



**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।

**SE**

**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. : 01012764

अभ्यर्थी का नाम/Name of Student : KIRAN. KAMATE

माध्यम: हिंदी/अंग्रेजी  
Medium: Hindi/English

ENGLISH

तारीख  
Date

27/07/25

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

केंद्र  
Centre DELHI-  
KAROL BAGH

निरीक्षक के हस्ताक्षर  
Invigilator's Signature

	<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
परीक्षक के हस्ताक्षर Signature of Examiner(s)	

**प्राप्तांक 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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निर्धारित समय: तीन घंटे  
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

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए  
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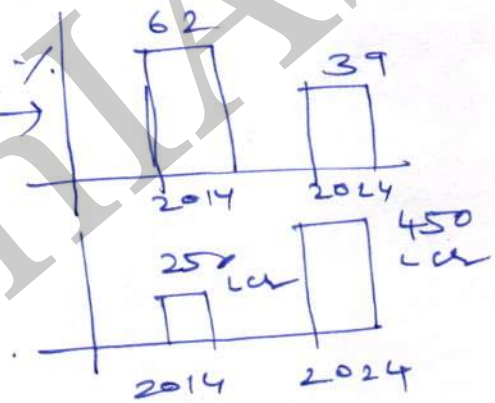
Inclusive economic growth in India's past decade is based on the BHARATIYA GROWTH MODEL which is inclusive, equitable and innovative.

Factors contributing

1. Investments

→ health: OPE

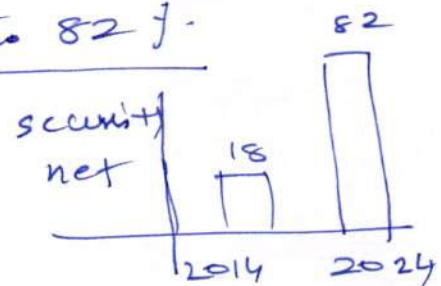
→ agriculture GCF  
in 2014-24 decade



2. govt. schemes:

→ PM-JAY → including elderly, gig worker into ambit

according to Shamika Savi, the social security net has widened from merely 18% to 82%.



## Digital India

- increased  $\rightarrow$  100% in urban
- and  $\rightarrow$  65% in Rural.



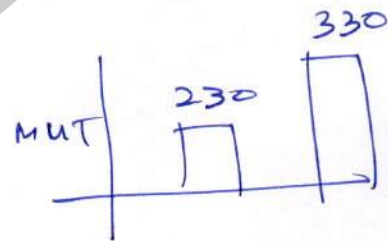
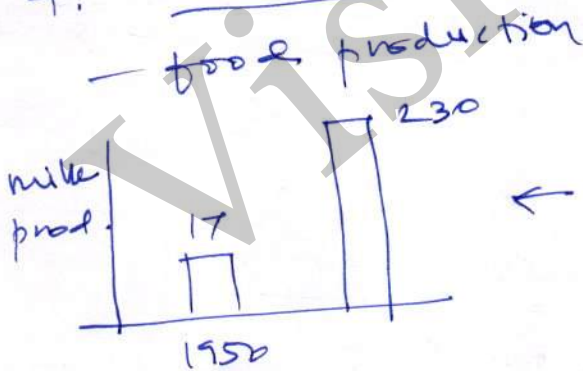
## Bharat Net Project

- 2.18 villages covered
- 6.7 Lkm fibre optic covered.
- 1.25n telephone connection

## 3. Financial Inclusion

- PM-Jan Dhan Yojana - 50 cr accounts
- DBT scheme - 70% women
- reduced leakage

## 4. Food & Nutrition



- milk production
- fruits & veggies
- 360 MMT production in 2024-25

Although, challenges remain, like female digital divide, fragment age, INDIAN MODEL OF MARKET has ushered in Inclusive growth.

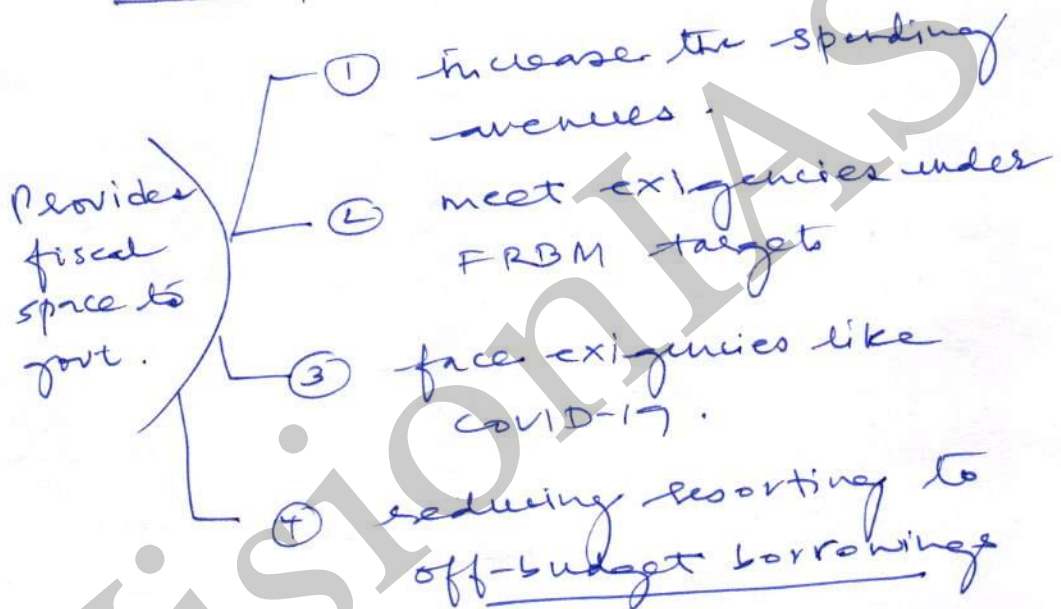
2.

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 हाथिए में नहीं लिखना चाहिए  
Candidates must not write on this margin

The RBI transferred Rs. 1.75 Lakh cr to the government under its RBI surplus transfer mechanism.



Challenges

1. leads to moral hazard  
— highlighted by Raghuram Rajan  
(ex RBI Gov)
2. leads to complacency  
→ govt. may misuse it → showing lack of fiscal discipline

3. making exception as a rule  
- the transfer was seen as an exception, now made a norm.

### Implications of RBI surplus transfer to the govt

1. Various committees have given contradictory opinions/recommendation while one school of thought says it hinders the administrative capacity of banks

- 1.2) Others: support it as need for govt. fiscal needs  
- allowing it with 20% retained by the RBI.

2. Reduced spending for RBI's needs beyond administrative needs & obligations

3. Moral hazard

Thus, the transfer is both with benefits and faultlines. The grounding of argument should be ultimately on achieving "FISCAL PRUDENCE & CONSOLIDATION"

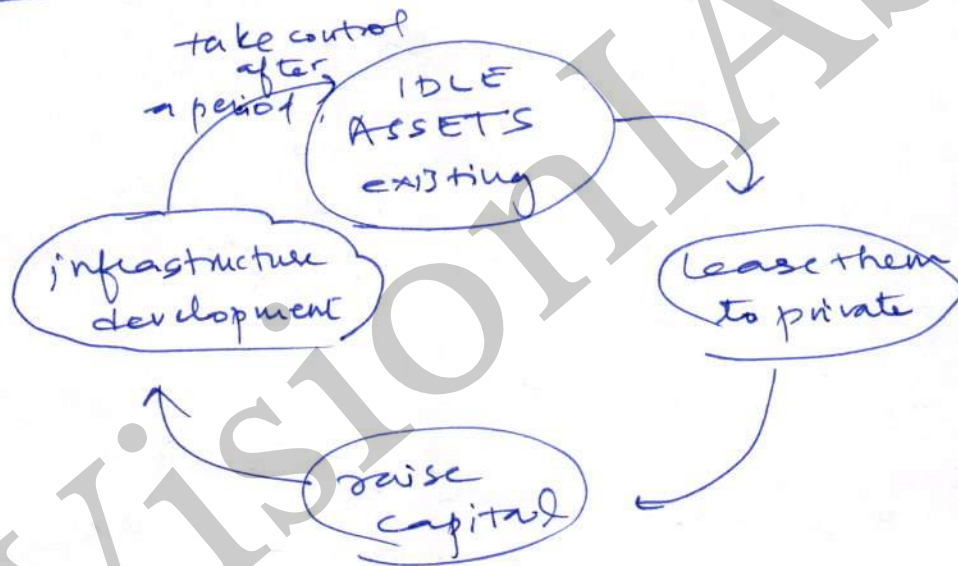
3.

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

The National Monetisation pipeline (NMP) was an innovative way of raising capital for infra. development and to aid the infrastructure pipeline (NIP) mission

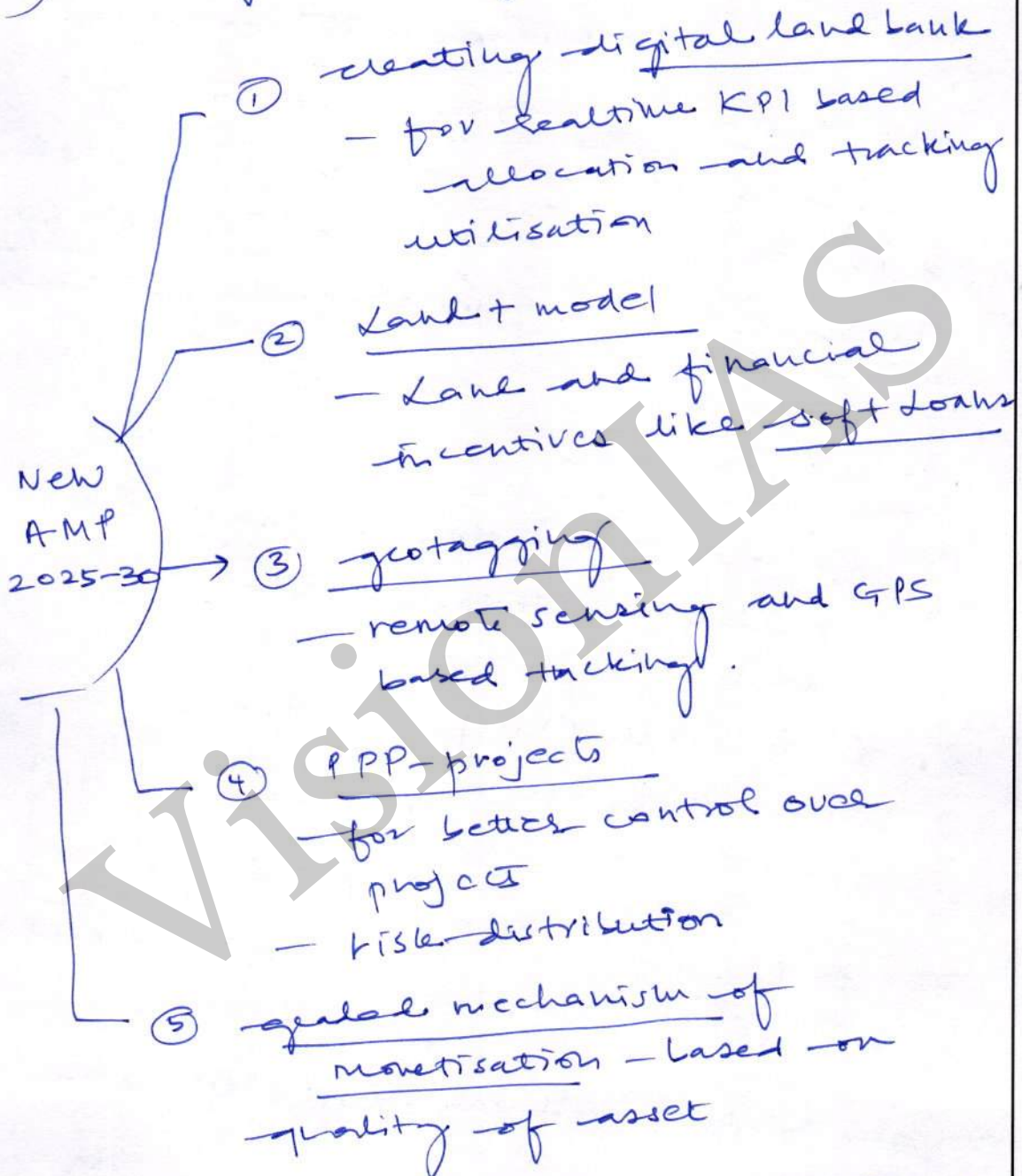


1. The extent of meeting objective has been both underwhelming, yet with some positives.
2. while the assets like Railway and defence were in demand -  
— small area land not much interests raised by private

3. Helped in adding value to the stranded legacy infrastructure

3.1) — brownfield projects

3.2) — plug and play project



National asset monetisation, is a breakthrough initiative along with NIP, realising the dream of VIKSIT BHARAT by 2047.

