



**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. : 00623655

अभ्यर्थी का नाम/Name of Student : Apurva Verma

माध्यम: हिंदी/अंग्रेजी  
Medium: Hindi/English

English

तारीख  
Date

27.07.2025

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

केंद्र  
Centre Silwaha Vidya Mandir.

[Signature]  
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>   |

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|--|---|
| कार्यालय के प्रयोग हेतु<br>For Official Use      | कार्यालय के प्रयोग हेतु<br>For Official Use |
| परीक्षक के हस्ताक्षर<br>Signature of Examiner(s) |   |

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

| प्रश्न सं.<br>Q. No.              | अंक<br>Marks |  | प्रश्न सं.<br>Q. No.       | अंक<br>Marks |  |
|-----------------------------------|--------------|--|----------------------------|--------------|--|
| 1                                 |              |  | 11                         |              |  |
| 2                                 |              |  | 12                         |              |  |
| 3                                 |              |  | 13                         |              |  |
| 4                                 |              |  | 14                         |              |  |
| 5                                 |              |  | 15                         |              |  |
| 6                                 |              |  | 16                         |              |  |
| 7                                 |              |  | 17                         |              |  |
| 8                                 |              |  | 18                         |              |  |
| 9                                 |              |  | 19                         |              |  |
| 10                                |              |  | 20                         |              |  |
| उप-योग (A)<br>Subtotal (A)        |              |  | उप-योग (B)<br>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 हार्शिए में नहीं लिखना चाहिए।  
Candidates must not write on this margin

The 11<sup>th</sup> FYP emphasised on the spirit of Inclusive Growth which has been carried forward. It comprises a development regime where economic development goes parallelly with socio-economic development.

▷ Factors leading to Inclusive growth:

① Universalisation of education:

▷ Eg: RTE Act, 2005; leads to better employment opportunities

② Digitalisation of economy:

▷ JAM Trinity led to opening of more than 50 crore bank accounts; leads to financial inclusion.

③ Decline in multi-dimensional poverty:

▷ Eg: According to MPI 2024, India brought out nearly 400 million people out of

Penalty in the timespan 2001-2020.

④ Better health coverage:

▷ Under Ayushman Bharat, 5 lakh insurance coverage has brought down out-of-pocket expenditure from 60% to 39%

⑤ Growth in MSME's, Manufacturing, gig platforms

▷ Eg: Government support to MSME's through PM-Mudra; Inclusion of Gig workers in formal workforce.

Other Government Initiatives: to support Inclusive Growth

① PLI Scheme

② Export promotion scheme.

③ SWAMITVA Scheme

④ PM-Iranidhi

⑤ Anusandhan National Research Foundation.

Inclusive Growth is an all-encompassing phenomena which can help India in achieving Viksit Bharat @ 2047-

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)

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

10

RBI is the fiscal and monetary watchdog institution of India. It was created under the RBI Act, 1934 and is responsible to maintain <sup>economic</sup> fiscal growth and development.

▷ Implications of RBI's surplus transfers:

I. Positive:

① Provides resources to government to boost economic activities:

Eg: PM-Grati Shakti, National Monicahua Pipeline.

② Reduces crowding out effect for private sector.

Eg: Banks would offer more to private sector.

③ Maintains economic growth rate:

Eg: In FY 2024-25, India's growth rate

was 7-3%

- ④ Ensures socio-economic growth and realisation of major policies.  
Eg: PM-Jan Aarogya Yojana, PM-Kisan.

### Negatives:

- ① Leads to inflation in the economy.  
Eg: Government may spend on unproductive sectors.

- ② Hampers sustainable fiscal consolidation and equilibrium.

Eg: Against the spirit of FRBM Act, 2003

- ③ Surplus may be used for hedging against external shocks.

Eg: India's present forex stands at more than \$ 630 bn.

- ④ Creates hidden burden for government.  
Eg: Government may go for further lending through deficit financing.

