

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. : 00365537

अभ्यर्थी का नाम/Name of Student : DEEKSHA CHOURASIYA

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

27th July, 2025

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

केंद्र
Centre

JVSD,
Kareel Bagh

निरीक्षक के हस्ताक्षर
Invigilator's Signature

	<p style="text-align: center;">महत्वपूर्ण अनुदेश</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;">Important Instructions</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>	

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)					



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

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.

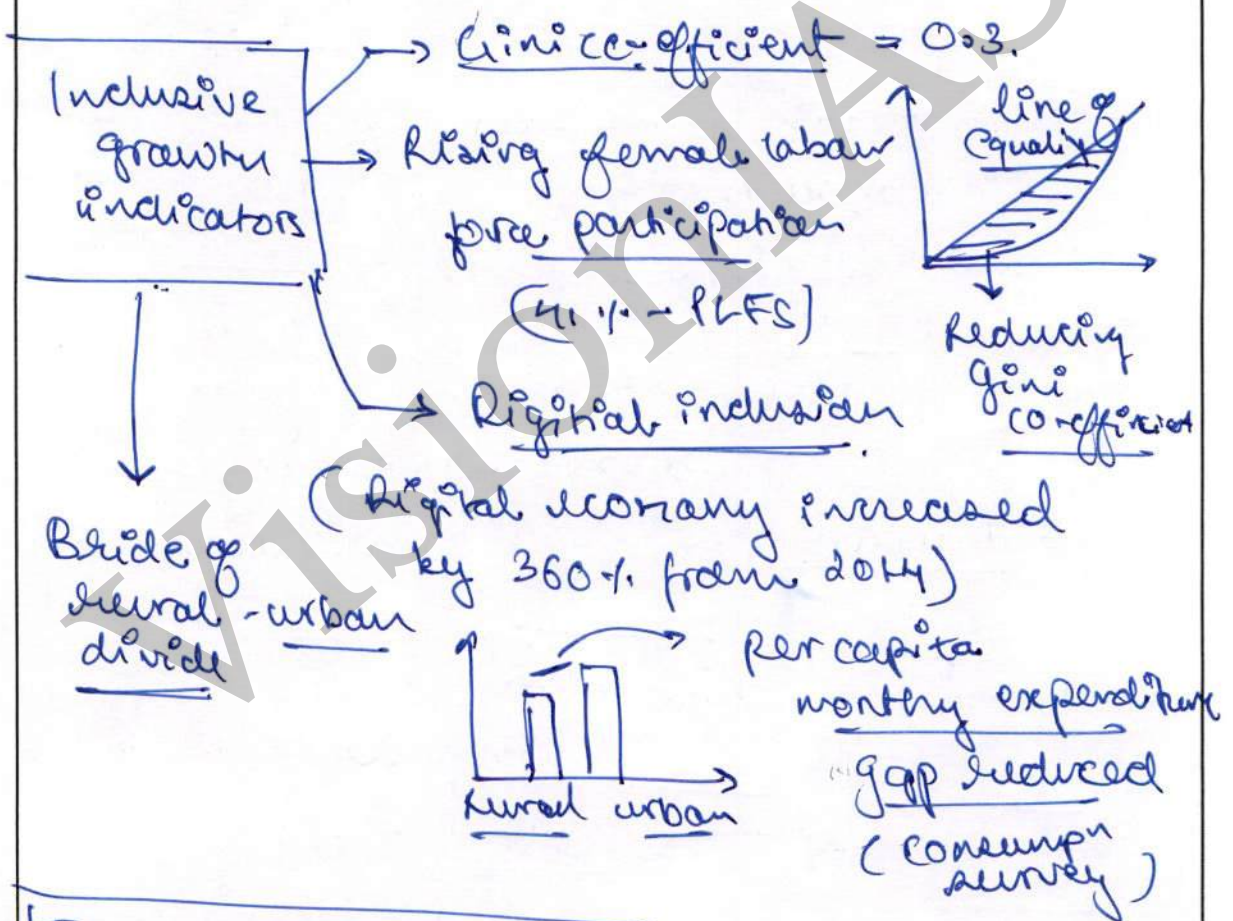
All the Best

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)

उम्मीदवारों को इस 'छात्र' में नहीं लिखना चाहिए
Candidate must not write on this margin

India has adopted a unique 'Bhartiya model of inclusive growth' given out by NITI Aayog with which it is able to get more than 100 million people out of poverty (MDPI index)



Factors for success

- ① Focus on Sustainability - Life project and green credit programme (Krush + Prakriti model)

② Social development

↳ education expenditure (9% of GDP)

↳ health outcome - focused (PM - Aarogya Yojana) + PPS

③ Skilling for all → PM Kaushal Vikas Yojana

↳ future PRIME skilling for AI.

women focused - State Bank WPKage

④ Boosting agri productivity - with MGNREGS and MSP regime.

⑤ Regionally Balanced growth →

① 8th schedule areas - PM DeVIDE

⑥ Focus on capital expenditure + welfarism (PPP in Infrastructure)

→ women led development

(Budget 2015-2017 + gender Budgeting → 10%)

Way Ahead

→ social inclusiveness by GWS / SC / ST focused growth models.

Inclusive growth for India is no more an ideal, but a reality and a necessity, its achieve Viksit

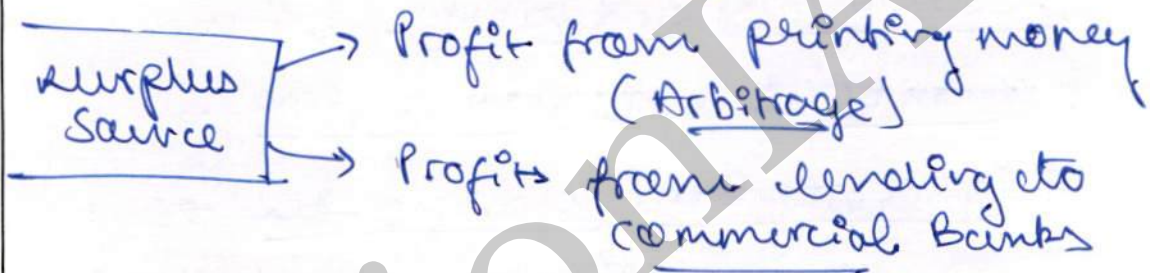
2.

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 कक्ष में नहीं लिखना चाहिए
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RBI, in line with rules in RBI Act, transfers its surplus buffer amount to government of India - which makes a revenue income source for government



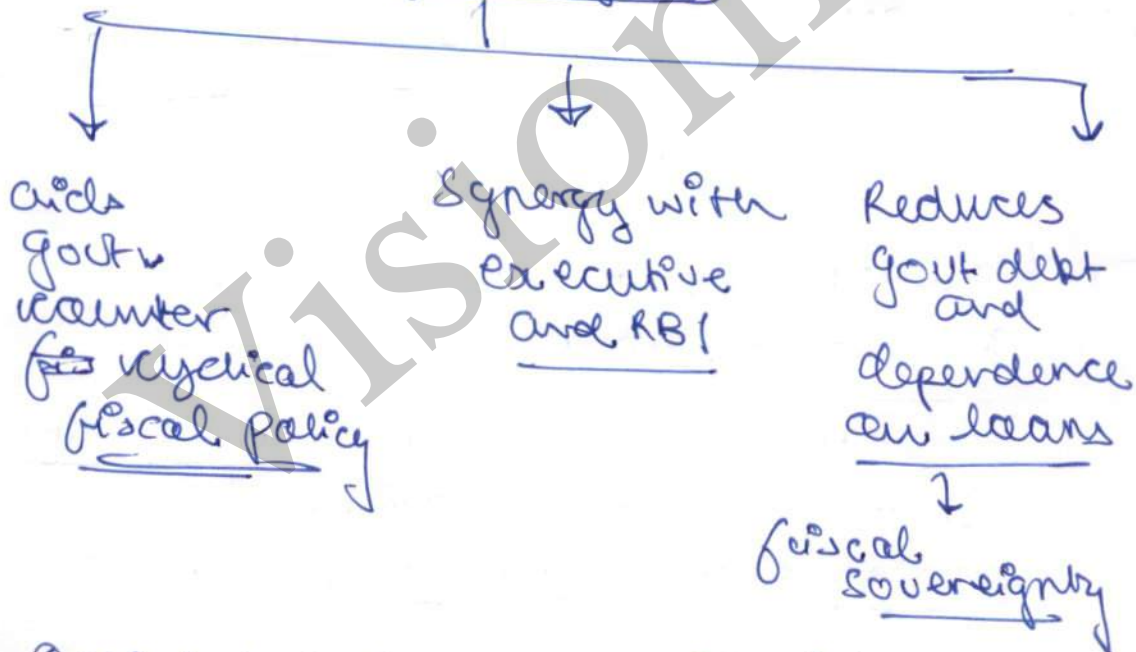
Gives govt fiscal space

- ① Adds to government resources → Broaden/basis of economy
- ② Fiscal stimulus for welfare projects
- ③ Balance fiscal deficit and CAD with surplus,
- ④ Capital expenditure (₹ 111 lakh crore) → aids financing as debt already 83% of GDP!

Challenges with surplus transfer

- ① No fixed amount - differs every year as per economic conditions.
- ② Unaccounted money - lack of oversight of surplus by parliament
- ③ Reduces the fiscal autonomy of RBI - 'dependent'
- ④ Fiscal transparency - Public money locking

Implication of Transfer



Dedicated rules under RBI Act needs to be overhauled for greater transparency and accountability.

3.

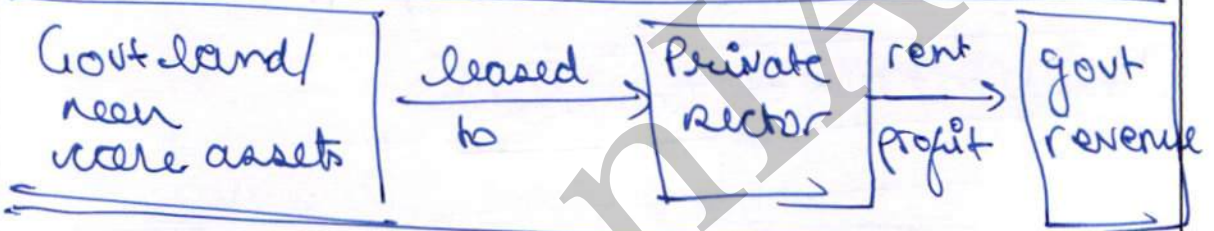
प्रथम राष्ट्रीय मुद्राकरण पाइपलाइन (NMP) अपने उद्देश्यों को प्राप्त करने में किस हद तक सफल रही है? हाल ही में 2025 के बजट में घोषित की गई नई परिसंपत्ति मुद्राकरण योजना 2025-30 के उद्देश्य क्या हैं? (उत्तर 150 शब्दों में दीजिए)

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)

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

10

National monetization pipeline was unveiled to leverage the govt assets for augmenting revenue and capital expenditure in new projects

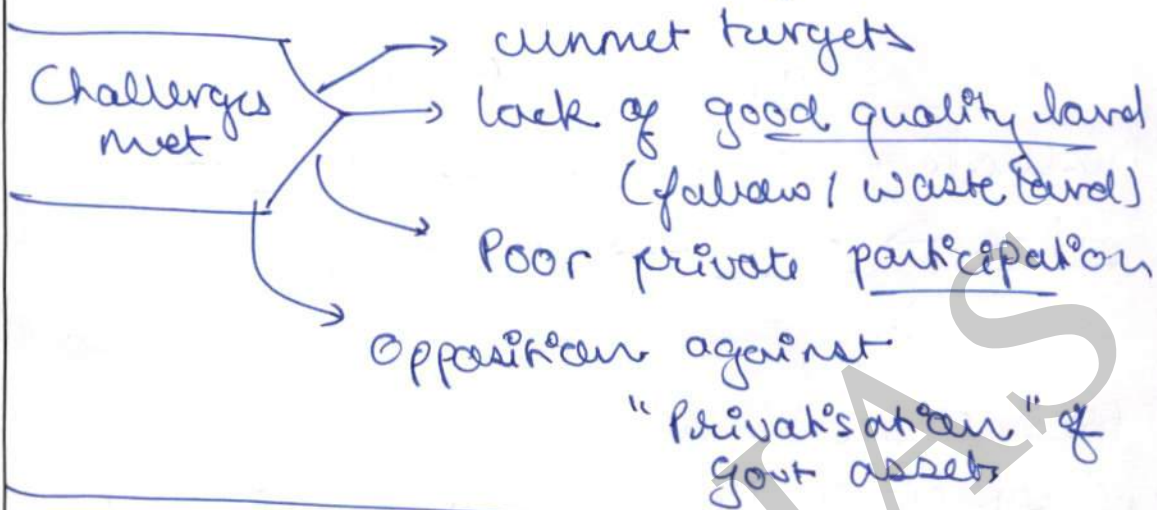


Objectives met in 1st NMP

- ① liquidation / rental property of around 40-50% of the announced target to private parties (but investment = 30% now)
- ② Re-using and leveraging properties like extra-land on Airports and Railway
- ③ Aid in financing - National Infrastructure Pipeline (111 lakh crore)