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)

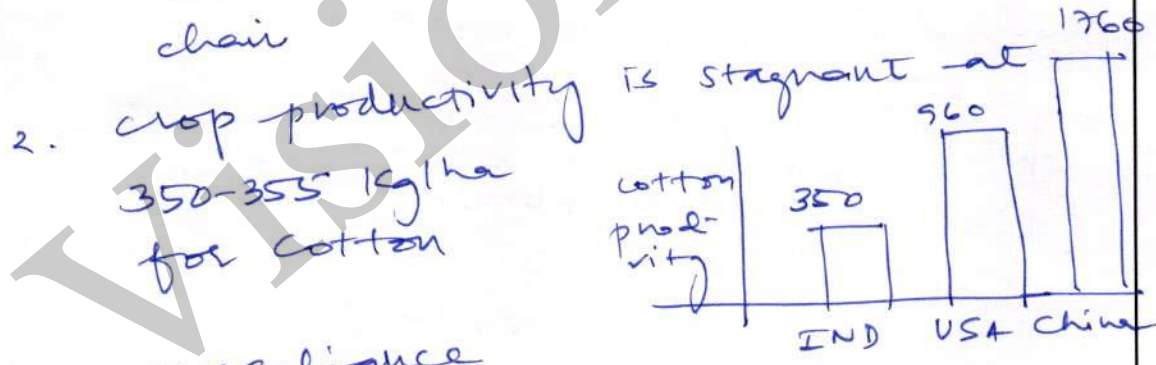
10

उम्मीदवारों को इस एग्जामिनेशन में नहीं लिखना चाहिए  
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The Budget 2025, expanded the National Textile Park to wider inclusion of states along with other schemes to address the Technology fatigue. [PM Manmohan Singh (Former)]

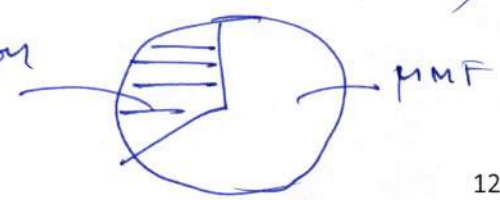
Major Challenges

1. Lack of integration of small and medium enterprises into value chain

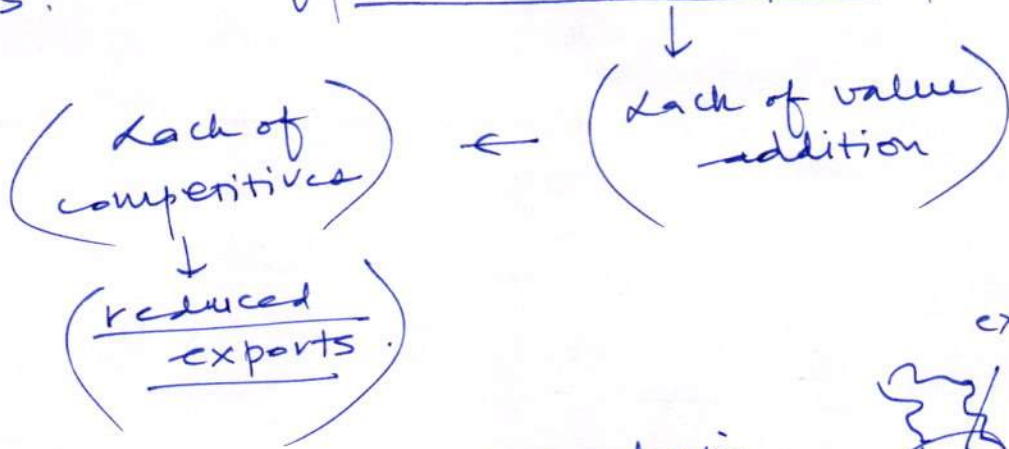


3. overreliance on short to medium staple  
→ > 95% medium-short staple cotton

4. changing priority  
→ demand for man-made fibre (MMF) is global level

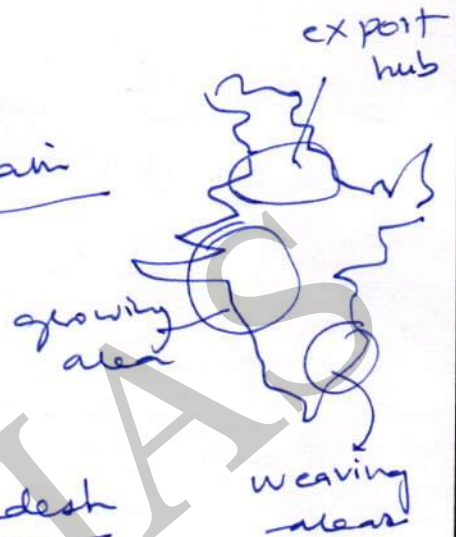


5. Lack of technology adaptation



6. Fragmented supply chain

- leading to ↓↓ Competitiveness

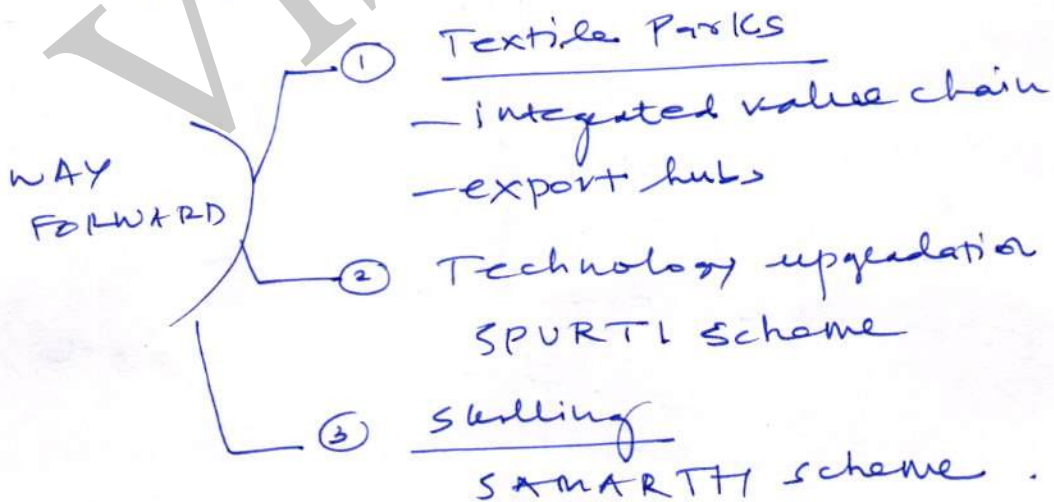


7. Competition from Vietnam and Bangladesh

- lax labour codes
- WTO exemptions

8. Lack of cluster based development

→ ~~part~~ value chain missing!



Budget 2025 launched increased Cotton productivity mission, all with other will achieve value chain integration

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

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

India is the world's largest edible oil importer - (60%) of it is palm oil.

Import-dependency

1. historical reasons
  - ① till 1990s India was exporter of edible oil.
  - ② 1975 - WTO - influx of imports
  - ③ Argemone oil adulteration case  
BANN on loose packet oil.

2. MSP given to only select few crops - which are of industrial use - and <sup>not</sup> consumer friendly - palm oil becomes cheaper alternative.

3. cereal centric price and procurement regime - hindering oil crops production

4. focus on food security

→ increased focus on wheat-sugar

5. cheaper imports available

eg) Indonesia and Malaysia  
Palm oil

→ Ukraine: sunflower oil.

WAY  
FORWARD

① India launched

4-5+10 initiative

→ reducing rice area by  
5 million ha

→ directing to oilseed crops

② NMEO - Palm oil

→ 65 ha increase target  
of cultivation

→ expanding areas beyond  
mainland: A&N islands.

③ increasing MSP to Sesame  
oil - Mustard.

④ BT: DMH-11 Mustard  
→ approved for lab trial.

Import dependence of oil for  
edible and commercial purpose - posing

India with 2-OIL PROBLEM

com. edible.

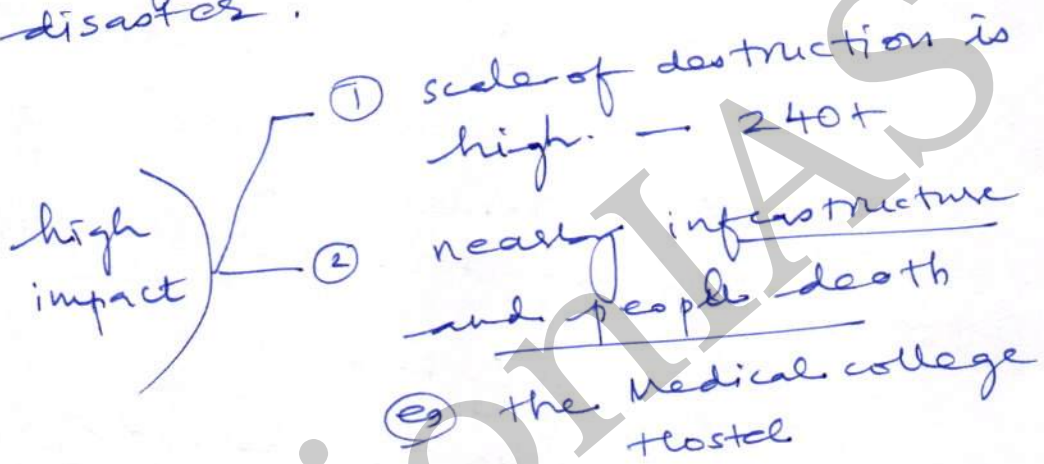
6.

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 हार्डिप में नहीं लिखना चाहिए  
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The recent Ahmedabad Air India flight crash highlighted the missing link of aviation related disasters.