RBI's surplus transfers should be based on the principle of 3E's - Effective, Equitable and Efficient

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)

10

National Monetization Pipeline is an infrastructure-based initiative where existing government resources are optimised and utilised generating resources

▷ First National Monetization Pipeline (NMP) meeting its objective:

① Monetisation of existing resources:

▷ NMP was successful in monetising resources specially of searhways and defence.

② Based government capital expenditure:

▷ Eg. In FY 2025, government to spend 11.25 lakh crore on

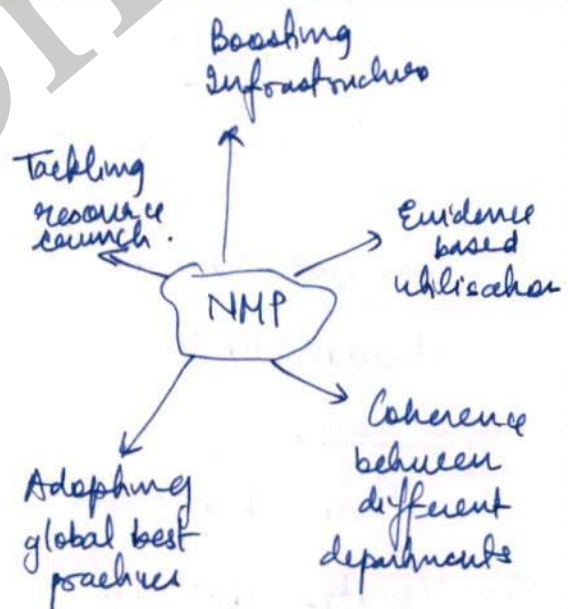


Fig: National Monetization Pipeline  
Capital formation

③ Established successful implementation of PPT model:

▷ Government utilised the efficiency of private sectors. Eg: Tejas express in railways, defence sector utilising private expertise.

④ Adopting technology in NMP:

▷ Eg: Dashboard based monitoring has helped in tackling corruption.

▷ Objectives of new Asset Monetisation Plan 2025-30:

① Establishing coordination between different departments for optimum utilisation of resources -

② Breaking capital formation by identifying potential areas

③ Using technologies like GIS, drone surveying, ISFO's Bharat postal

④ Time-bound monetisation.

⑤ Maintaining transparency in process.

Asset Monetisation offers opportunities for India to gain from its vast unutilised resources.

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

India's textile industry is the 2nd largest employment generation sector in India. It is a capital-intensive industry with integration in global supply chains.

↳ Major challenges of Indian textile industry:

① Lack of technological upgradation:

Eg: Indian textile sectors still relies on handloom.

② Informalisation of the sector:

Eg: More than 70% of industries are informal in nature.

③ Majority are MSME's unable to scale up:

Eg: Lack of capital and mentorship for integration in export sectors

④ Increased duty structure of government's tax regime:

Eg: This increases cost for textile sector.

③ Stiff competition from ~~the~~ other developing countries.

Eg: Bangladesh has on average 100 machines as compared to India's 50  
↳ Bangladesh and Vietnam get benefit under "Staves for Europe's market support

▷ Measures taken to tackle challenges:

① Institutional support:

(i) Ministry of Textile as a dedicated ministry.

(ii) Supporting in export promotion. Eg:  
PM-MITRA scheme.

② Technological upgradation.

▷ PLI scheme for synthetic textiles.

③ Integration in global supply chain:

▷ Eg: Bilateral treaties with UK, UAE

④ Negotiations on global platforms

▷ Eg. WTO against unfair trade practices of developed world.

India's textile sector is important both for economy as well as employment.

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 हशिप में नहीं लिखना चाहिए \* Candidates must not write on this margin

India is dependant on imports for ensuring its oil security for food. It majorly imports due to lack of enough production and bias towards certain crops.

▷ India becoming import dependant:

① Mismatch in demand and supply of edible oil.

▷ Eg: India imports more than 80% of its edible oil.

② Controlling food inflation.

▷ Eg: CPI - ~~is~~ includes oil prices as a major ingredient.