④ Increased property availability
and PPP

⑤ Indian Railway



New Asset monetisation Plan 2025-30

- ① Enhanced targeted goal with roadmap of asset monetisation.
- ② Focusing on non-core assets with prior-rental agreements based on model law
- ③ Infrastructure - viability gap funding (VGFs) from revenue accrued
- ④ Govt assurance on land leasing leasing

New AMP Plan in Budget will help India shift from a consumption led economy to Investment led economy

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 हशिप में नहीं लिखना चाहिए
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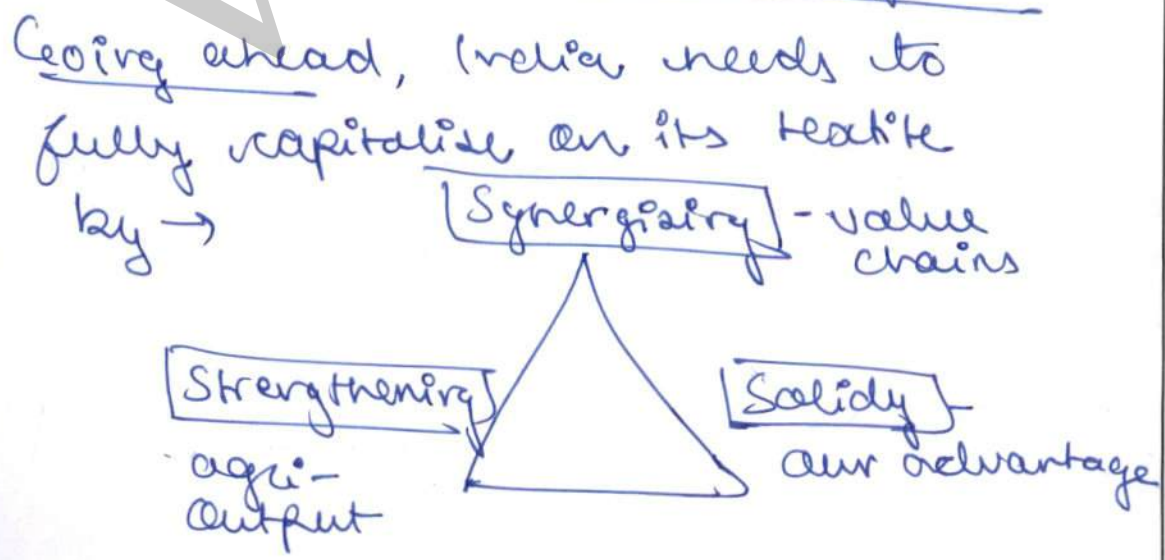
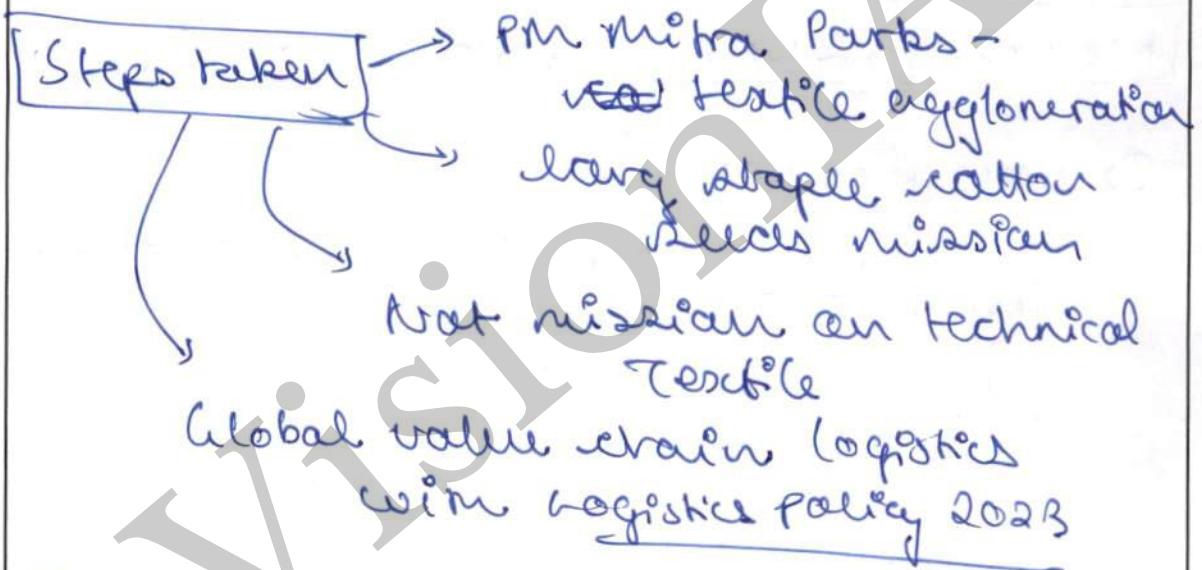
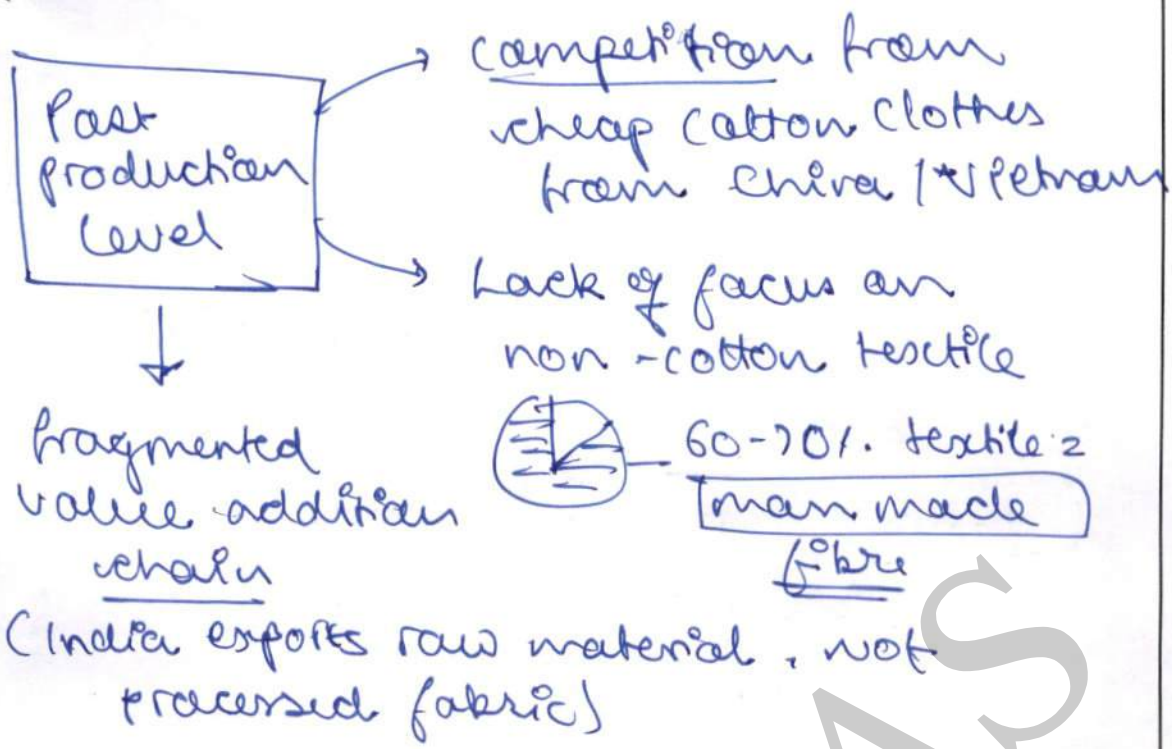
Hon'ble PM Narendra Modi has envisaged a 4F Model - that includes processing from Farm → fibre → fabric → fashion.

Yet, our textile sector has CAER below global average (especially Tiger Asian economies)

Challenges in Textile Industries

Production level → lack of long staple cotton variety
→ Pest attacks - Bollworm
→ climate induced disaster (Draught - Vidharbha)
Problems in availability of climate resilient **Bt cotton** seeds
↳ only 60-70% farmer avail

Processing level → obsolete technology in winnowing and grading
↳ Informal **manual** labour in cotton textile mills



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)

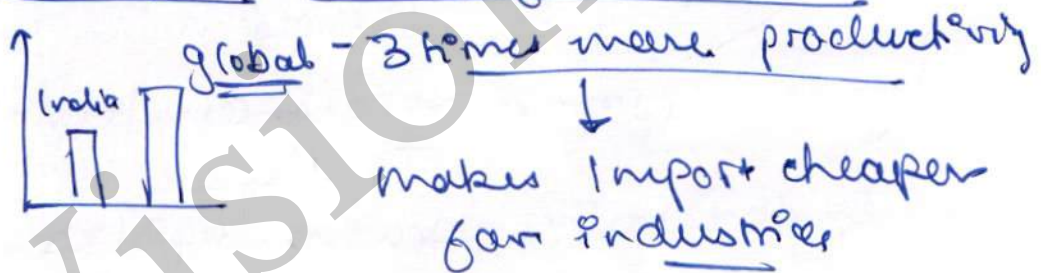
Why has India become increasingly import-dependent for edible oils despite being a major agricultural economy? (Answer in 150 words)

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

India imports around 20% of its edible oil from nations like Indonesia, Malaysia and Brazil despite being a Net-surplus agricultural economy.

Reasons for being import dependent

① Low productivity of oil seeds -



② Seed availability - climate resistant seeds not available

③ Land fragmentation - avg holding size of 0.7-1 hectare (NCAE survey 2018)

④ Farmer extension services (assist) - Lack of knowledge on oil seed value

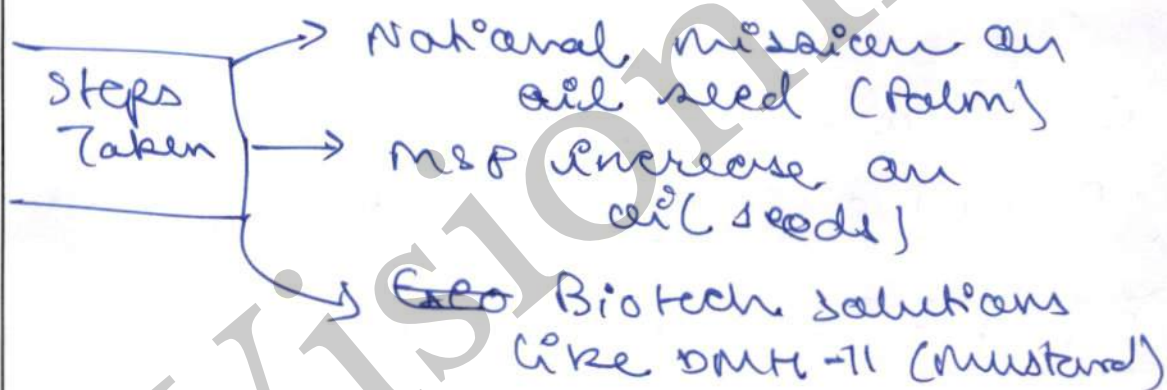
④ MSP led monoculture pattern

↳ wheat / rice

⑤ Environmental threat of water
and land degradation.
(as in Sri Lanka)

⑥ Fast production oil extraction
process - obsolete - leads
to wastage of 30-40% oil

⑦ Skewed focus on Mustard/
Soyabean only!



India needs a robust oil seed
to production ~~ie.~~ to achieve

Atmanirbhar in its agricultural
growth by 2030.