### Disaster Management Protocols

1. ICAO regulations for overall aircraft safety rules.
2. Mandatory insurance coverage to the deceased.
3. Black Box — recovery for better analysis and averting future incidents.

#### 4. Global collaboration

— Cape Town Convention on Air Safety

— standard practices, best initiatives, disaster response strategies etc.

#### 5. training of flight attendants

#### 6. tracking of fatigue management of pilots.

#### 7. Regular maintenance

— (eg) 10 year - overhauled check  
2 year - immediate short term repairs.

#### 8. ATC - technology for quick communication.

#### 9. Firefighting exercises in exigencies.

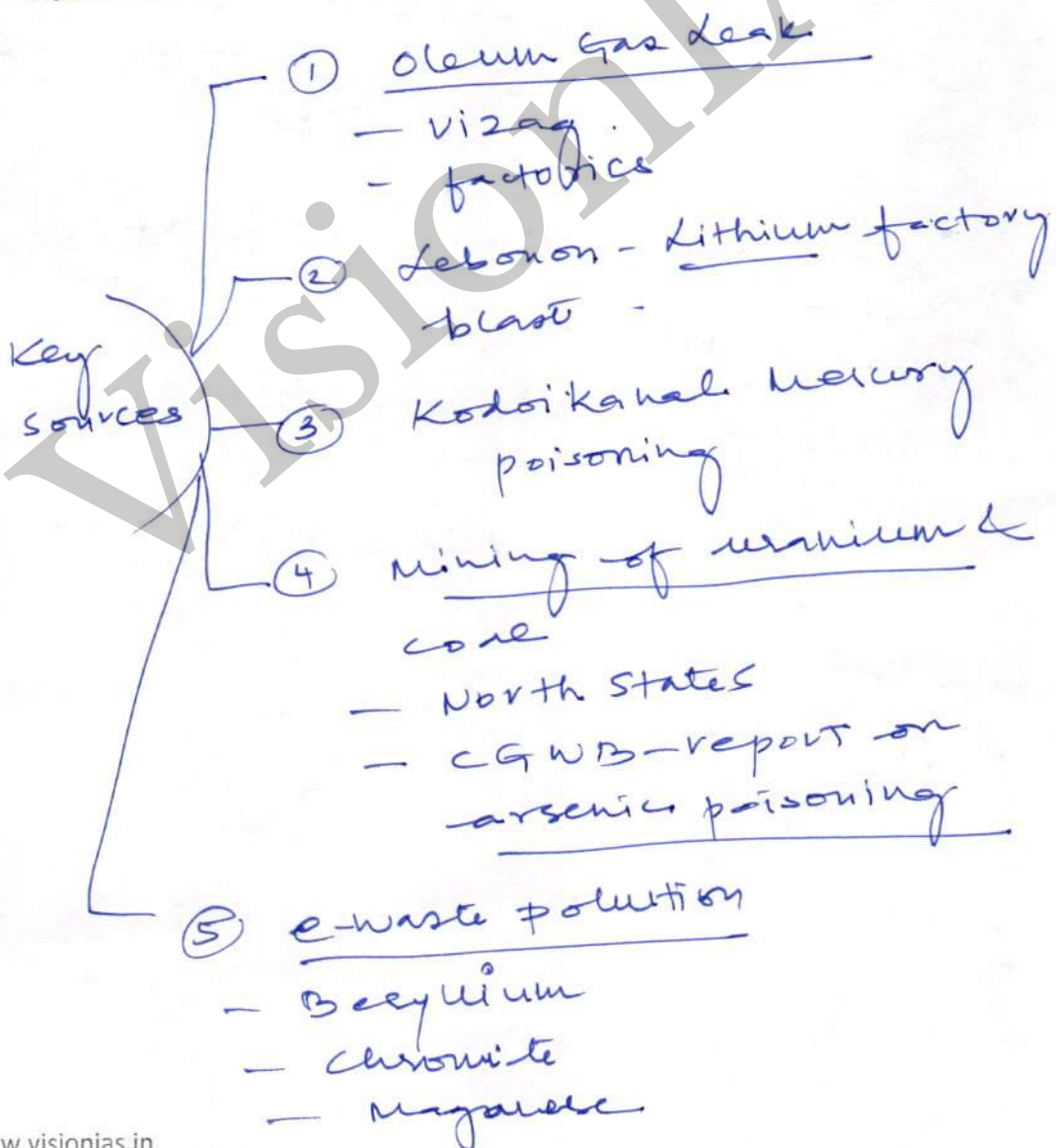
Air Accidents are disturbing and to increase the safety, overhauling of the protocols is needed.

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

Chemical pollution means disturbance of contents of air, water, environment with chemical gas and contamination — affecting human health.



## Other sources

- 6) Nuclear waste  
- (eg) Fukushima, 8th mile (USA),  
Chernobyl.

- 7) Bhopal Gas Tragedy - lack of industry safety.

## Effectiveness of existing envi. laws

1. Absolute liability - Bhopal tragedy case (1985)  
- shift from limited liability
2. Polluter pays principle (PPP)  
→ Vellore citizen welfare case
3. Air pollution/water pollution Act  
→ regulation of levels of contamination
4. Envi. Protection Act, 1986  
→ shifts the burden on producer  
via extended producer obligation
- 5) CNLD Act - Nuclear Responsibility

shortcoming) → reactive policies  
→ loopholes (eg) Union Carbide case  
→ lack of enforcement

Thus, there is a need for  
specific legislation on 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 हाशिये में नहीं लिखना चाहिए  
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10

The global wars around the world including recent op. Sindoor, highlighted importance of missile defence system

India's missile defence system

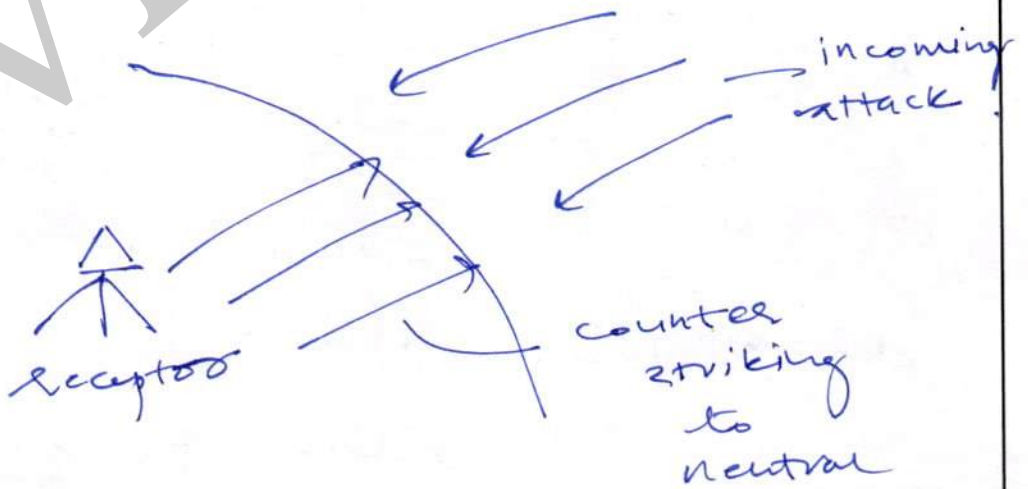
S400

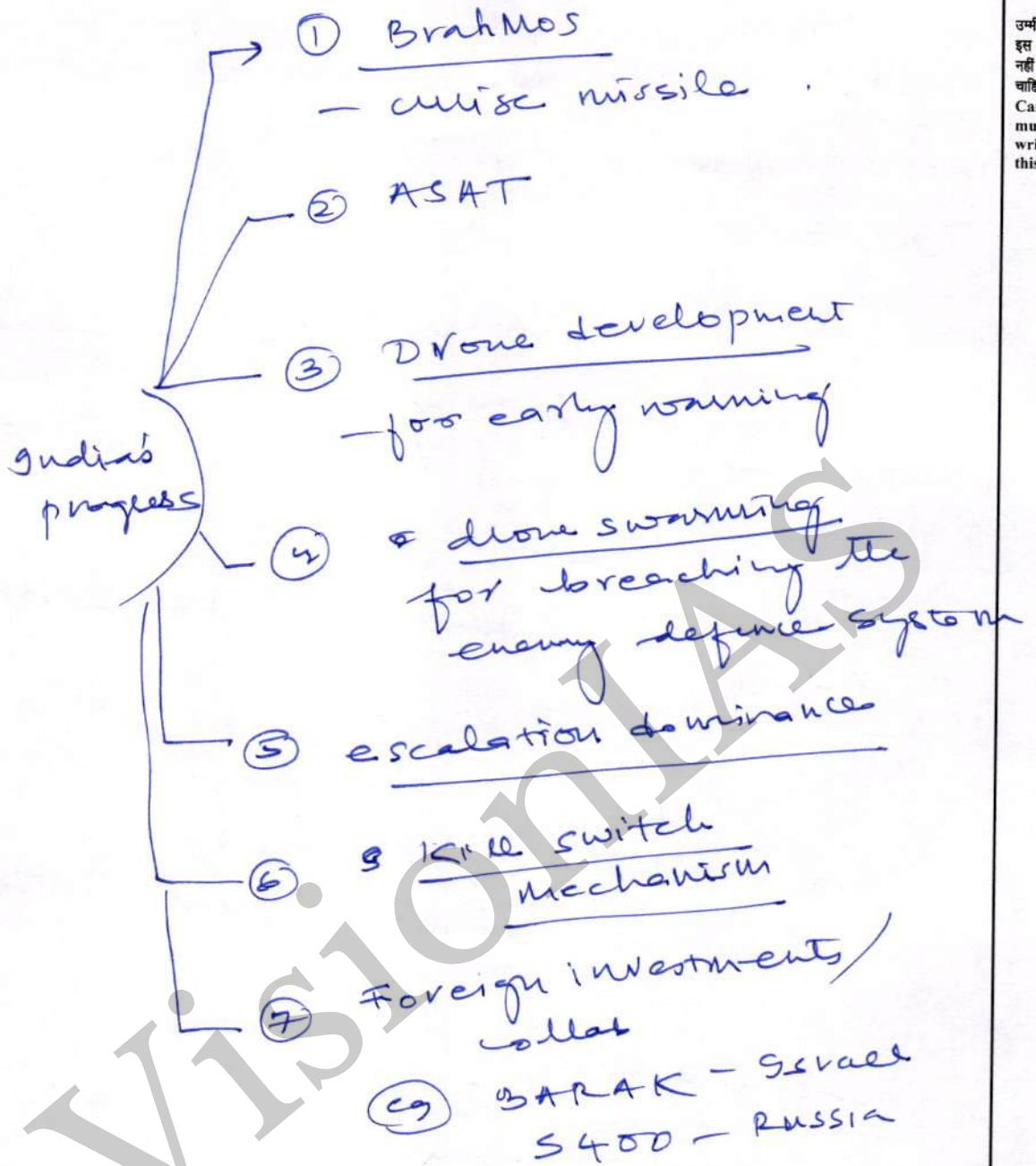
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AKASH

Schilka  
Balak

draw





Best practices like IRON DOME  
and THAAD needs to be studied.