③ Fragmented landholding leads to reduced production

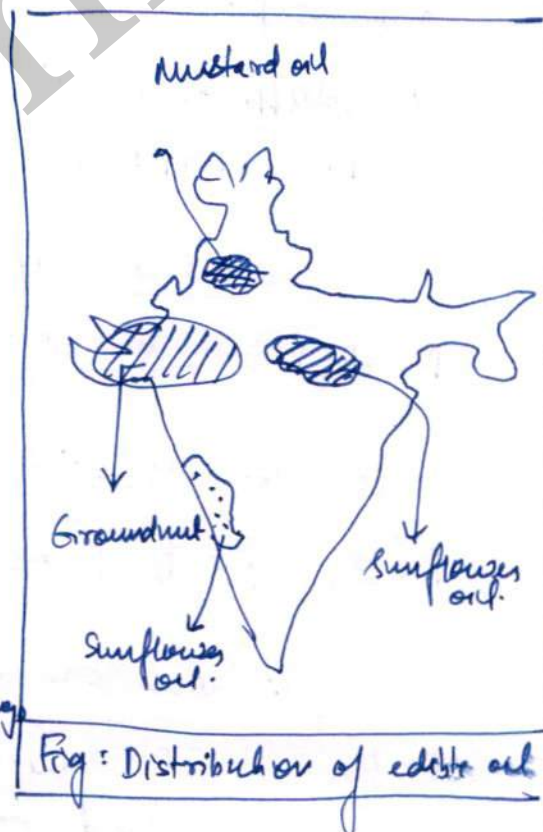


Fig: Distribution of edible oil

④ Poor coverage under MSP regime:

Eg: Leads to practice of monocropping.

⑤ Lower yields of edible oil:

Eg: Andaman and North-east has potential

▷ Efforts to tackle import-dependency:

① National Mission on Edible-oil and oil palm.

▷ To increase production of edible oil in the country.

② Increasing procurement under MSP regime.

③ Inclusion in PDS signalling farmers to shift focus.

④ Surveying of agricultural land in North east to identify best areas to grow.

India needs to adopt a multi-pronged approach to safeguard its edible oil security.

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 घांशिए में नही लिखना चाहिए • Candidates must not write on this margin

Recent air craft accident of Ahmedabad has highlighted the sensitive nature of aviation sector. Disaster management is a key to prevent such incidents

▷ Low frequency but high impact:

① More casualties as compared to other modes of transport.

Eg: Koch airline accident.

② More psychological impact on people.

③ Less scope for evacuation and safety protocols.

④ Spontaneous nature of accidents.

▷ Disaster management protocols:

① Institutional oversight:

▷ Bodies like DCA and AAIB maintain strict control and regul. over functioning.

② Clear guidelines to air-crew for disaster handling:

▷ Trying to save maximum lives.

③ Health-<sup>safety</sup> readiness at airports in case of any unforeward incident.

▷ Eg: Fire brigades and ambulances always present.

④ Use of technology to monitor and provide guidance

▷ Eg: Role of Air Traffic Control.

⑤ Emergency services commissioned in aircraft also.

\* Eg: Basic first aid and air crew are given training.

As accident present scope for safeguarding our emergency responses to the best possible levels.

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 refers to the presence of unwanted chemical in air above permissible level. WHO guidelines on air-quality offer insights for maintaining good air quality.

▷ Key sources of chemical contamination

① Thermal power plants emitting exhaust.

▷ contains harmful elements like Mercury, sulphur, lead.

② Transportation sector.

▷ vehicle exhaust result in volatile organic compounds.

③ Natural emissions.

▷ Eg: Cattles produce 'methane'; CO<sub>2</sub> and NO<sub>2</sub> released from volcanic eruption.

#### ④ Electrical appliances:

↳ Responsible for generation of compounds like CFC's and HCFC's.

#### ⑤ Climatic causes:

↳ Temperature inversion leads to chronic air pollution.  
Eg.: Delhi's winters.