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

The recent incident of Boeing 737 crash in Gujarat Ahmedabad shows the vulnerability of air accident exposure

High Impact events

- ① Mass death (more than 300 death - recent)
- ② Infrastructure loss
- ③ Environment damage

Disaster Protocol in place

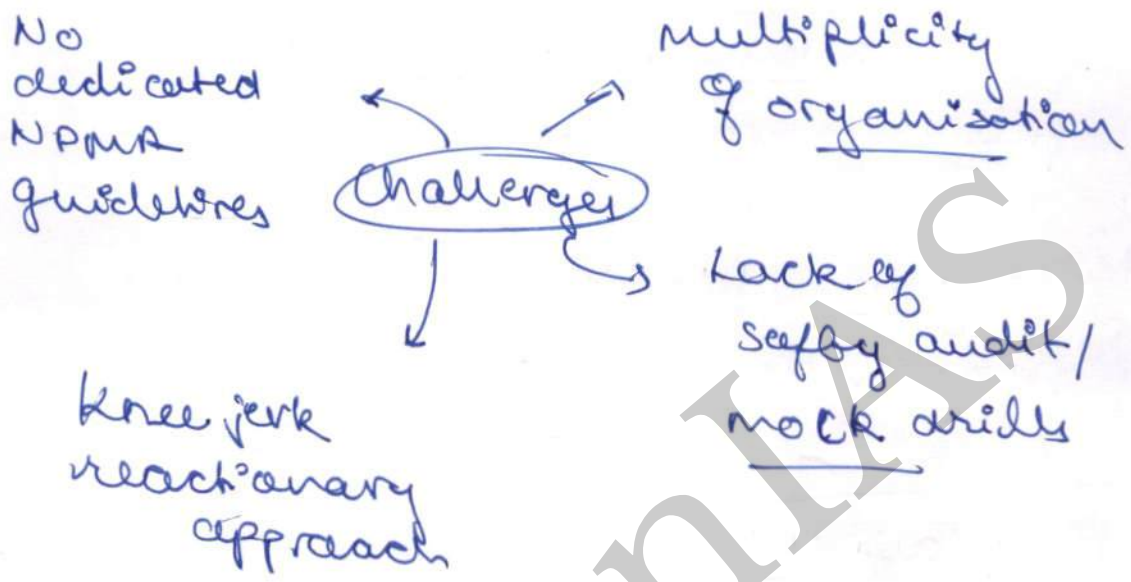
- ① Air crash investigation agency to review the safety lapse
- ② Civil aviation attached office = Aviation safety wing



Precautionary approach for disaster with safety audit of airlines

③ Civil aviation Rules and global regulation -

↳ for liability and accountability



(Need for) → normal principles of aviation safety
→ Public scrutiny in airline safety

Such disasters are man-made and thus need zero tolerance approach.

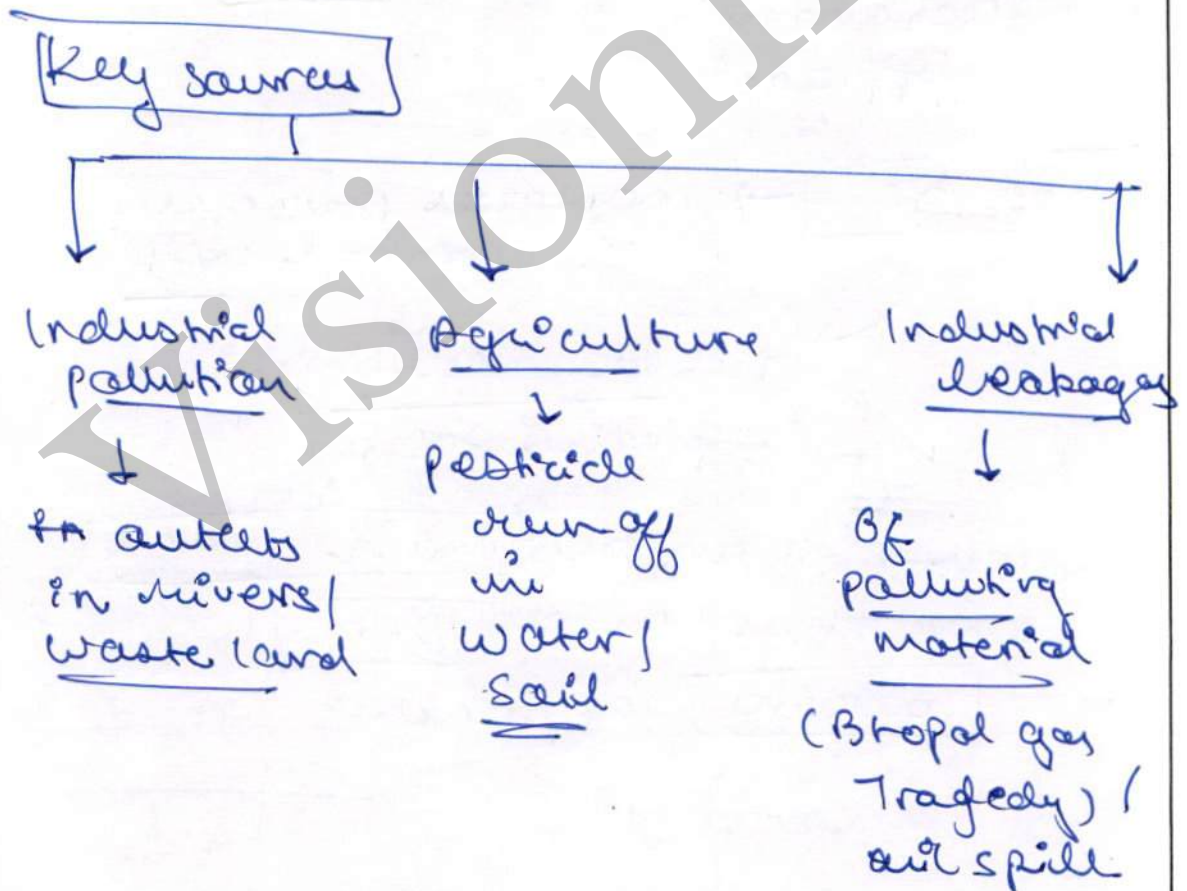
7.

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

Chemical pollution - poses grave threat as seen in the recent dumping of Bhopal tragedy chemical waste in Indore dump yards.



Existing Laws → NDMA - also trained NDRF for such disasters

- ① Industrial chemical regulatory Act - prescribes limits of safety and measure
- ② Rotterdam convention - for chemical pesticides
- ③ Radio active waste - in waste management rules and Nuclear liability convention

effectiveness → No ← Yes

- Recent leakage - Tadugunda mines
↳ uranium leak.
- Health concern in rivers

- prevented disasters
- Polluters pay Principle
- Safety audit

Need for one health approach

8.

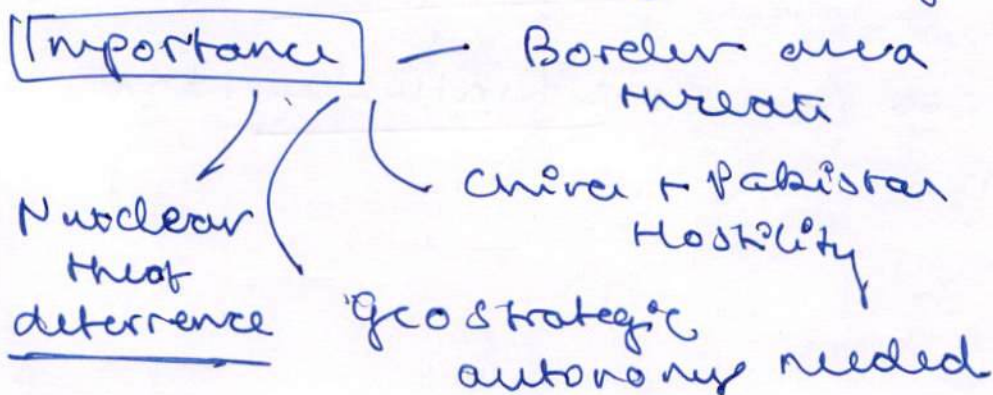
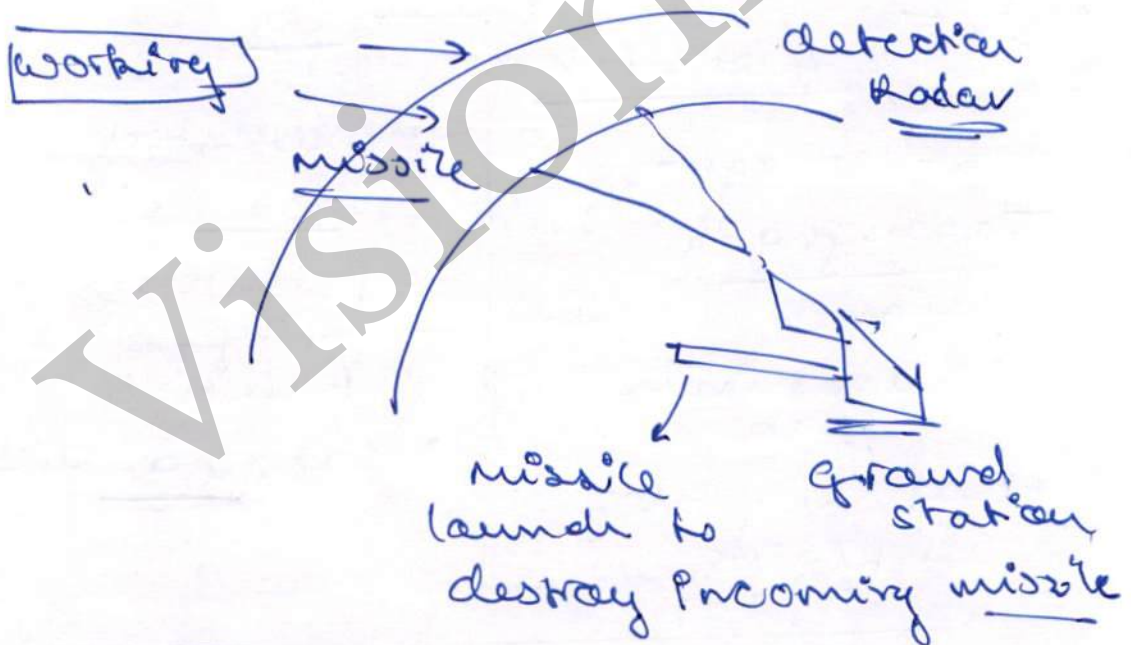
उभरते क्षेत्रीय खतरों और उन्नत हथियार प्रौद्योगिकियों के मद्देनजर मिसाइल रक्षा प्रणालियां राष्ट्रीय सुरक्षा के लिए महत्वपूर्ण होती जा रही हैं। मिसाइल रक्षा प्रणालियों के कार्य सिद्धांत की व्याख्या कीजिए। स्वदेशी मिसाइल रक्षा क्षमताओं के विकास में भारत की प्रगति का समालोचनात्मक मूल्यांकन कीजिए। (उत्तर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

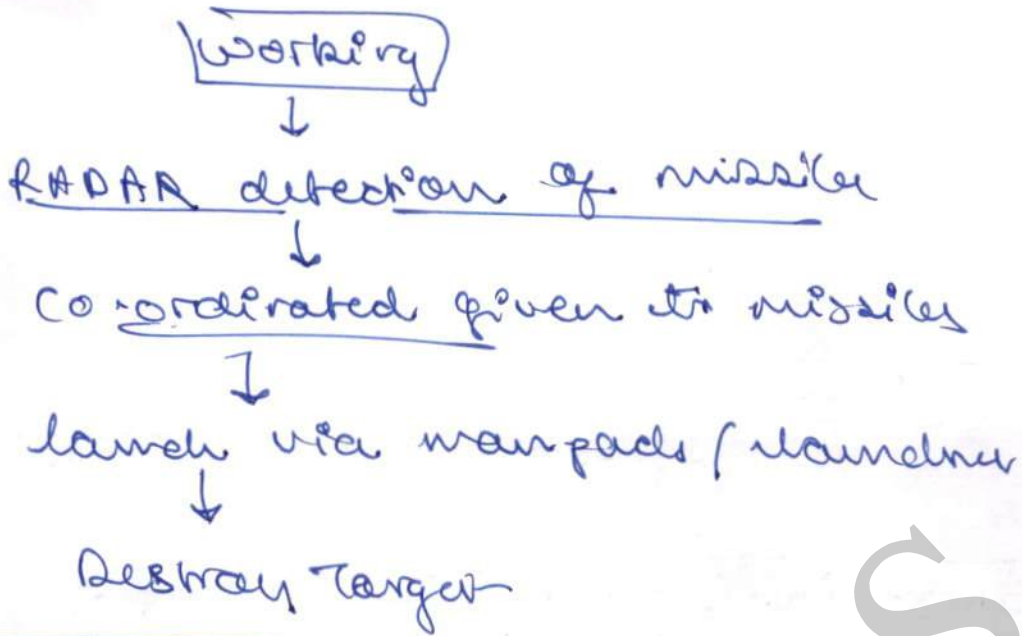
Missile defence systems are becoming critical for national security in the face of evolving regional threats and advanced weapon technologies. Explain the working principle of missile defence systems. Critically assess India's progress in developing indigenous missile defence capabilities. (Answer in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

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

10

Missile defence system works
upon 'target-attack' algorithm
as seen in recent India-
Pakistan border fights (op sindoor)





Indigenous missile defence

- ① Abasther technology - Abasther Ballistic missile
- ② PRITHVI air defence system - for exo atmosphere and endo atmosphere
- ③ ~~SDA~~ Autonomous MAN pad - manual system

S-400 has also been made with Russian collaboration

9.