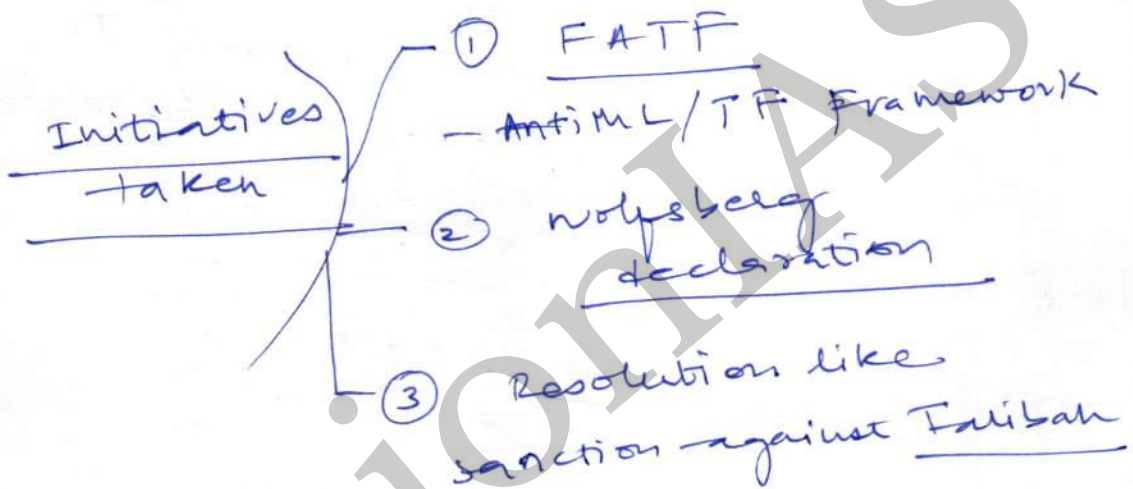
9.

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

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए  
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Terrorism is a problem without passport = affecting everyone. Shashi Tharoor



Reasons for limited effectiveness

1. Definitional conundrum  
- lack of common agreeable definition  
"one man's terrorism, is other's revolution"
2. Lack of adoption of CCIT  
- of India since 1994  
- comprehensive convention against terrorism.

3. geopolitical indifference

- lack of response against

- emphatic naming

Pakistan  
during  
Op. Sindoor

4. hypocrisy

- Resolution 1267 against Pakistan

- hindered by Chinese veto

5. Pakistan made vice-chair of  
Taliban sanctions committee

WAY  
FORWARD

① Zero tolerance to terrorism  
- as the new normal

② terror and talks  
can flow together  
- PM Modi

③ comprehensive adoption  
of common definition

④ accepting INDIAN CCIT  
at global level.

⑤ collaboration

⑥ amending UN charter  
to expand the exception  
to include non-state actors

"Terrorism anywhere is a threat to  
peace everywhere"

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 has reached 800+ internet users — vulnerable to increasing cyber attacks (WEF)

Multi alignment approach

1. Legislative

IT Act, 2008

2. Policy framework — Cyber security policy, 2013

3. Institutional:

— CCTNS.

— tracking

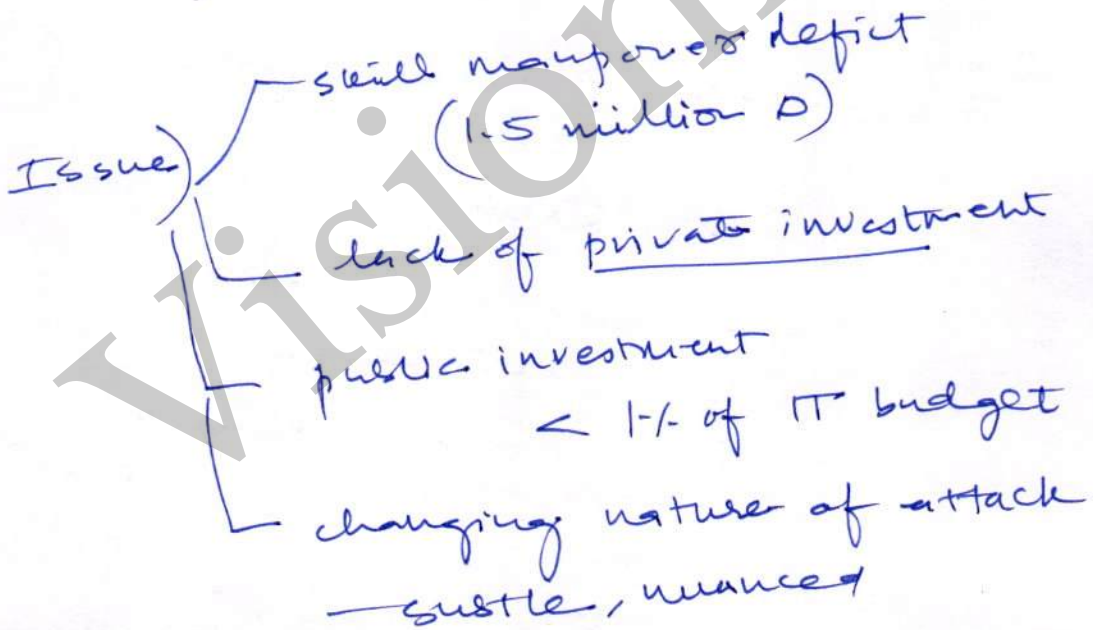
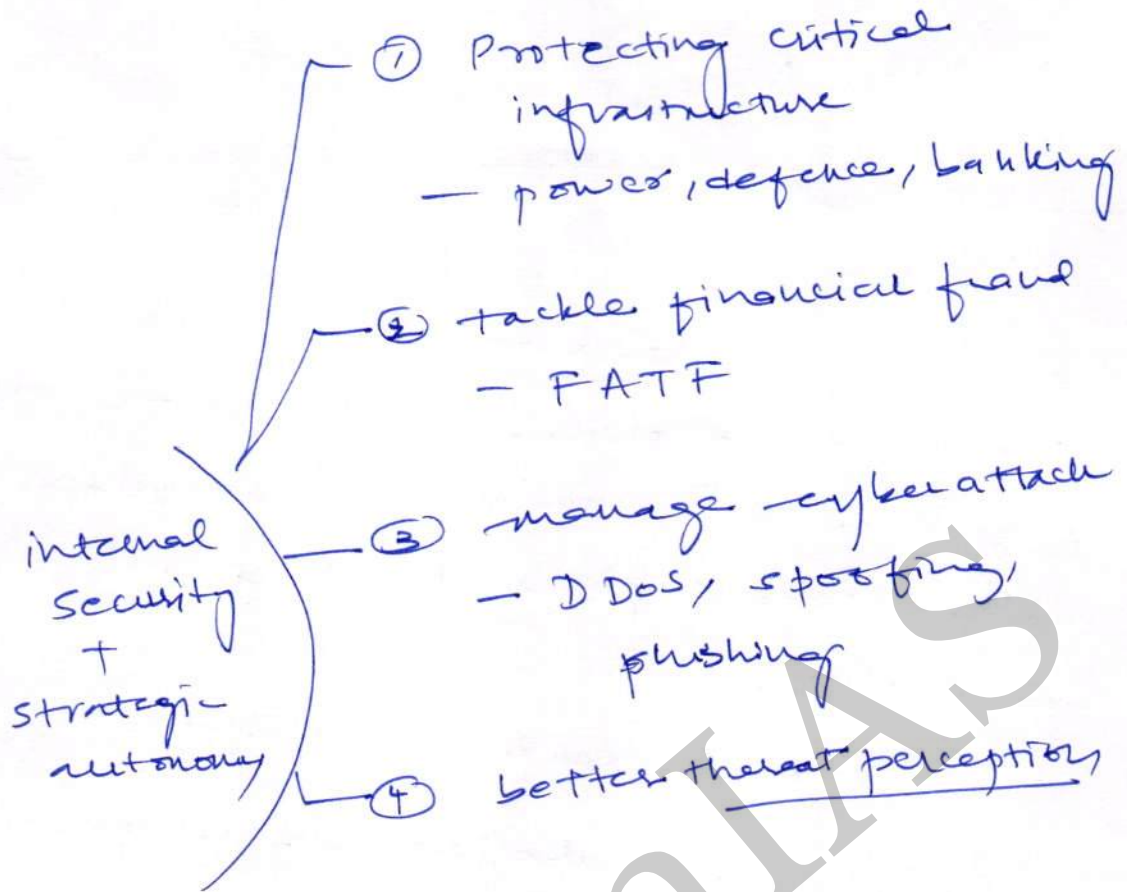
— NCII PC - critical

— infrastructure

— I4C

— coordination centre

4. Tillin Manual — Best practice adoption



11.

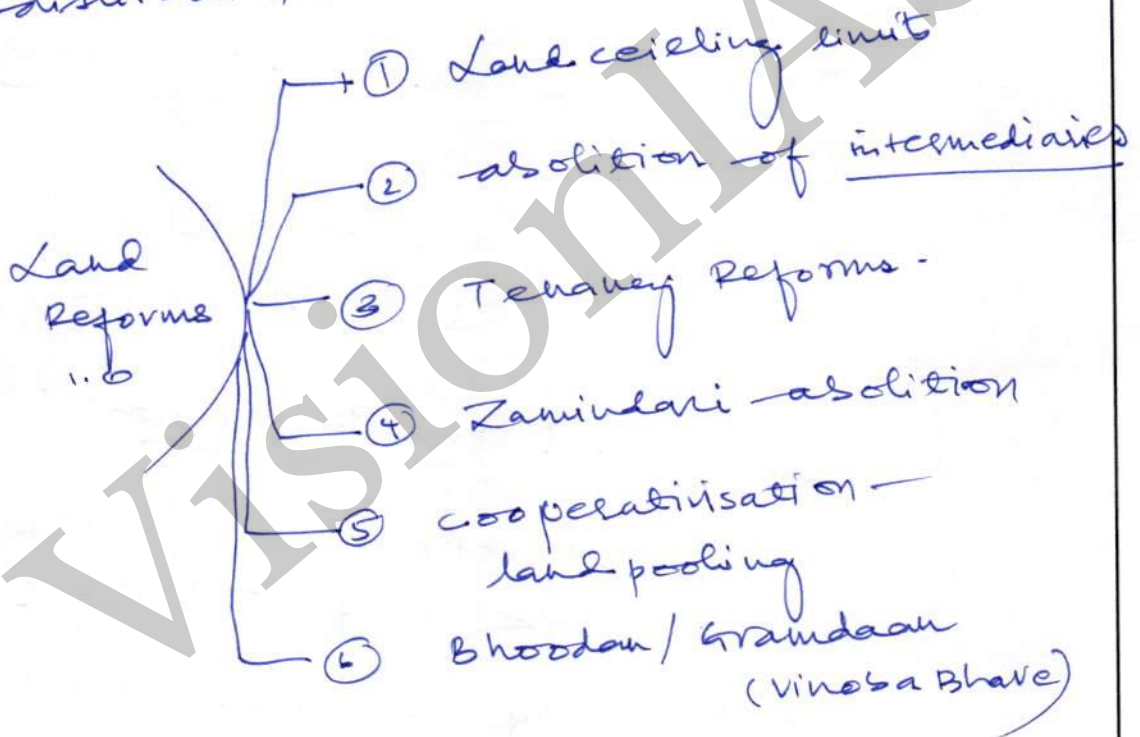
अतीत में किए गए भूमि सुधारों की कमियों का परीक्षण करते हुए, विस्तारपूर्वक वर्णन कीजिए कि भूमि सुधार 2.0 कैसा होना चाहिए। (उत्तर 250 शब्दों में दीजिए)

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 हार्शिए में नहीं लिखना चाहिए  
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Land Reforms were the first socio-economic redistribution initiatives taken up in post-independent India, recognising the disparity in its distribution.