#### ▷ Effectiveness of existing environmental laws:

##### ① National action plan on climate change:

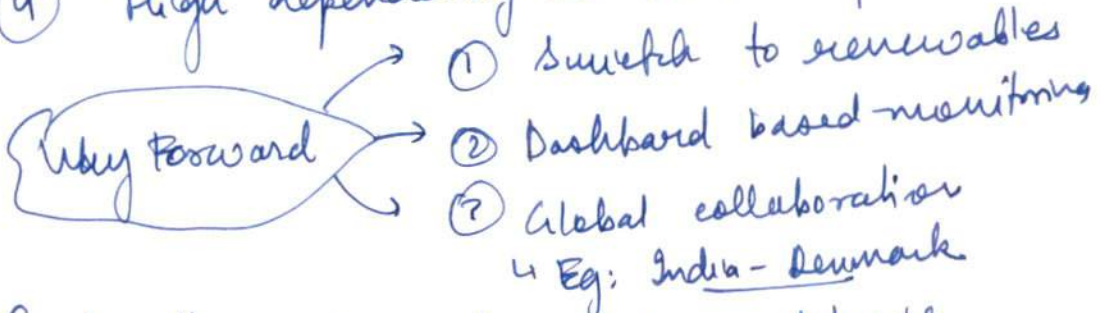
↳ Tackles air and chemical pollution also.

##### ② Weak implementation and monitoring

↳ 122 non-attainment cities under National Climate Action Plan (NCAP)

##### ③ Diffused nature of source restricts control.

##### ④ High dependency on thermal plants -



Sustainable development goals and their implementation offers good opportunities to implement chemical pollution measures.

8.

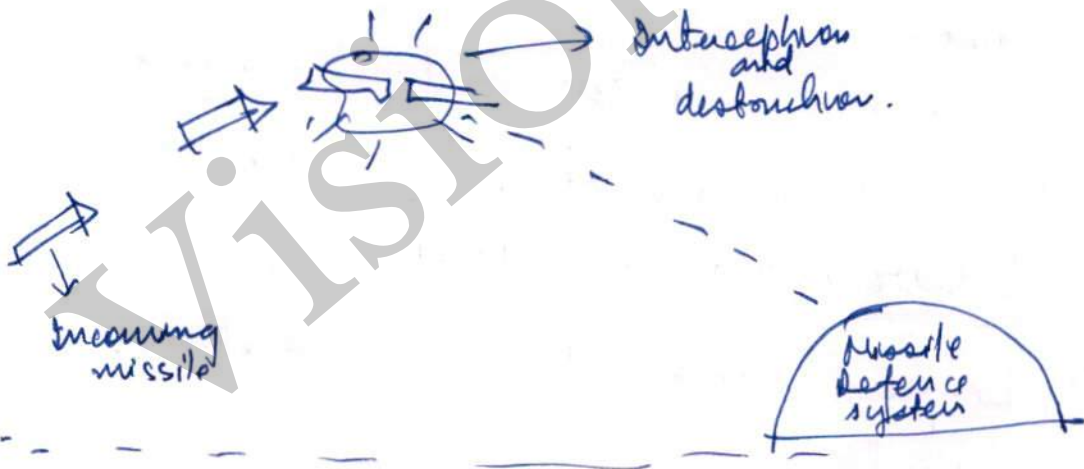
उभरते क्षेत्रीय खतरों और उन्नत हथियार प्रौद्योगिकियों के मद्देनजर मिसाइल रक्षा प्रणालियां राष्ट्रीय सुरक्षा के लिए महत्वपूर्ण होती जा रही हैं। मिसाइल रक्षा प्रणालियों के कार्य सिद्धांत की व्याख्या कीजिए। स्वदेशी मिसाइल रक्षा क्षमताओं के विकास में भारत की प्रगति का समालोचनात्मक मूल्यांकन कीजिए। (उत्तर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

10

Missile defence systems are crucial to tackle air-borne threat. In recent Operation Sundoor, the efficacy of missile defence system was highlighted.

★ Working principle of missile defence system



- ① Intercepting the incoming missile
- ② Employing in-built missile to destroy the enemy missile.