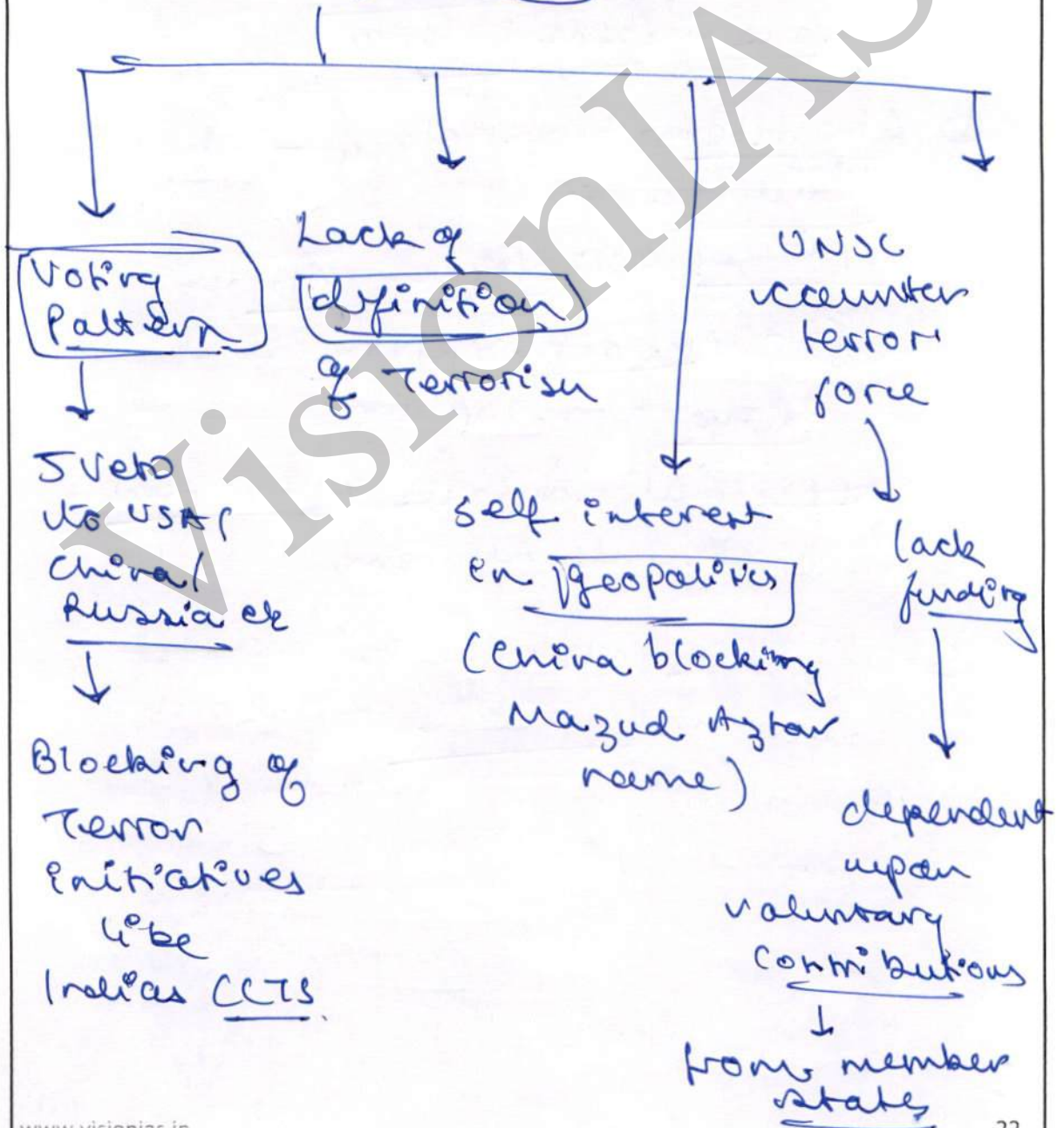
संयुक्त राष्ट्र सुरक्षा परिषद (UNSC) द्वारा अपनाए गए अनेक संकल्पों और पहलों के बावजूद, आतंकवाद का मुकाबला करने के उसके प्रयासों को सीमित सफलता प्राप्त हुई है। इस सीमित प्रभावशीलता के कारणों पर चर्चा कीजिए। (उत्तर 150 शब्दों में दीजिए)

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)

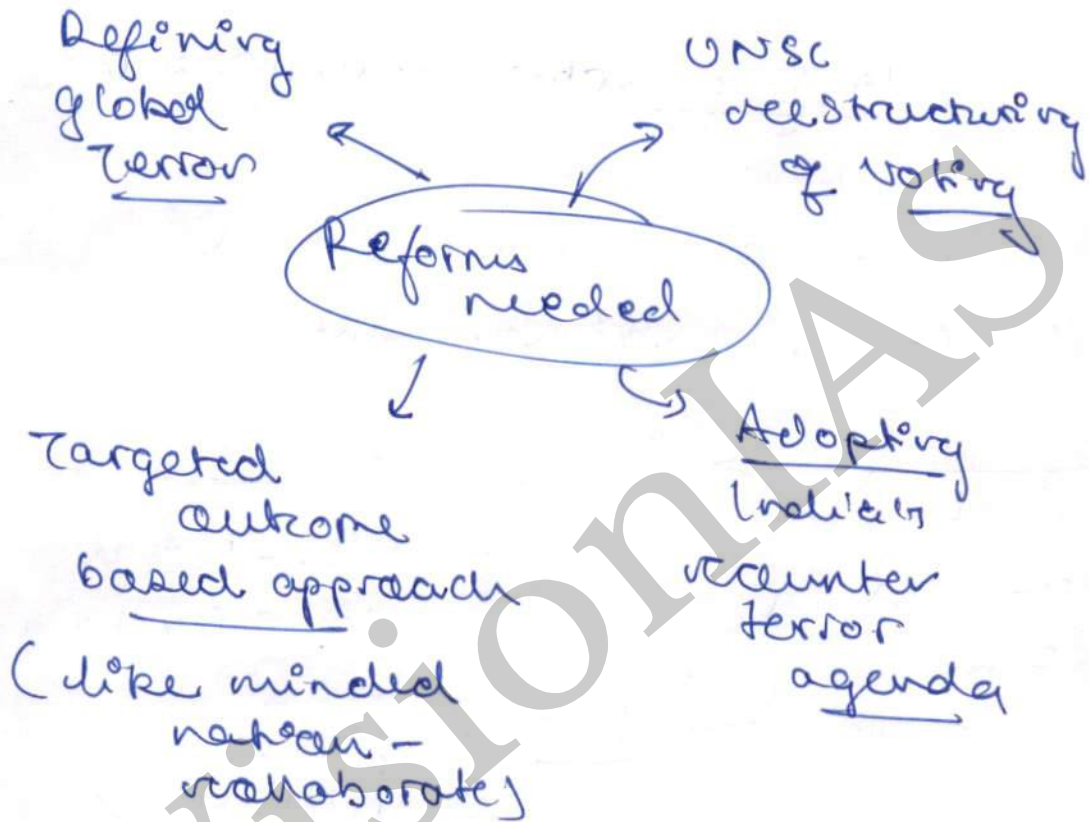
उम्मीदवारों को इस दृष्टिकोण में नहीं लिखना चाहिए
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UNSC has failed in resolving rising terror attacks (Pahalgam)

UNSC ineffectiveness - in Terror



India has highlighted that
Terrorism anywhere is threat
to Injustice everywhere.



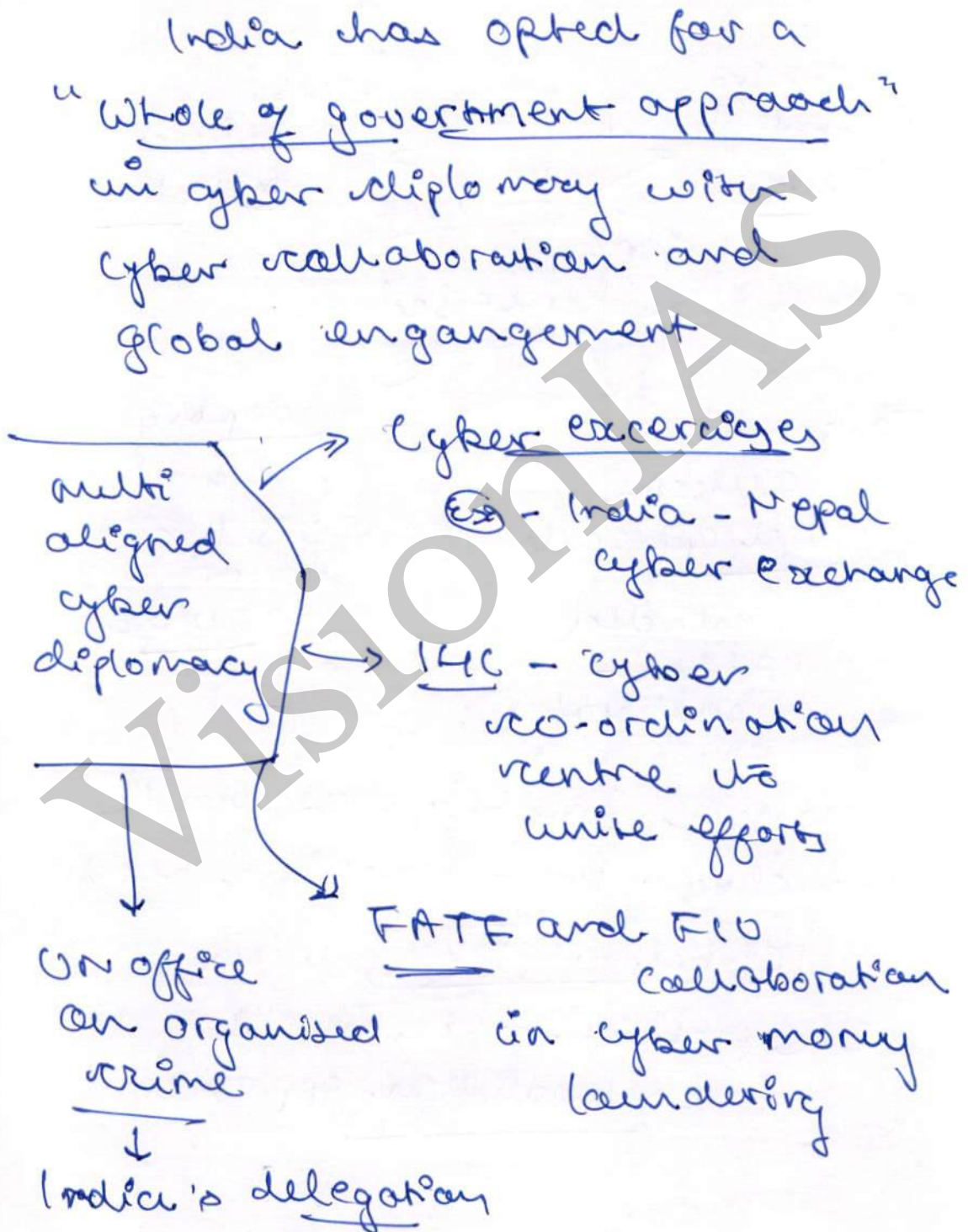
Operation Sindoor has made
it clear that terrorism needs
a global response with
One problem - one world -
one solution approach