Shortcomings of Past Land Reforms

1. The literal interpretation of supreme court
  - hindered socialist policies
  - kept FRs >> DPSPs.

→ Right to property — was a fundamental right Article 19(1)(c)

2. Lack of political will

— except West Bengal and Kerala where communist govt. was there, it failed in other.

3. nexus between

→ policy implementors — political class — Zamindars

→ hindered effective implementation.

4. loopholes

— of exceptions to divided families  
— was misused to divide the land rights within the family

5. Exceptions.

— large commercial plantations.

(eg) Tea, coffee.

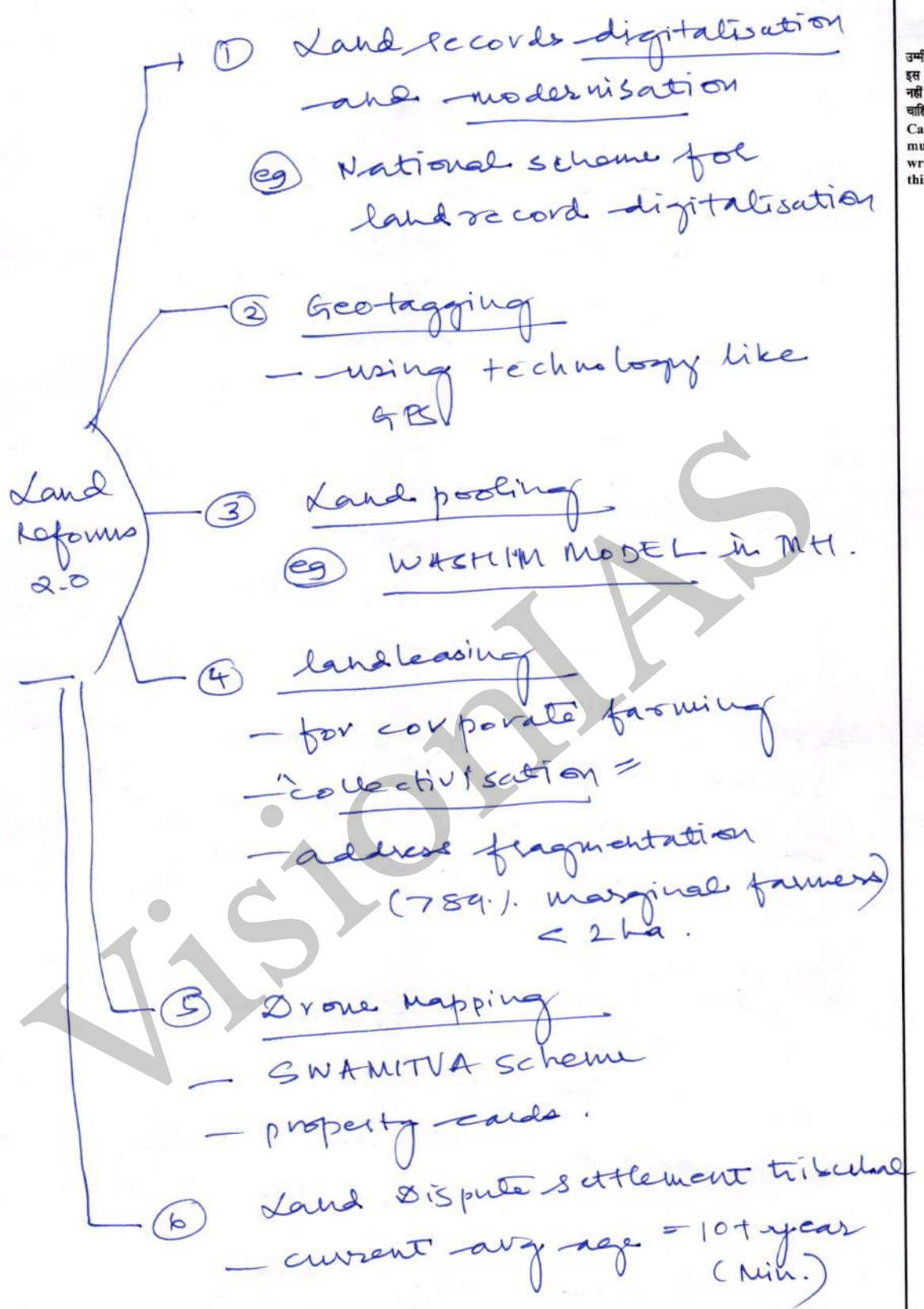
— exceptions to land where substantial investments were made.

6. The land under Bhoodan

→ were infertile, didn't add any value addition

7. oral tenancy agreement

— lack of documentation led to eviction.



Thus, there is a need for Landreform 2.0, that is based cooperation, coordination and collaboration, underpinned by technology

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 हफ्ते में नहीं लिखना चाहिए  
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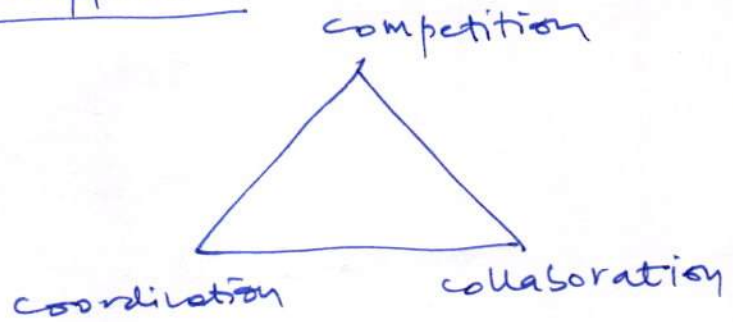
The NITI Aayog, replaced the Planning Commission in (2015). It is the premier & policy think tank of India, based on the idea of 'TEAM INDIA'

### Role in Planning & Development paradigm of governance

1. Medium term and long term policy documents  
 (eg) India @ 75 Report.
2. KPI-based Monitoring  
 → use of data for fostering competition  
 (eg) ADP - aspirational Districts programme
3. Cooperative federalism
  - PM at its head
  - CMs of States
  - heads of UTs.

} coordination framework

#### 4. use of 3C approach



#### 5. subject-specific expertise

- (eg) Papers and working research on AI, FPI, Green hydrogen etc.

#### 6. competitive spirit with indices

- (eg) Competitive indices framework:

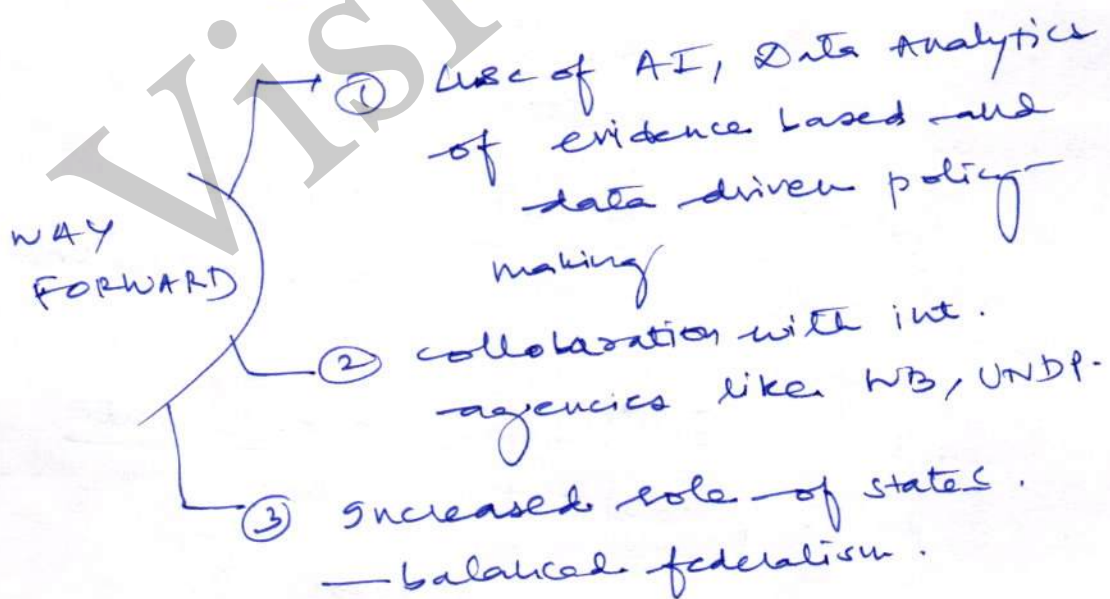
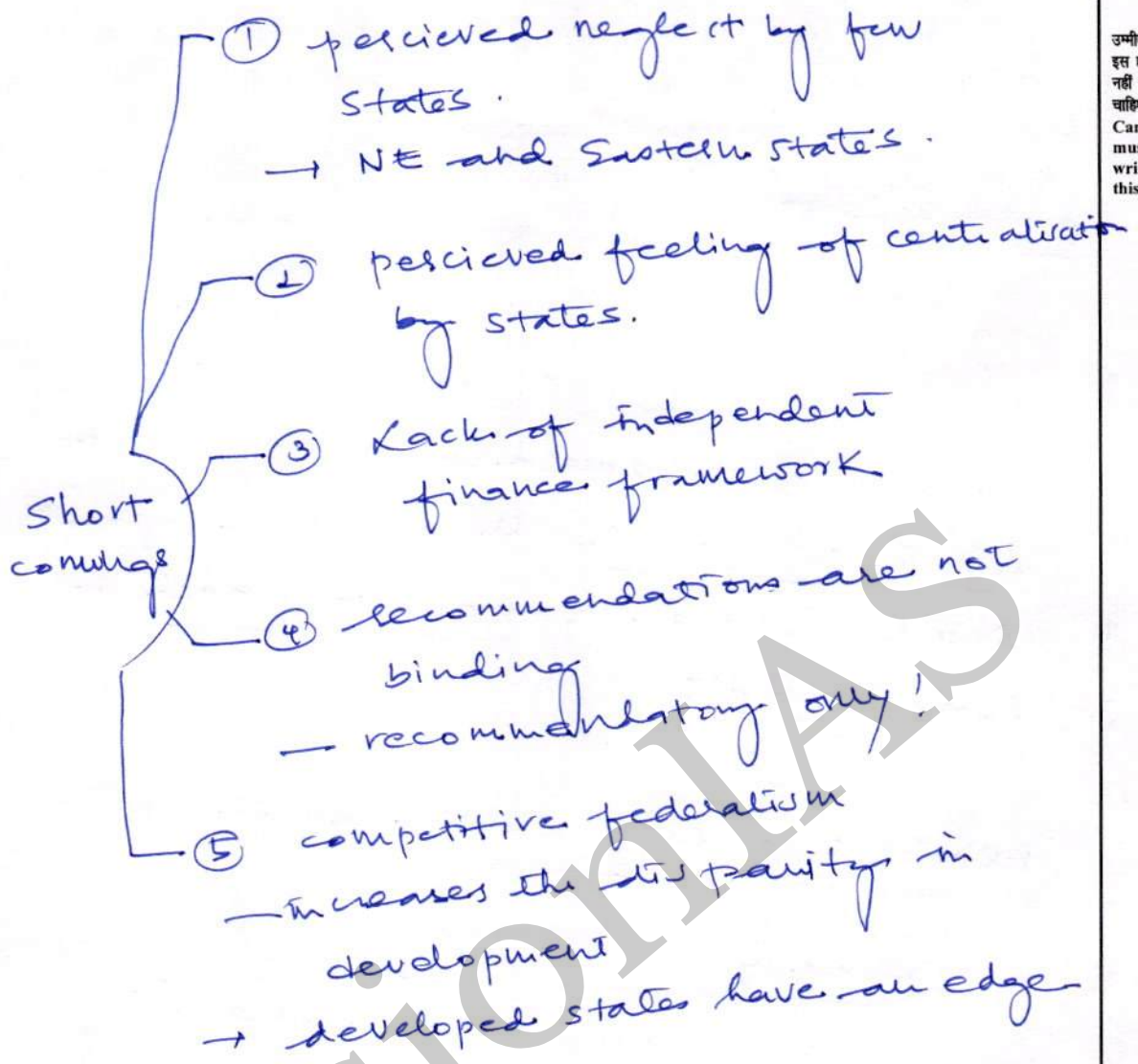
- composite water management index
- SECI - for education
- Fiscal index
- SDG index