③ Ability to engage multiple targets at the same time

④ Precision and long-distance target destruction.

↳ Eg: S-400 can destroy missiles as far as 600 km.

▷ India's progress in developing indigenous missile defence:

① India's ICBM Missile project:

↳ Eg: Agni series missiles.

② Role of Aakash missiles, 191a-S. m recent operations

③ Collaboration with Israel to develop prototype like Iron Dome.

④ Decentralized nature of missile system  
↳ Eg: Agni-PRIME.

⑤ Joint collaboration with Russia.

India needs an indigenous missile system to safeguard its national security.

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

The need to pass Comprehensive Convention on Terrorism becomes evident due to lack of unified response. A basic definition is the first step in global war on terrorism.

▷ Limited success of UNSC:

① No universal definition of terrorism:

▷ Eg: Pakistan's differentiation of "Good Taliban" and "Bad Taliban".

② Lack of coherence in action against terrorism

▷ Eg: Frequent use of veto by countries.

③ Cracks in operation of UN-peacekeeping under UNSC.

▷ Constant loss of lives  
\* Lack of funds

▷ Reasons for limited effectiveness:

① Lack of proper monitoring and implementation  
▷ Eg: 1273 resolution and resolution no. 1284 provides guidelines but not implemented.

② Division between countries:

▷ Eg: P-2 vs P-3.

③ Lack of a comprehensive convention on international terrorism

▷ Proposed by India, pending since 1996.

④ Transboundary nature of terrorist networks.

▷ Nexus with organised crimes, drug trafficking

⑤ Use of cyber domain

▷ Eg: Deep and Dark web for operations

- Way Forward
- ① Adopt ECIT (1996)
  - ② curb terrorist financing
  - ③ Adopt "zero tolerance" approach
  - ④ Establish cyber security measures

Terrorism is the biggest threat to human rights and need a "whole world" 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)

Cyber diplomacy refers to the use of ICT strength in conduct of international relations. In a world of cyber connectivity, cyber diplomacy becomes relevant.

▷ India's "multi-alignment" approach:

① Collaborating with multiple players in cyber domain.

▷ Eg: QUAD as well as SCO.

② Strengthening global community guidelines on cyber security.

▷ Eg: Participation in "Paris Principles" negotiations.

③ Focus on global supply chain for cyber security.

④ Negotiations on world platforms.

Eg: UNCA resolution on cyber security

▷ Strengthening India's internal security and strategic autonomy:

① Creating cyber-proofing of critical infrastructures.

▷ Eg: Adoption of best principles from EU.

② No dependency on a single partner!

▷ Eg: Supply Chain Resilience Initiative

③ Curbing terrorist financing and fake currency through cyber world

▷ Eg: FATF using cyber-security to curb black money

④ Strengthening India's standing in cyber diplomacy

▷ Eg: UN praised India's "Cyber Swachhata Kendra"

Cyber is an emerging domain which needs a strategic focus and technology upgradation

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

Land reforms refers to the measures adopted by government to ensure equitable distribution of land. Under constitution, Article - 39 focuses on land reform.

▷ Shortcomings of land reform:

① Unfulfilled promise of holistic implementation:

▷ Measures like tenant reforms could not be applied completely.

② Regional disparity in implementation

▷ Eg: Operation Barga in West Bengal ensured more equitable distribution.

③ Legal loopholes misused to fair

reforms

▷ Eq: Divorcing wife, dividing family  
to prevent land ceiling.

(4) Failure of registration of tenants  
to ensure their rights.

(5) Lack of political will.

↳ Many zamindars pressurised government  
through vote-bank

(6) Lack of conclusive land titles.

↳ Recent focus through SWAMITVA scheme,  
ULPIN (Unique land parcel identification  
number).

▷ Land Reforms 2.0:

(1) Assuring conclusive land titling  
through proper land surveying.