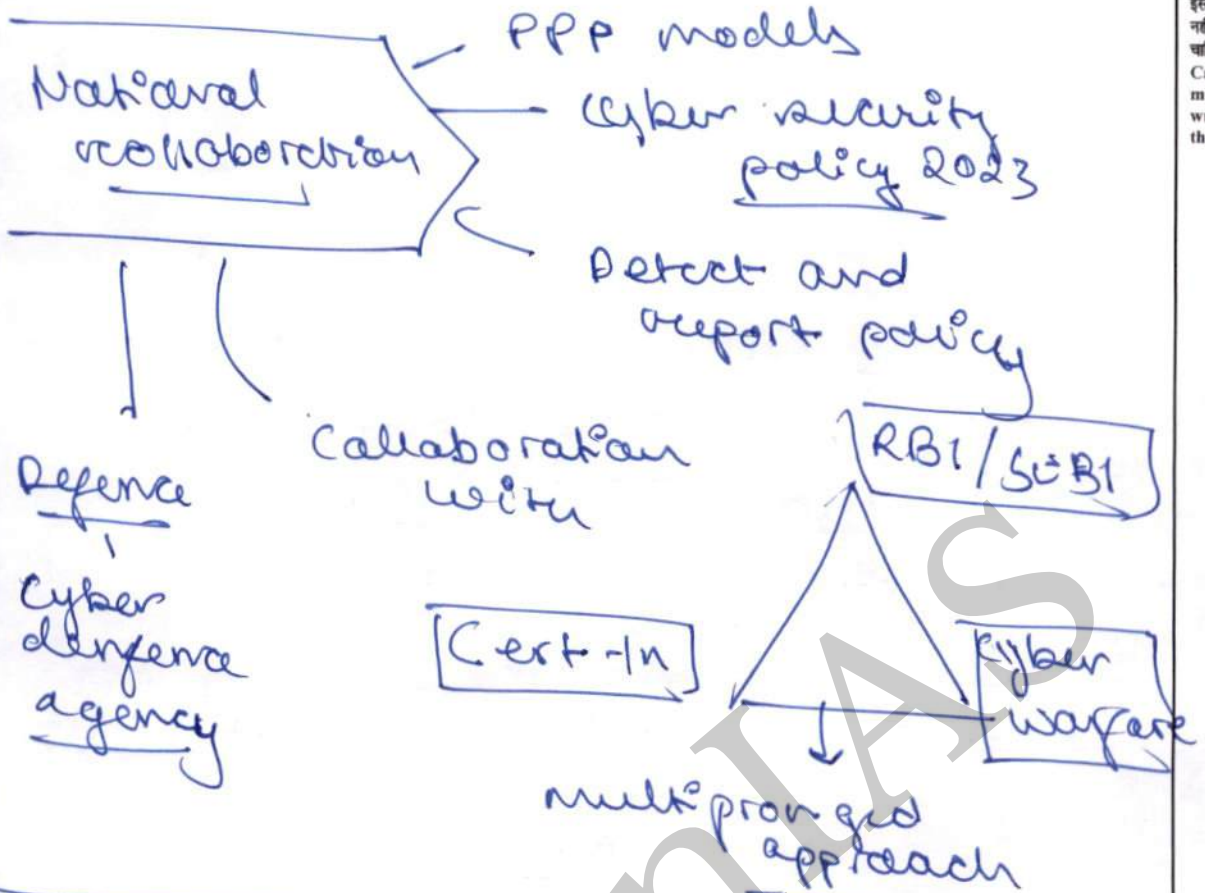
10.

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)

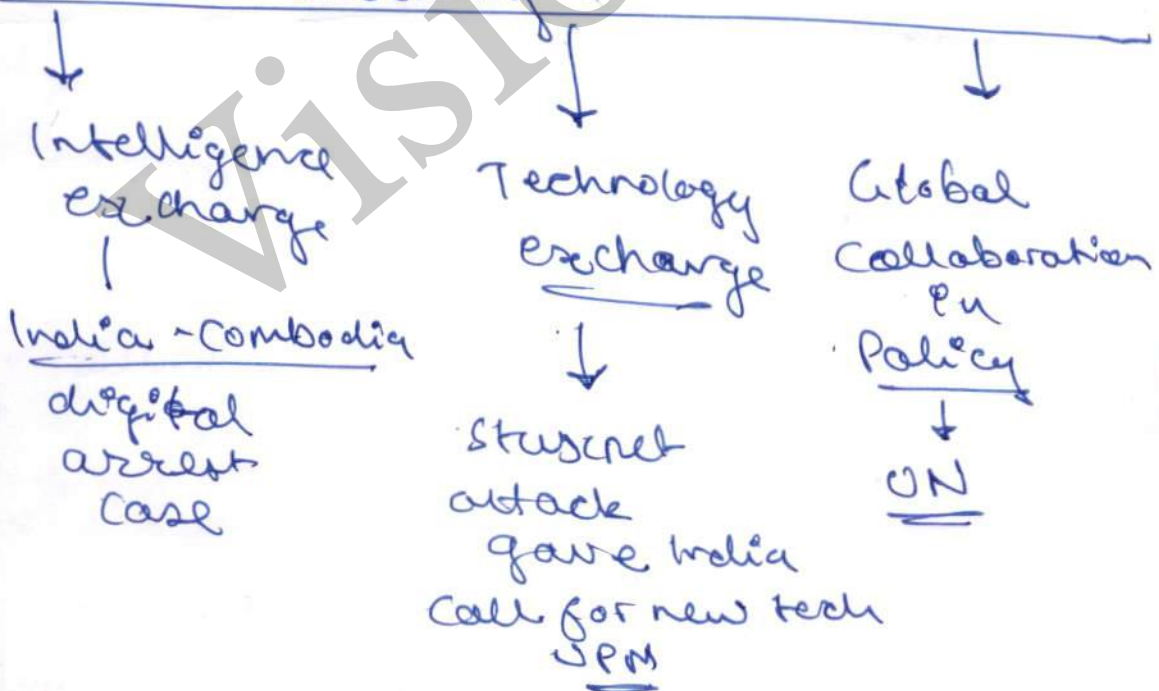
India practices a 'multi-alignment' approach in its cyber diplomacy. How does this posture strengthen India's internal security while maintaining strategic autonomy? (Answer in 150 words)

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





Strengthen India's Internal security



Cyber security knows no boundary / Borders and thus its response also must be global

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

India is an agrarian economy with 46% of its population engaged in Agriculture. This makes land reforms of prime importance for growth.

Land Reforms shortcomings in Past

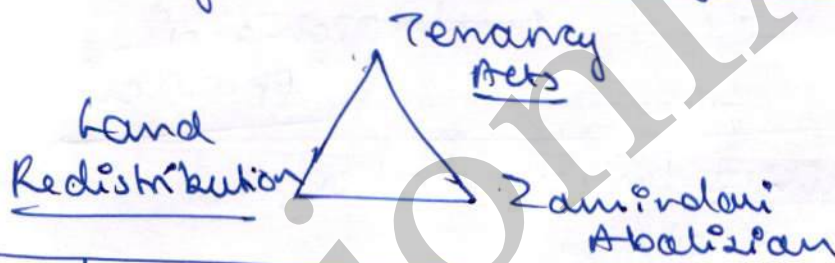


Fig: Land Reforms (1950-70)

- ① Tenancy rights - only 10 million tenancy rights given in 1950-60s
 - ↳ informalised tenancy continues
 - ↳ No land right security
- ② Land Redistribution - failure due to
 - a) opposition from landowners
 - b) legal loopholes

(e) - exemptions in plantation/
family landforms.

c) Reluctance to give up land -
"social status". [Bhoolan =
only successful in some areas
of ~~Telangana~~ Andhra)

③ Zamindari Abolition →

- ↳ informal zamindari continued
with illegal contract
- ↳ debt ridden farmers under
obligation in villages.

Land reforms of 1960-90s - Failures

① Land titling system → Lack
of conclusive titling
↳ problems in record
keeping

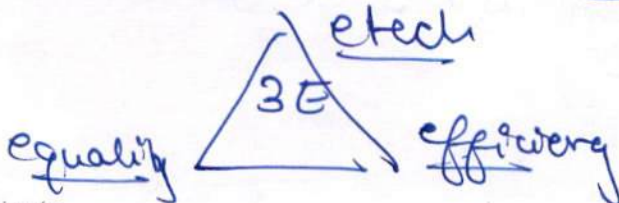
② Land pooling and co-operative
models (Andhra model)

↳ Reluctance of farmers to join
co-operatives.

Land reforms 2.0

- ① Shift towards conclusive titling for land records
- ② Tenancy right laws - streamlined
- ③ Model law of land reforms → for all states to follow
(maintain unity)
- ④ Promote land based co-operative and land Banks [Singapore model]
- ⑤ Land records - [SUAMITVA] and drone mapping
- ⑥ Technology usage - [Block chain] in online records
- ⑦ Women led ownership to be promoted (own only 14% agriland)

Land reform 2.0 must be based on principles of - efficiency, egalitarianism and e-technology etc



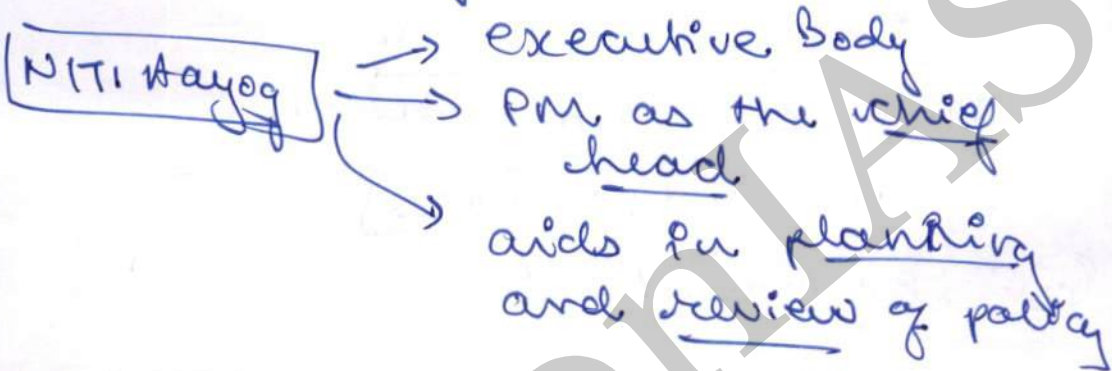
12.

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

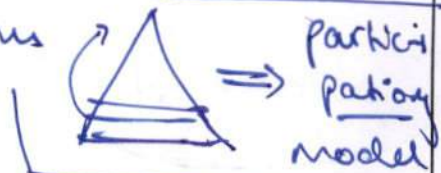
NITI Aayog replaced the finance commission to become the primary 'think-tank' of India's growth story.