#### 7. Poverty estimation

- MPI: 10+2 categories over 3 dimensions
- adapting oxfam to Indian context

#### 8. Bharatiya Model of Growth

- and INDIC MARKET Model
- Capitalist + socialist framework



NITI Aayog has brought NYAY to the development paradigm of India.

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)

A recent report by RBI, highlighted increased lending through non-institutional microfinance groups, despite increase in govt. outreach for formal credit.

Primary causes of limited formal credit

1. Land fragmentation

→ 89% farmers are small & marginal (< 2 ha)

→ small credit access.

2. Govt. schemes limitation

PM Kisan - 6000/- only for landed agriculturalists.

→ NITI: 35% farmers are tenants

∴ lack of credit to tenants.

3. oral tenancy agreement

→ lack of documentation

→ less credit / no credit.

#### 4. universal banking Framework

— despite PACS, DCC, majority of loans are given by SCBS - scheduled banks. — (SBI report)

#### 5. Lack of access to resources to women

— feminisation of Agriculture  
— hinders access.

#### 6. Geographical Isolation

— (eg) NE states; Eastern states.

#### 7. Strong loan recovery mechanism under formal systems.

8. Formal systems are sick-averse  
— limited lending.

#### 9. PSC Norms

— irregular implementation.

#### 10. Policy mismatch

PM-DKVP — one aspect is credit penetration

— focused on selective data

#### 11. Lack of awareness

— of new schemes, policies.

12. predominance of conventional lenders in rural areas.

## POSITIVES

- SFB effectiveness
- ① increasing Niche banking from universal banking
  - ② innovative/unique finance products.
  - ③ MSMEs/ Farmers/ artisans
  - ④ digital awareness campaign at rural levels
  - ⑤ KVK Bank
  - ⑥ better competitive interest rates.

- Issues
- ① enhanced dependency on digital platforms banking - hinders participation
  - ② limits to lending - under RBI Rules.
  - ③ Regional disparity - South & western states - well connected.

SFBs have helped in banking the unbanked via innovative tools.

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)

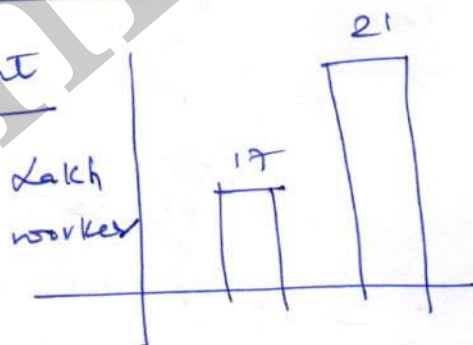
उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए  
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To what extent has the Production Linked Incentive Scheme for the food processing industry facilitated value addition, employment generation, and global competitiveness in India's food processing industry? (Answer in 250 words) 15

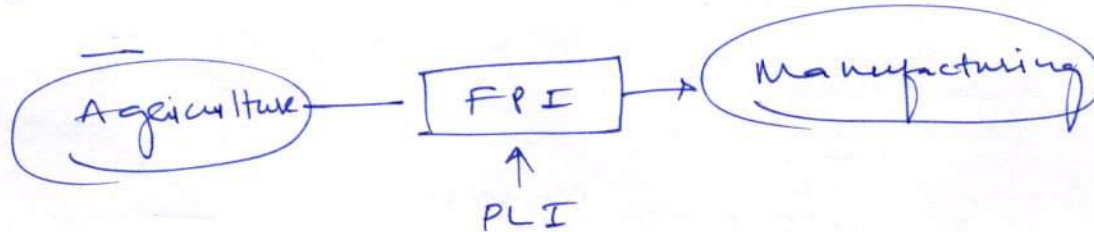
The PLI scheme - was extended to the Food processing industry - adding synergy to the sunrise sector.

PLI SEPI and facilitation of value addition, employment generation, and global competitiveness.

- Increased employment
  - It has increased the participation
  - created 10% of the formal employment



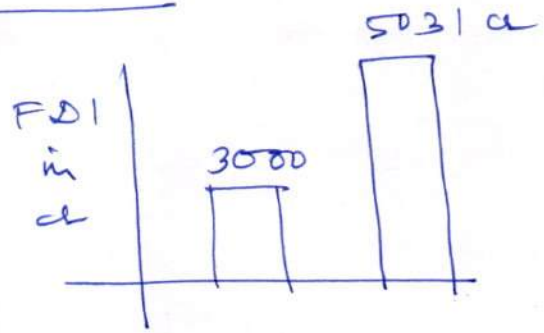
- It acted as bridge b/w two sectors



- Incremental increase in food processing output.
  - gradual but steady output.

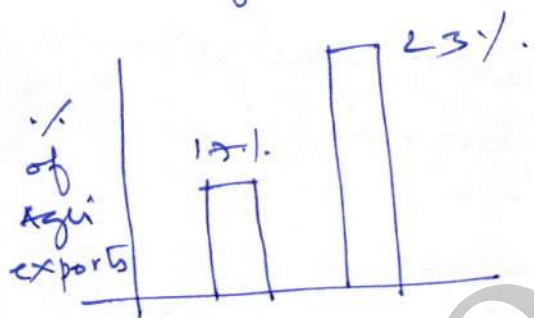
#### 4. Total FDI has increased

- increasing the foreign contributions + tech. adaptation



- increasing competitiveness

#### 5. The % of total food processed among Agri. exports has ↑↑



Total agri. exports = 48 mn USD  
(2024-25)

#### 6. numerous innovations

- like cold chain system
  - cluster development
  - food park
- } Leveraging PLI scheme

#### 7. increased the GVA contribution

- now FPI, contribution 22% of Agri. GVA
- 715% of manufacturing GVA.

#### 8. increase in infra. development

- via private investment
- attracted + 30,000 crore investments in (2023-25)

- However, Issues persist
- ① production and export mismatch  
→ increased production not leading to commensurate export ↑ (stagnation)
  - ② informalisation of FPI
    - more than 3/4 are informal
    - leading not accessing PLIS benefits
  - ③ safety standards
    - increased Trade barriers and neglect of IPS standards
  - ④ EU standards -

### WAY FORWARD

- 1) overhaul of scheme
  - tie them together
  - careful collaboration
  - across the value chain.
- 2) technology upgradation
  - increasing traceability standards

FPI, is a sunrise sector, it can transform the Indian economy and a subwork of Indian dream of 7 trillion by 2029-30.

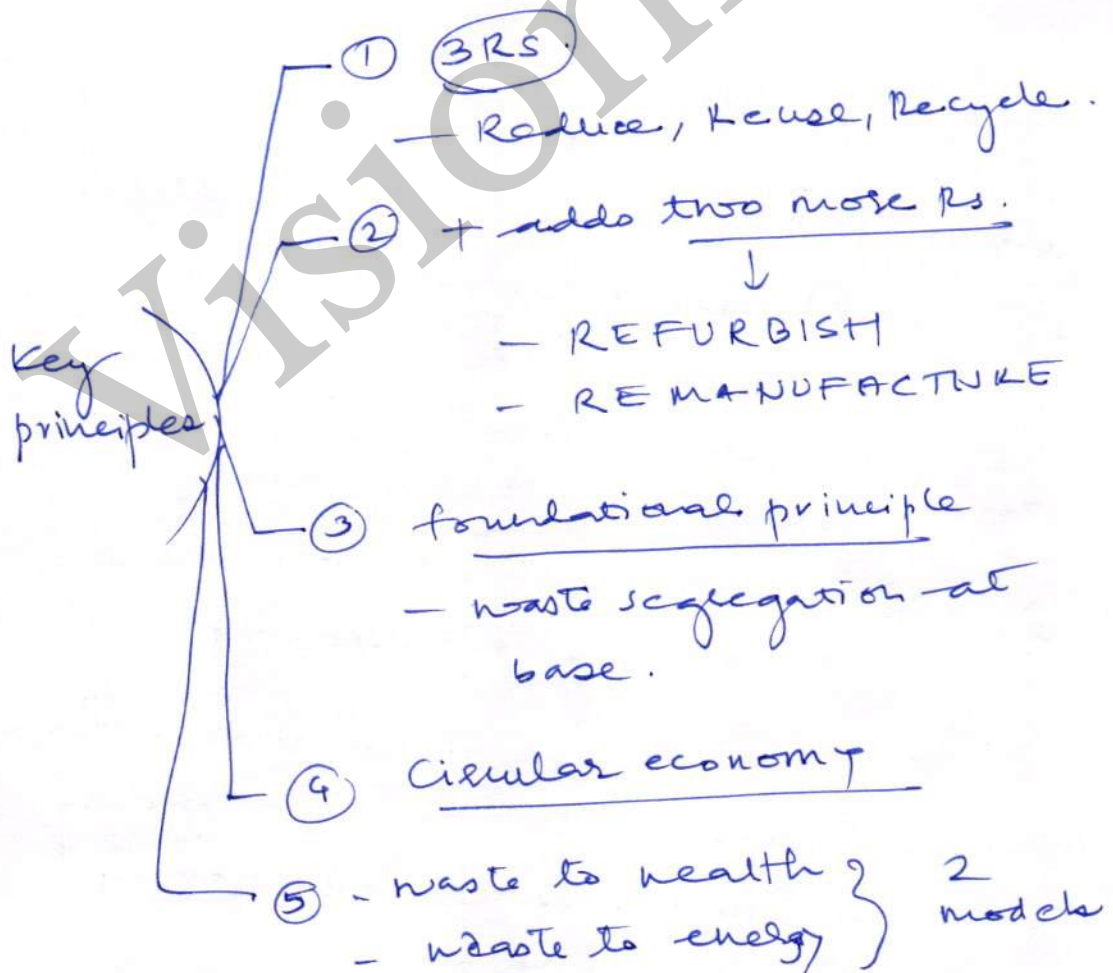
15.

