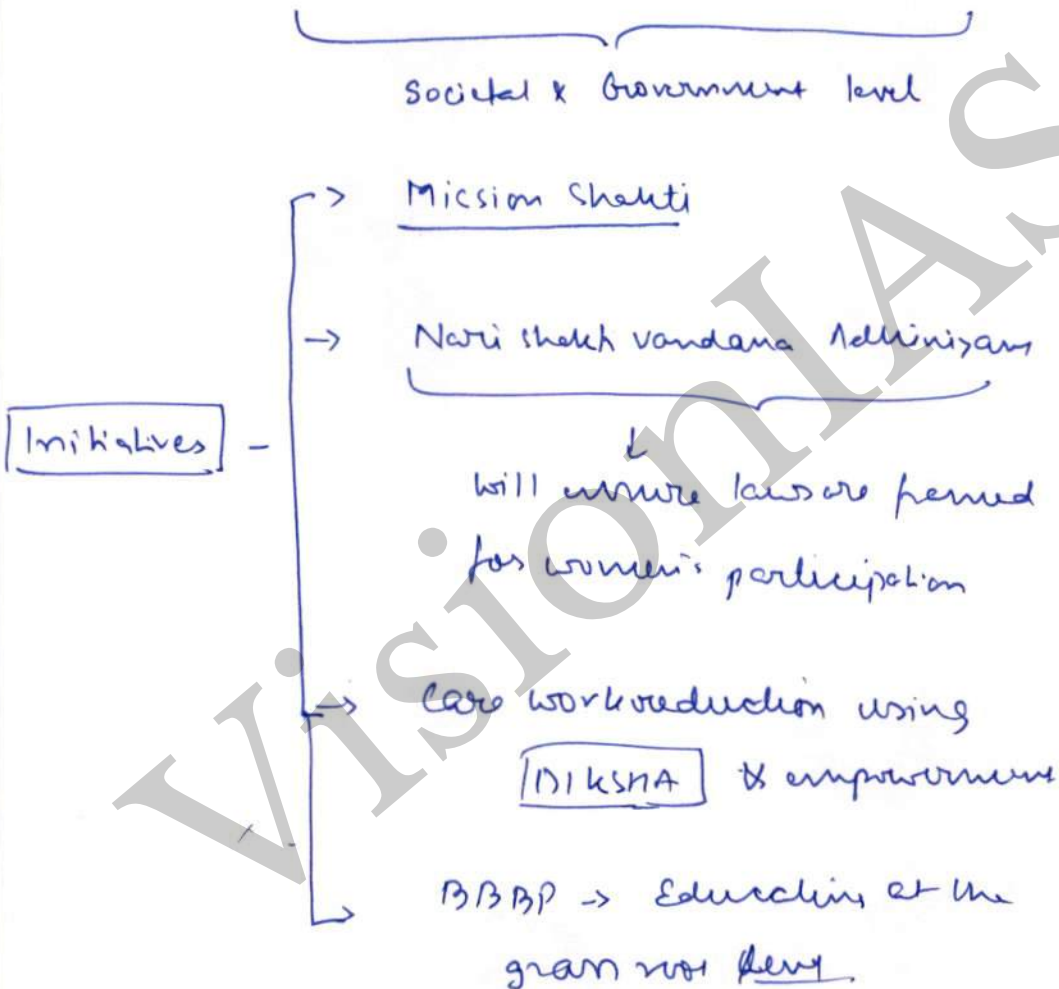
② Grassroot Promotion : Promoting &  
encouraging women to take up sports  
from an early change.

### Individual level

③ Policy support : Incentivize participation.  
Come up with 'Agnivas' but for women.

④ Doing away with 'glass ceiling': Allowing women to reach top positions.

⑤ Skilling & Expertise: Bringing domain and experts from & around the world.



"To consider women the weaker sex is a lie. It is a man's injustice towards women" - Gandhiji.

**SPACE FOR ROUGH WORK**

AL

VisionIAS