NITI Aayog's Role in planning / Development

Success story

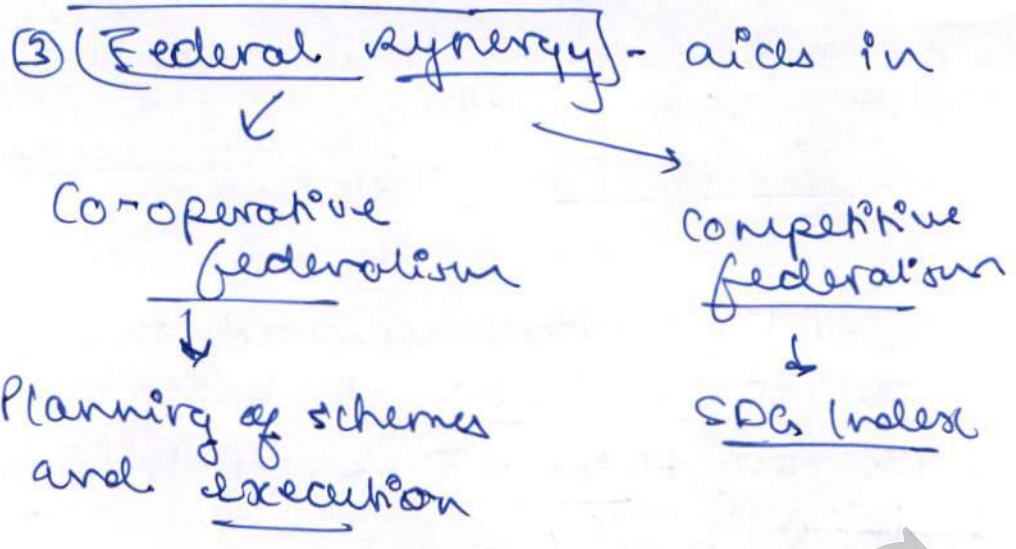
① Bottom up planning → by engaging with states and districts on platforms



② Flexible and regional planning

↳ according to the needs of the area

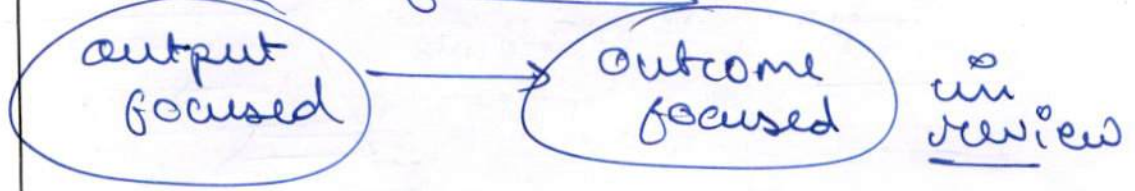
③ Aspirational District Prog - 100 backward districts



④ Diversity in planning - Not just financial but also related to Resources
Ex - Lithium / critical mineral mission

⑤ Innovation led planning - promote knowledge economy
Ex - Atal Tinkering Labs

⑥ Review of policies



Ex - Reviewing of PM ~~Agas~~ Awas Yojana by data collection on ground with Beneficiary

Challenges faced by NITI in planning

- ① Paper Tiger - lack financial power of fund disbursement
↳ only advisory
- ② Lack constitutional / legal backing
↳ executive dominance
- ③ Lack of Accountability - in planning infrastructure
- ④ Private outsourcing of Job / data collection
↳ e.g. - KPMA as advisory body.

Way Ahead

- ↳ NITI must be emboldened with fiscal autonomy
- ↳ Need to collaborate with civil society / NGO
- ↳ Short term targeted goals needed for Viksit Bharat.

NITI wayog in sine qua non for Indian economic resurgence

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)

In India, 25% of equi-population still depends upon informal credit which shows the credit & debt vulnerability of farmers leading to rising distress / suicide cases

Reasons for limited formal credit in rural / unbanked

- ① Financial viability - commercial banks prefer their branches in urban areas.
- ② Low amount of loans - not profitable for big banks
- ③ Poor ~~or~~ technical know-how - farmer's-bank linkage weak
↓
Poor extension services

① Financial non-inclusiveness →

↳ Bank account and PAN
not linked

② Dominance of cost based

money lenders - mat Bazaar
culture

Effectiveness of small finance
Banks in addressing the gap

Small finance Bank were formed
on recommendation of Nachiket
more committee to further
small credit →

Success



more than 5 crore
Bank account in SFB

↓
Reaching to the last mile

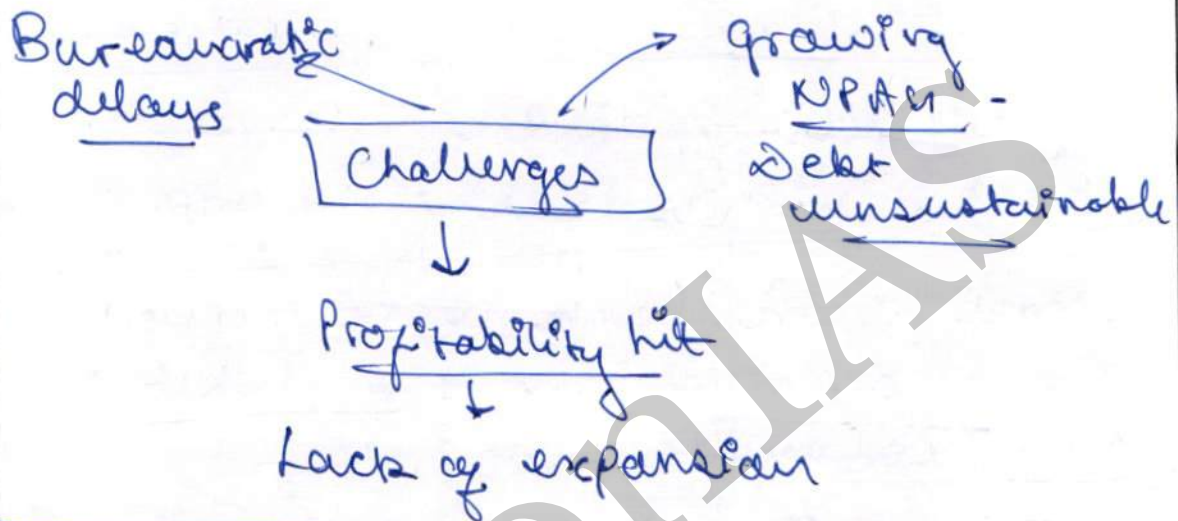
② Promoting Mudra scheme and
small credit. 1-10 lakh.

③ Easing collateral demand
with interest subvention

④ Bank correspondant model

to extend services in the remote corners.

① Expansion of Branches in rural areas (Neo Banks)



SFB way ahead

- ① Need to integrate SFB with Payment Bank
- ② Refined regulation / rules for digital financing
- ③ viability gap funding

Inclusive growth requires farmers to turn into agri-preneurs with credit accessibility as envisaged by Dawai panel

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)

India's food processing industry is a sunshine sector with CAGR of 13-14%. PLI scheme has further boosted food processing to industrial level.

PLI scheme for value addition

① India's agri production - like Potato/Tomato/pulses

↓
Processed and Refined with integration in global value chain

↓
PLI scheme - output based incentives
Revenue multiplier

↓
Led to further investment in food processing / mega food parks

Example → Patanjali - food park in Maharashtra.

↓
value added goods - exported
to foreign markets as well

② Employment generation

PLI scheme has incentivised -

- a) growth of agglomerations
- b) expansion of factory outlets
- c) incentives to employers to invest more

↓
led to creation of new jobs

③ - Maharashtra: SAFAL model

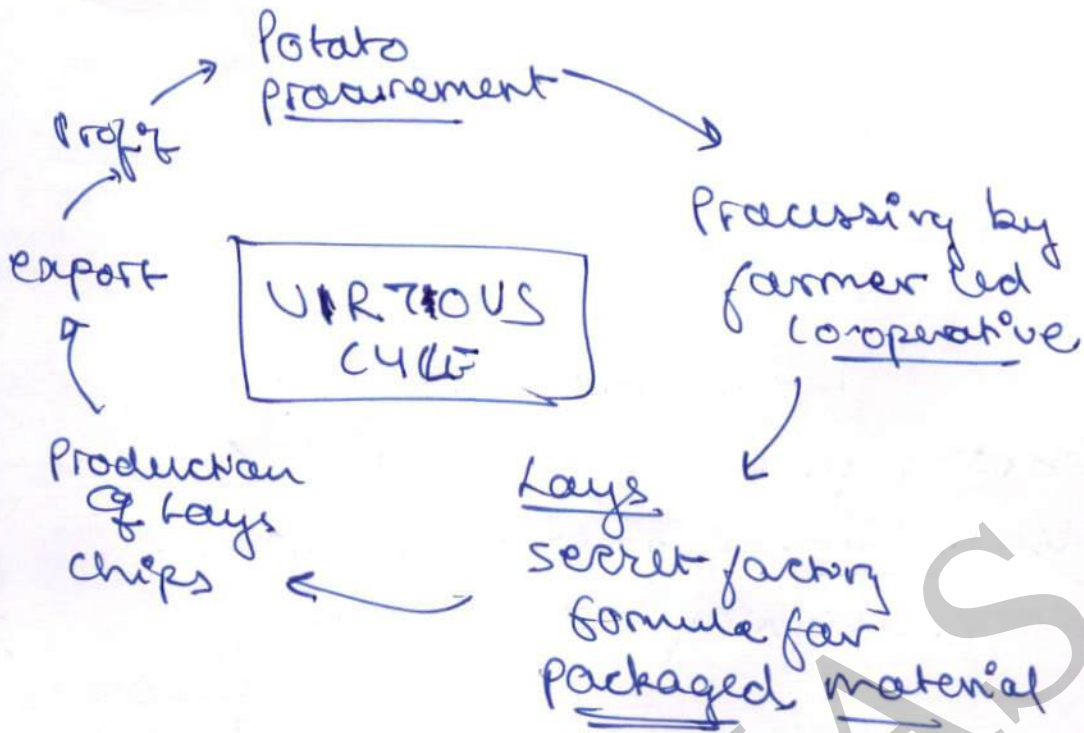
- ↳ employed women as processors and farm collectors
- ↳ women led development in FPI (70% = women)

Global competitiveness

PLI scheme has led to investment and incentive linked targeted performance in FPI.

④ - Export of LAQS model

↓



PLI scheme for curries

- ↳ concentrated in few urban pockets
- ↳ sunset law of incentives.
- ↳ PLI aided only few corporates (MNCs) and not FPOs.

PLI scheme must be decentralised

with state initiatives to

leverage FPOs and agri-wastage

This will ensure "Sabka saath, Sabka vikas".

15.

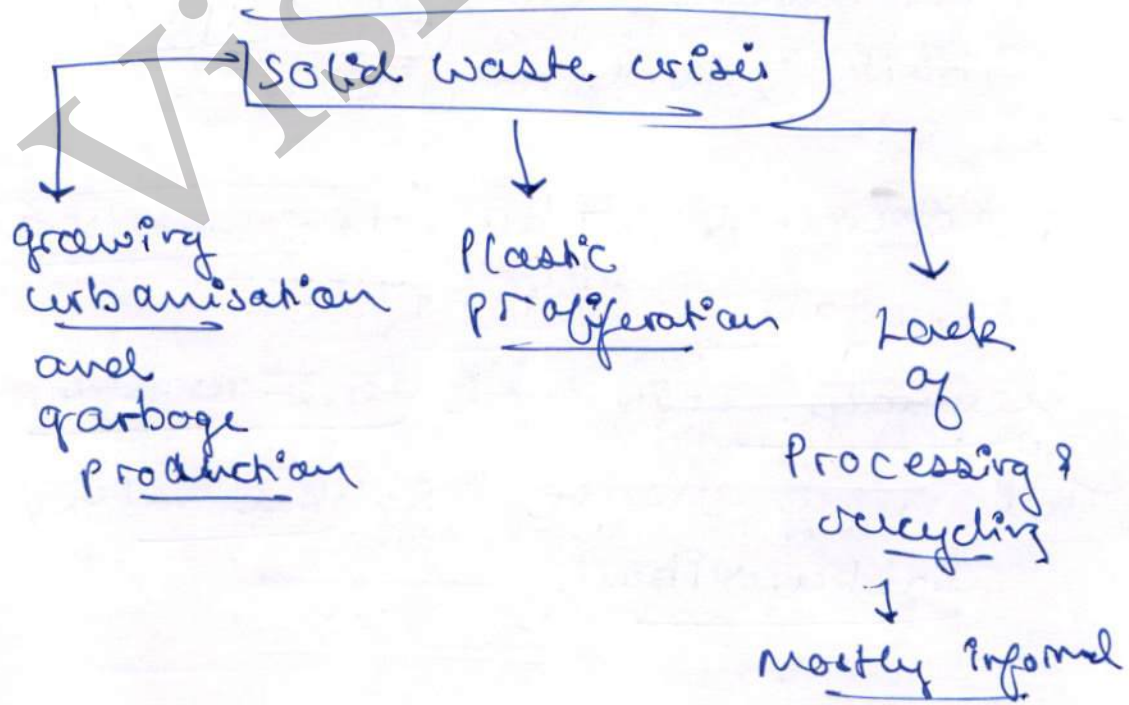
अपशिष्ट चक्रीकरण भारत के बढ़ते ठोस अपशिष्ट संकट के लिए एक संधारणीय समाधान के रूप में उभर रहा है। अपशिष्ट चक्रीकरण के प्रमुख सिद्धांतों और इस संबंध में सरकार की पहल पर चर्चा कीजिए। चक्रीय अर्थव्यवस्था (सर्कुलर इकोनॉमी) को बढ़ावा देने में ये उपाय कितने प्रभावी रहे हैं? (उत्तर 250 शब्दों में दीजिए)

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

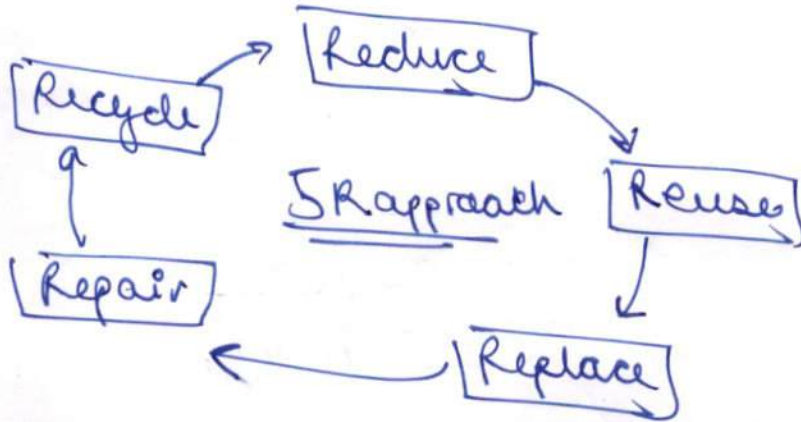
उम्मीदवारों को इस कक्षा में नहीं लिखना चाहिए। Candidates must not write on this margin.