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 हाशिए में नहीं लिखना चाहिए  
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Waste circularity is premised on the principle of circular economy - away from the presinct of take-make-break model. India produces 1.5 lakh tonnes of SW everyday and this is a gamechanging principle



## Govt. initiatives

1. Solid waste management Rules  
→ includes the Extended Producer obligation (EPOS) - on the producers

2. Waste to wealth - state led initiatives

2.1) → Madhya Pradesh SNDREW - model

2.2) → Ahmedabad → new materials via (SW)

2.3) → Okhda → waste to energy plant

2.4) Ducknow → utilising SW - into pellets for agri. manure

3. global collab

- waste segregating technology

Effectiveness of this is fostering circular economy

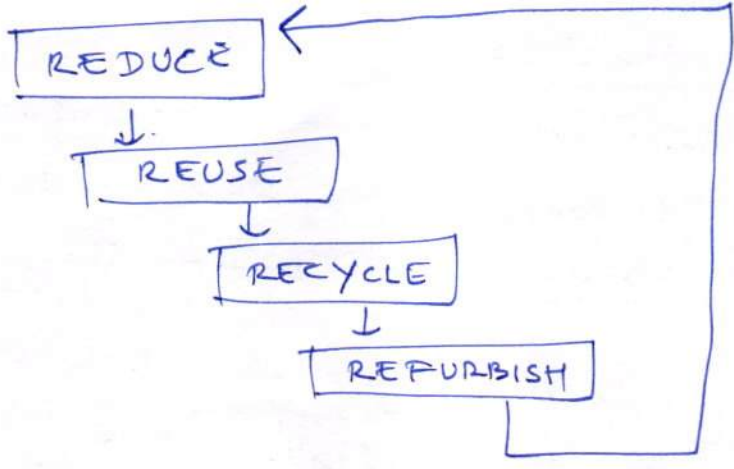
1. increasing the end-life-value of products

2. decreasing wastage → value-addition

3. refurbishing into new materials

→ extending life-cycle of materials

4.

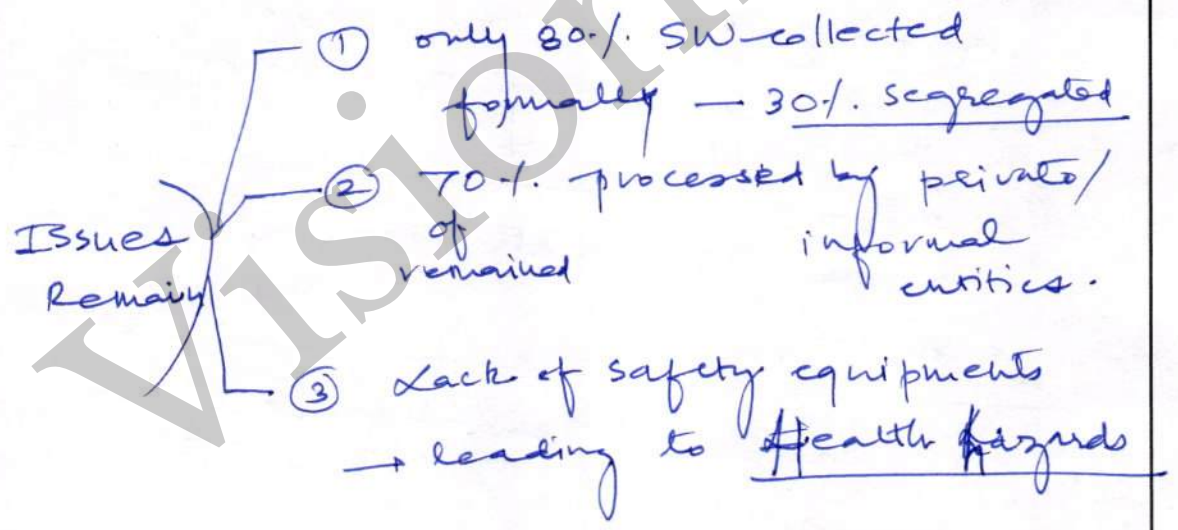


5. energy efficiency

6. eco-centrism

7. ↓ ↓ conspicuous consumption

8. developing within the carrying capacity



Solid waste, is a serious issue in a rapidly urbanising world. A new charter of urbanism with waste circularity at its centre is the key.

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

The traditional ecological knowledge is indigenous and to the modern mind seems unnatural - but helps in great insight to modern disaster management frameworks.

### Importance of integrating

1. Early warning system (EWS)
  - they are better aware of changes in the environment
2. helps in adding a new layer of response.
  - technological design aided by human instinct
3. Comprehensive policy to tackle disasters
4. consensus based, participatory and humane response to disaster.

## Example 1

### I. Apatani Tribes

— use of stilted houses designs

1. helps in times of flooding, cloudburst
2. indigenous design.
3. cost effective

### II. ~~Go~~ Bhungroo system

— for rainwater storage

1. during excess floods.
2. helps in recharging of GW.
3. aids water supply during times of drought.

### Limitations.

1. Region specific  
∴ spatial and temporal limitation to such methods.
2. increased weather (extreme) events  
— leading relook/adapting to the times.

3. Large scale adaptation is difficult

3.1 - helps at community level

3.2 - for national and state level - need scaling

4. Lack of technology ingrain

4.1 → technology can add to this traditional knowledge

4.2 → more resilient systems

Thus, we have to appreciate the immense potential traditional systems hold, while adding technological paradigm to it.

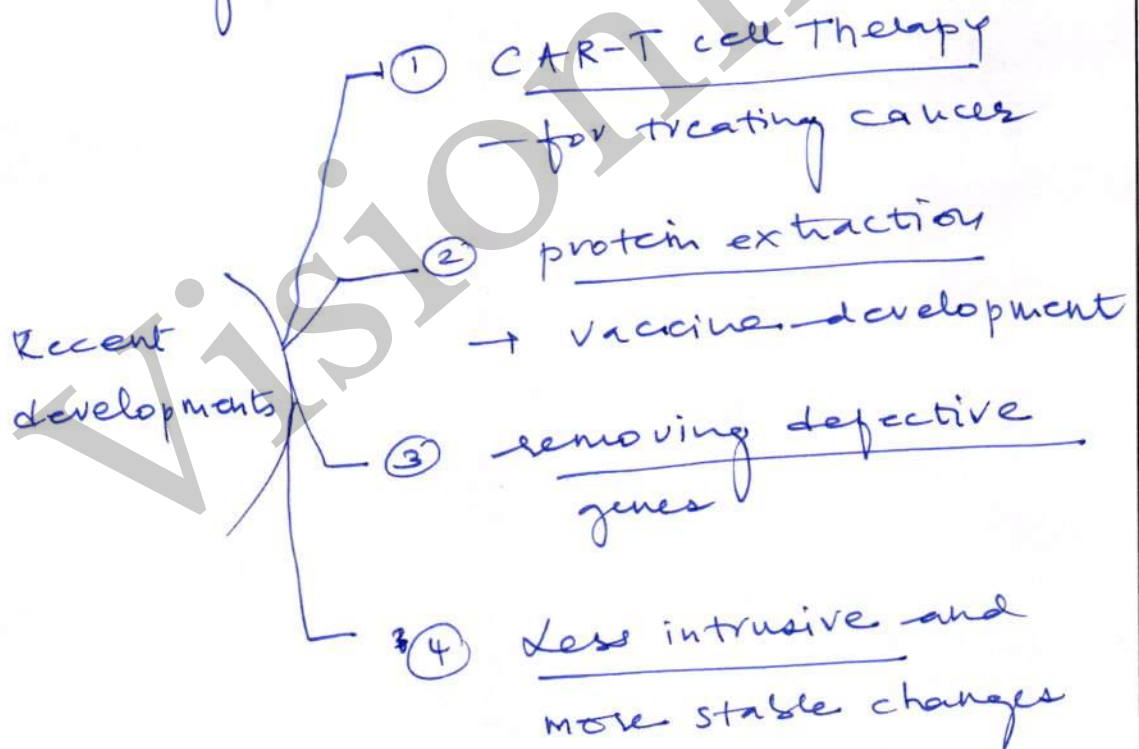
17.

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

उम्मीदवारों को इस इच्छा में नहीं लिखना चाहिए  
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CRISPR-based technology for gene editing - has changed the paradigm of gene technology, human healthcare and overall welfare of society.



# Opportunities for healthcare and society

## 1. Cancer treatment

- shift away from intrusive and long-period treatments
- less burdening.

## 2. tackling rare genetic disorders

- may help tackle the sickle cell anaemia disease
- diseases like DOWN'S syndrome early detection

## 3. Tribal welfare

- usually have genetic disease prevalence  $\rightarrow$  mainstream
- help address it (e) UP-tribes have resistance to certain ~~biases~~ vaccines.

## 4. Vaccine development

- more accentuated
- accurate targeting.

## 5. Basics with dominant-desired genes

- help in disease resistant babies.

Ethical challenges

① Designer Babies

— against the order of nature

② unintended consequences

— not studied yet

— careful deployment is needed -

③ hesitancy

— dominance of traditional method

eg) the death of patient post CART - recently

Thus, CRISPR tech. is a game-changer to the gene editing - while it is not without issues/flaws - it needs to further developed.

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)

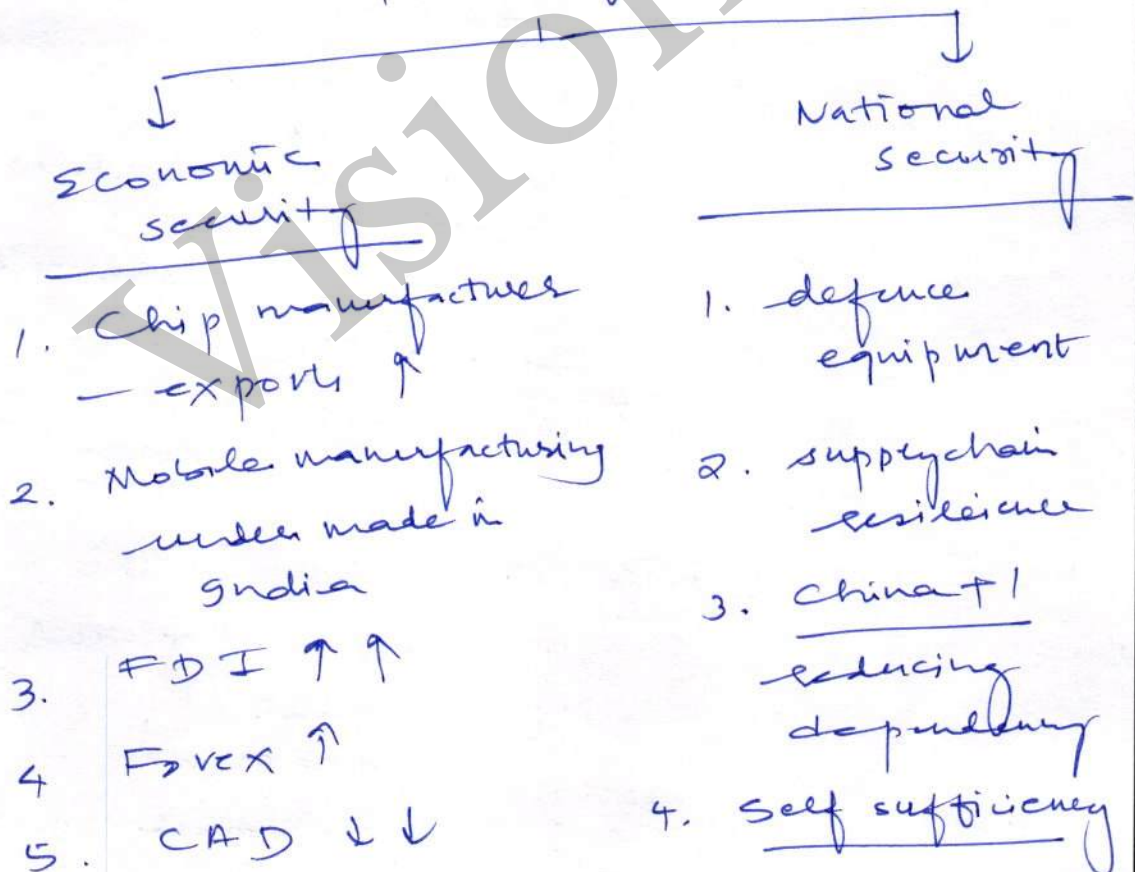
A credible semiconductor ecosystem is pivotal for India's economic security as much as for national security. Analyse the strategic objectives, incentives, and institutional architecture of the India Semiconductor Mission (ISM). Identify the major risks that could derail its timelines. (Answer in 250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

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए  
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15

India plans to establish a semiconductor ecosystem in Kadakh announced in Budget 2025. - racing against the backdrop of new wave of techno-nationalism

Pivotal for both



# INDIAN SEMICONDUCTOR MISSION (ISM)

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए  
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## I) Strategic objectives

- ① create indigenous facility and sufficiency
- ② counter supply chain weaponisation
- ③ Cold war 2.0  
- chip war (CHRIS MILLER)  
- USA → China

## II) Incentives

- ① plug-and-play model of infra.
- ② resources allocation  
→ RDI scheme: 1 lakh cr  
→ ANRF → trust research framework
- ③ global collab - MoUs with Taiwan / Korea

## III) Institutional architecture

Institutional architecture

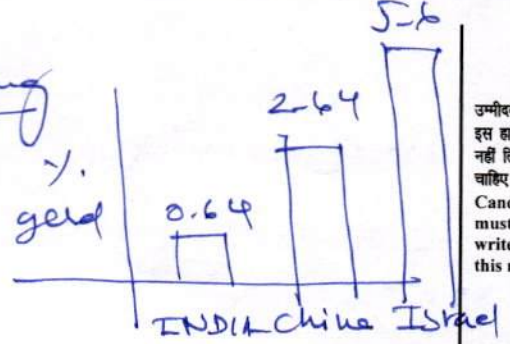
→ govt. as the facilitator and enabler of ecosystem

→ private: technological expertise  
- investment  
- innovation

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए  
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Risks that could derail

① GERD spending  
- very less.



② Chinese monopoly - REE

- controls 70% of resource and supply chain

③ Indigenous mineral availability - limited  
- import dependence

④ Lack of manufacturing facility

⑤ lack of skilled manpower  
- study: 1.5 million technical jobs needed.

⑥ private investment is very low → just <30%.  
→ majorly public led

ISM, is a core of industry revolution 4.0, add strategic and economic hedge to India's growth paradigm.

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)

15

The frontier states of North-East India is plagued by insurgency and extremism due to interplay of various factors. We have to address this to make them frontier to developed states  
(ASHITALAXMI - PM MODI)

### Interplay of diverse factors.

1. Ethnic factors
  - ① Diversity in language, customs,
  - ② historical grievances  
- Melita-Kuki 20
2. External factors
  - ① aid by Myanmar and China
  - ② safe haven in Bhutan, Nepal, Bangladesh

3. governance factors
- ① Lack of attention post-independence  
— lead to intermixing with mainstream
  - ② governance deficit  
— sixth schedule only  
4 states.  
— Assam Tripura, Mizoram, Meghalaya.

4. geography
- ① Isolation
  - ② dense forest
  - ③ porous borders.

5. Other <sup>Reasons</sup> ~~Reasons~~
- ① closeness to golden triangle
  - ② access to guns, ammunition, via smuggling.

### Multi layered strategy

#### 1. Governance

- increased demographic autonomy on the lines of 6th scheme
- reassessment of reservation allocation in Manipur

## 2. Finance

- 2.1) - allocation of dedicated package for development - Rs 25000 cr recently
- 2.2) DoNER - dedicated ministry.

## 3. Infrastructure

- 3.1) - international collaboration
  - NE as a transit hub for export
  - IMT, - India - Myanmar - Thailand + HW.
  - BBIN - HW development.

## 4. surrender & rehab. policy

- helping in rehabilitation of volunteer surrendering.

## 5. Industry Parks

- employment generation
- tapping hydro generation - potential
- equitable development.

## 6. Force deployment

- strengthening border security force.

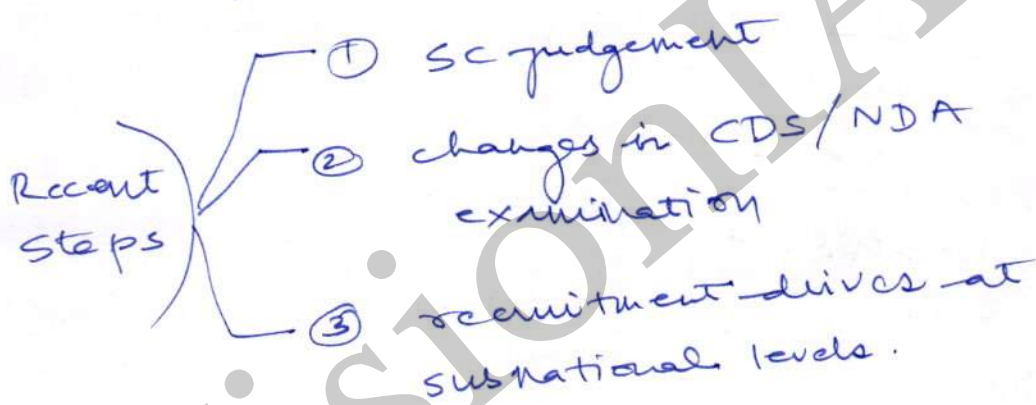
## 7. Border infra - surveillance

NE extremism is a hurdle to national and regional development.

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

The landmark BABITA PUNIYA judgement allowed for creation of permanent commission to women in the defence recruitment

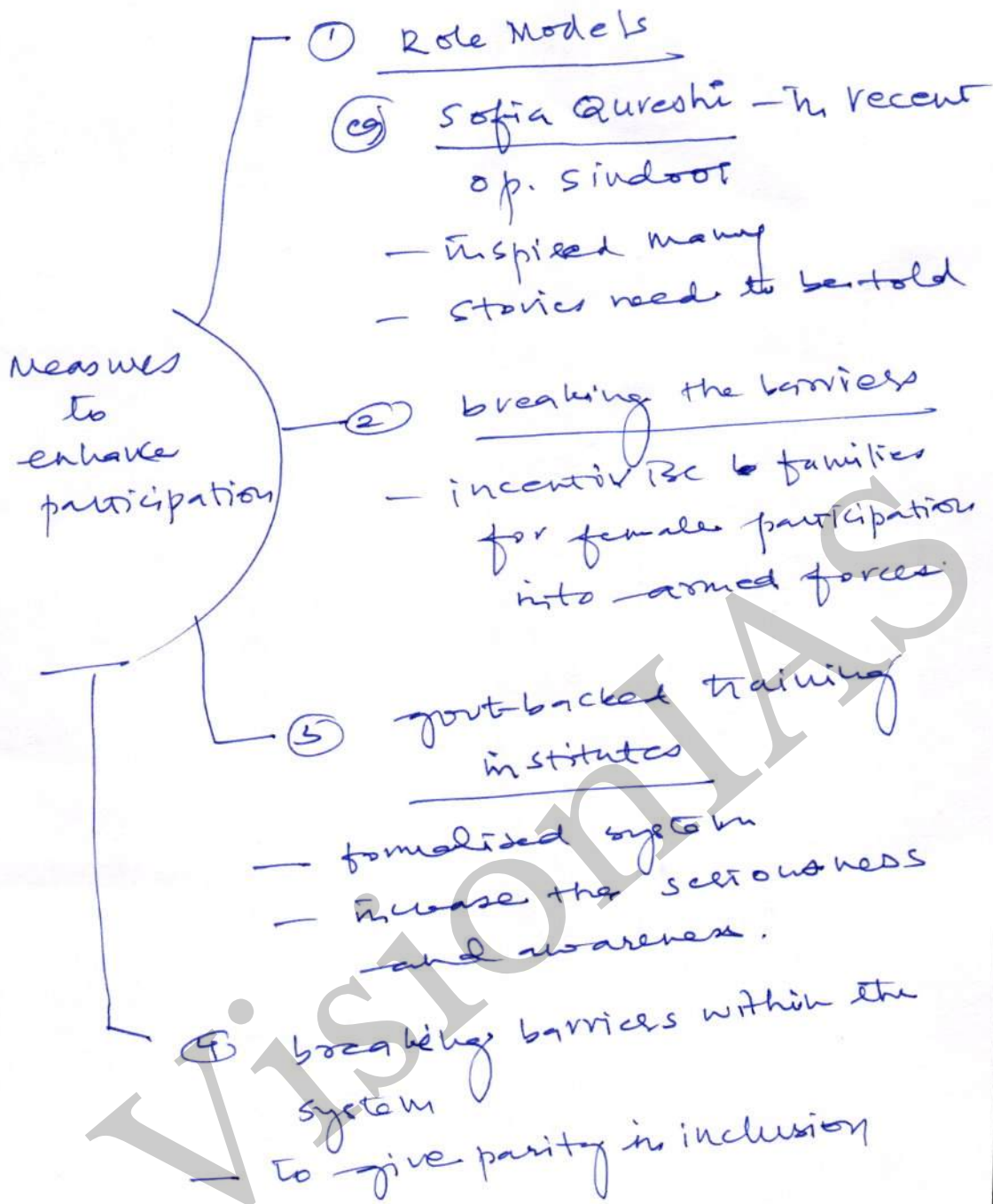


Participation remains low

1. male dominance across the three forces.
2. less no. in combat roles  
→ roles segregation based on gender
3. patriarchy - within the system
- 4.

# Challenges impeding greater Inclusion in Indian armed forces

1. Patriarchal Mindset and systemic barriers - to women.  
→ lack of support and denial of opportunities.
2. Lack of Awareness  
— among general public.
3. Stereotype -  
— armed forces is perceived as "Male-only"  
— systemic prejudices.
4. Lack of Role-Models  
— hinders aspirations of lower strata.
5. Lack of training and coaching facilities  
— unlike other examination like JEE / UPSC / GATE etc
6. govt. policy fragment  
— reactive rather proactive  
(c) SC judgement enforced permanent commission



Thus, women's participation in the armed forces will add a new lease of strength. Best practices like ISRAEL need to be emulated.

**SPACE FOR ROUGH WORK**

**VisionIAS**