India faces a water scarcity problem with NRI composate water management Index showing depletion of

India produces more than 112 lakh tons of waste annually with solid waste leading to environmental crisis as seen in Delhi's trench.



Key Principles of waste circularity



- ↳ Reduce - waste from source
(Ex) - Big plastic
- ↳ Reuse - waste from garbage
(Ex) - waste to waste energy production
- ↳ Replace - waste producing objects
(Ex) - Better seeds / technology for removing stubble
- ↳ Repair - Right to repair (polluters pay principles)
- ↳ Recycle - Plastic / semi-important mineral waste
(Ex) - Plastic clinic.

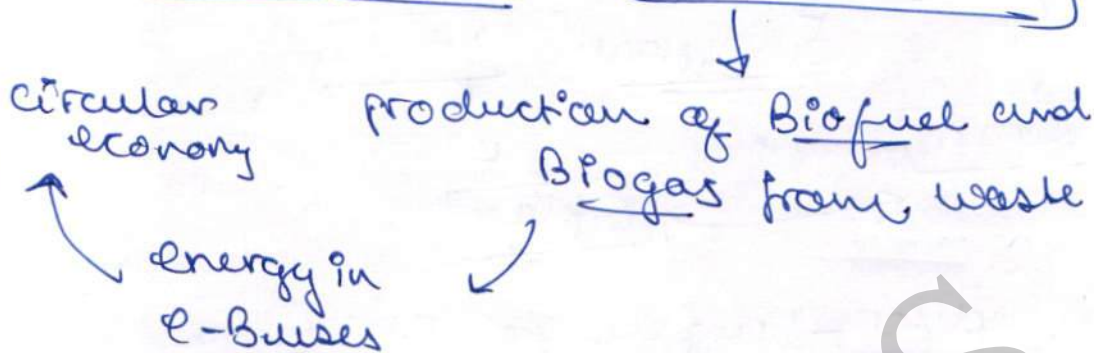
Government Initiatives

- ① Solid waste management rules
- ② Circular economy Roadmap by NITI Aayog
- ③ STP plants established by states

① Bio remediation plans of waste

↳ PUSA decomposer

② PPP initiatives - INOAR model



Effectiveness

Limited failures

- Still only 40% waste processed
- Legacy waste untreated
- Dumpyards use obsolete technology

Success

- Leads to waste reduction
- Track waste with GIS technology
- Door to door collection.

Need to leverage green credit programme, Swachh Bharat Mission and PPP agreements to fund

Waste to wealth

भारत के जनजातीय समुदायों के पारंपरिक पारिस्थितिक ज्ञान को आधुनिक आपदा प्रबंधन ढांचों के साथ एकीकृत करने के महत्व 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

India's traditional knowledge acts as a "Treasure Trove" of wisdom that can be leveraged in disaster management.

Examples of indigenous practice

① North east - Bamboo slits

- ↳ to cope up with flooding, Tribals like Naga and Kukis utilise Bamboo sticks and slits to construct home on a higher platform



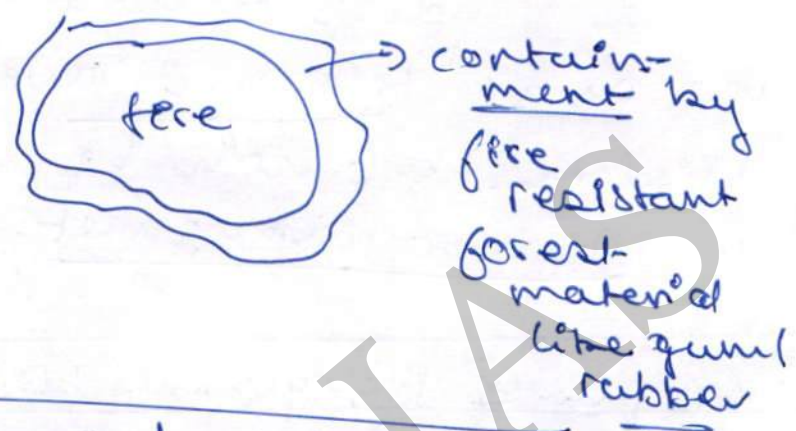
- ↳ reduce exposure to floods and loss of houses.

② Odisha : Forest fire formula

- ↳ local community utilise "circle formation" of anti-

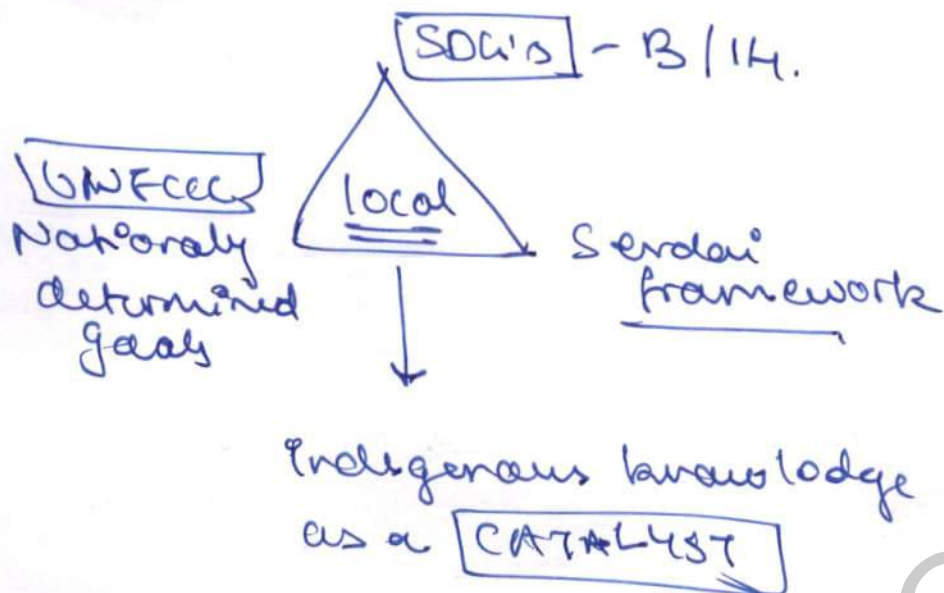
fire / fire resistant material to stop forest fire from spreading

↳ leverage local communication for awareness / information



Significance of local knowledge

- ① Bottom up approach in Disaster mitigation.
- ② Localised solution for local problems (eg) - Pests / heat plans
- ③ Leverage community to enhance participation
- ④ - Odisha [Aapda Mitra] - Cocobs
- ⑤ La line with Sendai framework and [PM 15 to point] agenda that calls for local participation



Recent Disaster mgt amendment act 2024 has thus envisaged greater public participation in planning. It is as - 'Papda me aasar' in our motto.

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 technology is a gene editing technology that is utilised in gene alteration and Biotechnology innovation.

CRISPR Technology - New Tools and Breakthrough

① Dire wolf re-generation

↳ using CRISPR with 200 year old gene / DNA of wolf

↳ Rebirth of dire wolf = CR achievement in extinct population regeneration by cloning

② CART-cell therapy

New CAR-19 tool in India being used to cure cancer

↳ edit T cell genes →

attach Tumour Cells

Reduce harm to cells

③ CRISPR based gene editing in finding cure to Dementia and other mental health disorders

④ Agriculture - Production of climate resilient crops like POSA - Rice variety DMH-11 Mustard



① Personalized medicine - Revolutionize health care

② Cure diseases - extend living span

③ Food security - Better agri tech

④ Environmental care

Climate resilient mitigation

① No regulation for genetic misuse

② Designer Babies

③ Ethical challenges

④ Cyborgs in warfare

⑤ Societal un-awareness

⑥ - Bio + GM crops →

can cause Toxicity

Going ahead, India needs to have dedicated policy and global collaboration by utilising our recent Bio 03 Policy principles

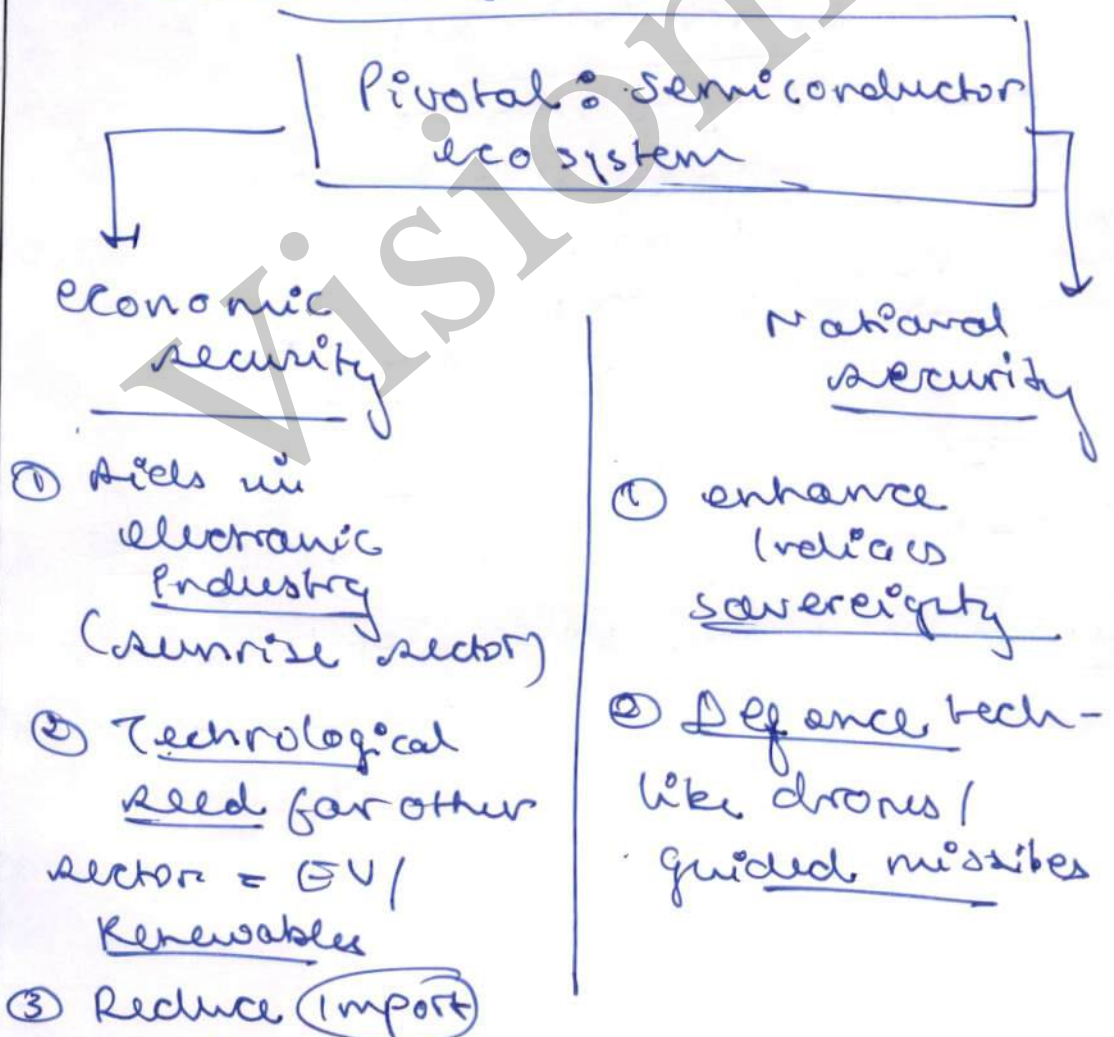
एक विश्वसनीय सेमीकंडक्टर इकोसिस्टम भारत की आर्थिक सुरक्षा के साथ-साथ राष्ट्रीय सुरक्षा के लिए भी महत्वपूर्ण है। इंडिया सेमीकंडक्टर मिशन (ISM) के रणनीतिक उद्देश्यों, प्रोत्साहनों और संस्थागत संरचना का विश्लेषण कीजिए। उन प्रमुख जोखिमों की पहचान कीजिए जो इसकी समय-सीमा को बाधित कर सकते हैं। (उत्तर 250 शब्दों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

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India's semiconductor

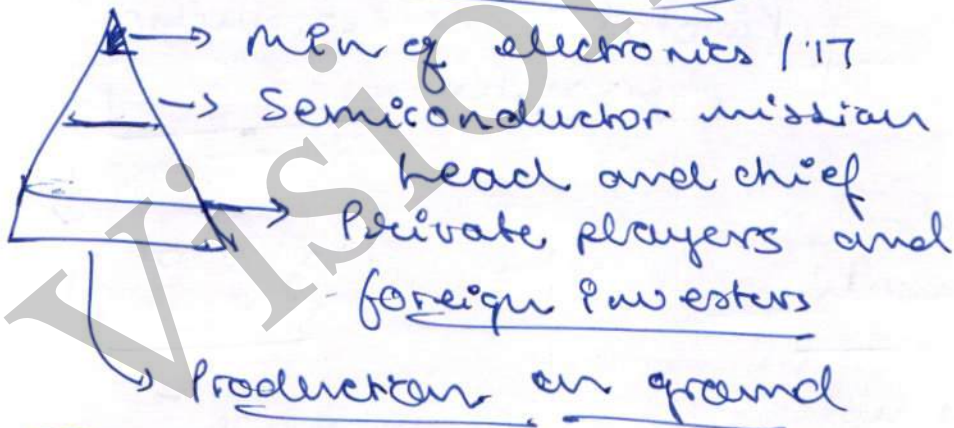
mission is a flagship program of Ministry of Electronics and IT to propel India's growth in semicon ductor building.



Major Objectives + incentives

- ① Create semiconductor fab units in India (Gujarat Fab labs with Taiwan TSMC)
- ② Boost innovation with semiconductor engineer incubation
- ③ Semiconductor ecosystem with dedicated "centres of excellence"
Ex - MOTAH CoE.

Institutional Architecture



Ex - Gujarat / Tamil Nadu - fab labs

aim - to make India Top 10 nation in chip industry

foreign FDI /

FPI = retrenchment

Trend

Major Risks

Land acquisition

(avg 23 months)

Talent hunt and attracting engineers

environmental clearances
(GIA)

Going ahead, we need robust supply chains with Atmanirbhar as our foundation

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)

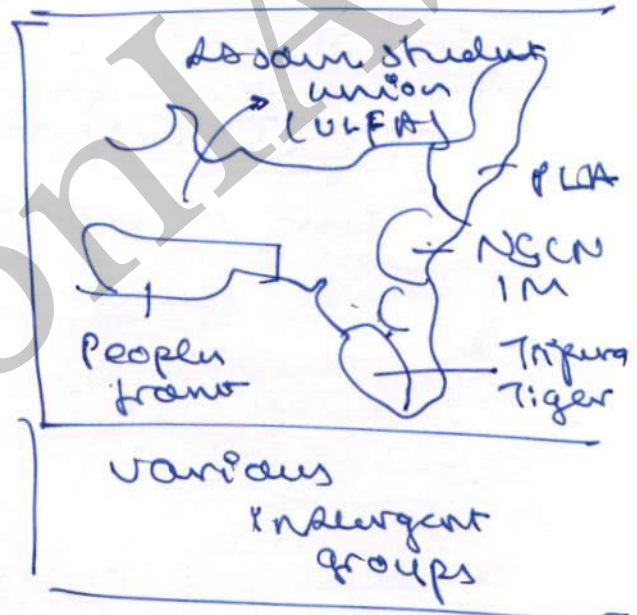
Intricate inter-play of diverse factors has been the force multipliers for extremism in the North East. Discuss. Suggest a multilayered strategy to tackle the menace of extremism in this region. (Answer in 250 words)

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इस हिसाब में
नहीं लिखना
चाहिए
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this margin

North-east insurgency is an outcome of multiple factors of historical legacy and external threats that has made North east vulnerable.

Diverse factors

① Geographical
↓
varied and detached from sub continent



② Historical - isolation from national movement / British policy of Divide & Rule

③ Political - Dissatisfaction with central govt
↳ need for autonomy (Nagaland)
↳ forest land, etc.

- ① Administrative - failure of land reform / Forest Right Act
- ② Economic - 2.8% corr. to UP but 8% land area
↳ land deprivation
- ③ Ethnic - tribal groups
↳ Naga vs Kuki (Manipur)
- ④ External - China / Myanmar
field insurgency with
arms / money.

Multi-layered strategy

- ① Political - autonomy (6th schedule)
↓
↳ Forest community rights
- ② Economic - Infrastructure (Sela Tunnel)
↓
↳ Devine PM (Budget)
- ③ Community - confidence building
↳ Naga Mother Association

① Security - of sunrise (Myanmar)
→ Border CAPMS

② Rehabilitation - Peace accords
and Rehabilitation
③ - Naga peace accord

Gita Mittal committee

Recommendation needs to
be implemented to making
North east → Ashta rasmi
of India.

20.

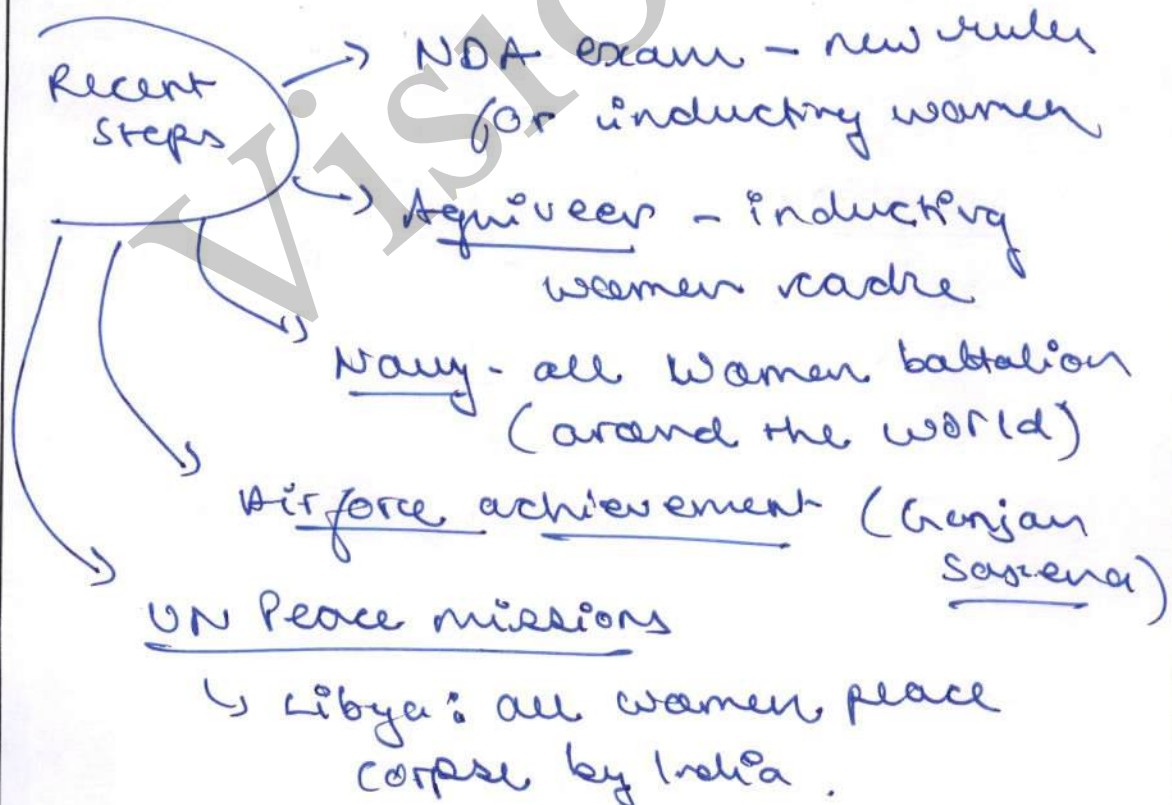
महिलाओं को युद्धक भूमिकाओं (कॉम्बैट रोल) में शामिल करने की दिशा में हाल ही में उठाए गए कदमों के बावजूद, उनकी भागीदारी कम बनी हुई है। भारतीय सशस्त्र बलों में महिलाओं की व्यापक भागीदारी में बाधा उत्पन्न करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। साथ ही, उनकी भागीदारी बढ़ाने के लिए उपयुक्त उपाय भी सुझाइए।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

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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"Grey ceiling" in army ranks have prohibited women participation in armed forces.

Let, SC in Babita Punger vs Union of India has allowed women in combat roles and Permanent leadership.



Challenges remaining

① Structural

- ↳ Command leadership still male dominant
- ↳ leaky pipeline - in Training & induction
(only 8% army = women)

② Functional

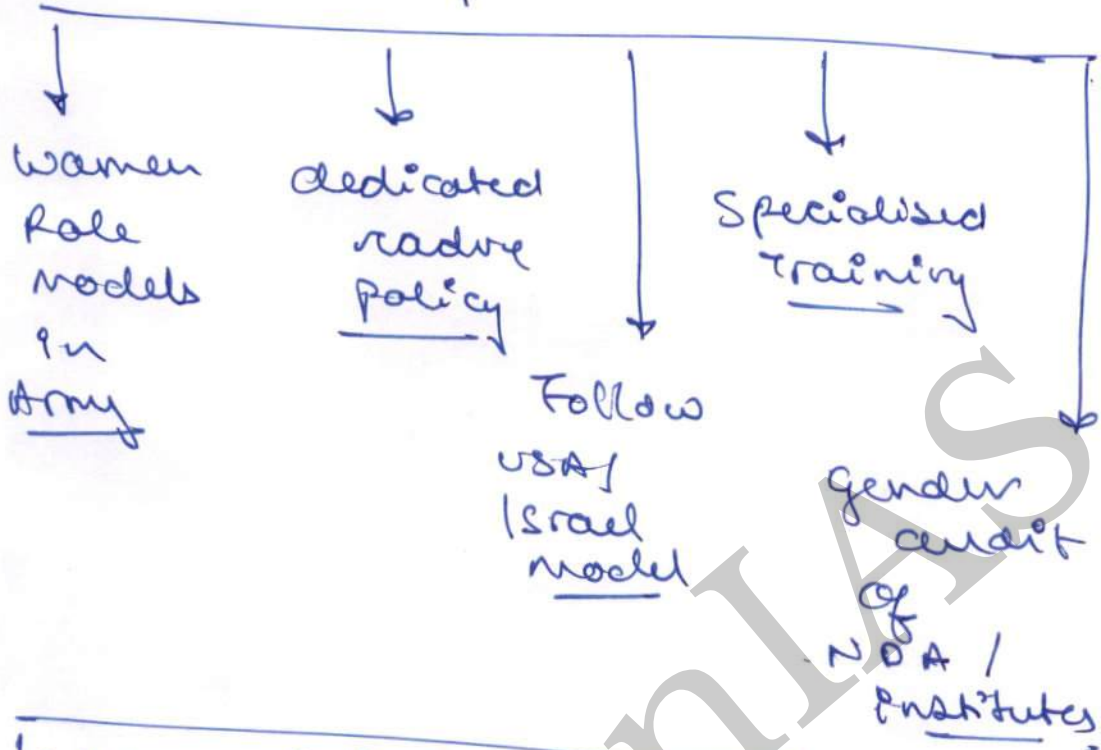
- ↳ socio-cultural patriarchal outlook (gunjan jaisava movie)
- ↳ Training module - one size fits all - does not incorporate women.

③ Institutional

- ↳ Lack of transparency in Defence academy
- ↳ women friendly infrastructure not available
- ↳ wage gap.

~~Answer~~

measures needed



Women led development will begin from women led Army in India

SPACE FOR ROUGH WORK

VisionIAS