- ② Increase focus on registration of land which was not mandatory earlier - to safeguard rights.
- ③ Restructure land-ceiling measures for proper implementation
- ④ Develop market reforms to safeguard land-owners as well as proper monetisation of land
- ⑤ Use of block-chain technology for decentralised land reforms
- ⑥ Distribute surplus land pending four years.
- ⑦ Ensure and incentivise states for all-india implementations

Land reforms form the core of rural economy. and should be employed with full rigour and justice.

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 हार्शिय में नहीं लिखना चाहिए  
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NITI Aayog is a policy think-tank of government which focuses on ensuring competitive federalism and policy support to flagship initiatives.

▷ Role of NITI Aayog:

(i) In planning:

POSITIVES:

- ① Employs a whole of government approach for holistic planning
- ② Use of experts as part of Niti Aayog in planning improves results.
- ③ Incorporation of technology like GIS, ISRO's Bhuvan portal, digital

Dashboards for planning utilisation of resources.

- ① Includes feedback from states while planning.

### NEGATIVES.

- ① Lack of bottom-up approach in planning.
- ② Bureaucratic mindset domination while planning governance measures.
- ③ State's inputs are merely advisory and not proper decentralised planning.
- ④ One-size fits all approach is not suitable.

(ii) In development:

### POSITIVES

- ① Focus on the most-backward regions has improved inclusive governance.

Eg: Aspirational District program.

② Declining poverty due to NITI Aayog's self-targeting schemes

Eg: Focus on Gram Panchayat Development plan.

③ Partnering with states for development

Eg: Implementation of PM-Jan Aashraya Yojana.

④ Whole of society approach:

Eg: Encouraging use of My Gov, AgriLocker.

### NEGATIVES

① No real outcomes achieved.  
↳ India still has 24.6 crore people as multi-dimensional poor

② Dominance of center's policies.

③ Wasteful expenditure due to development plans not including ground realities.

India needs to strengthen NITI Aayog to avail the best inputs and policy including global best practices

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)

According to RBI, India's JAM Trinity has helped in increasing financial inclusion. Formal credit penetration however remains low. due to regional disparity and rurtness

▶ Primary causes of limited formal credit penetration:

① Reliance on informal sources:

↳ Eg: Moneylenders still command 20% of rural lending.

② Lack of collaterals with poor.

↳ Eg: Government measures like e-NWR, SWAMITVA for conclusive land ownership.

③ Lack of digital literacy and

## digital infrastructure

- ↳ limits use of banking services
- ① Informalisation of workforce decreases banking habits:
  - ↳ 80% of people earn less than 10,000 (PLFS data)
- ② Concentration of formal credit funding to urban areas:
- ③ High interest rate discourages integration of formal credit.

## ▷ Effectiveness of Small Finance Banks:

- ① Tailor made financial products as based on bottom-up approach:

↳ Eg: SFB's in Kerala's rural areas have helped in strengthening SHG's

- ② Encouraging financial literacy:

↳ SFB's focus on including people in

in financing products.

(3) People's participation and loyal over SFB's.

↳ Eg: Due to sense of ownership and peer-pressure.

(4) Cultivating banking habits among remote populations.

↳ SFB's offers debit cards and bank accounts promote UPI.

(5) Lower interest rates offers incentive for remote population

(6) Banking infrastructure of SFB's support rural economy.

SFB's offer micro-targeting of problems in formal credit access and offers ample opportunities for financial inclusion and development.

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 हिसाब से नहीं लिखना चाहिए  
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15

India is the 4<sup>th</sup> largest food-processing economy in the world. India is the top producer of fruits, vegetables, milk and offers ample opportunities for global demand.

▷ PLI scheme for food processing industry:

(A) Facilitates value addition:

① Created infrastructure based on hub and spoke model for cluster-based value addition.

② Created infrastructure in form of cold-chain and supply chain.

## management.

(3) Encouraging private sector participation for value addition

↳ Eg: Mega Food Parks.

(4) Global investment in value addition

↳ Eg: 100% FDI allowed under food processing

(5) Farm to Fork strategy:

↳ Prevents post harvest losses

## (B) Employment generation:

(1) Food processing is a sunrise industry

↳ Offers opportunities for skilling of labour.

(2) ~~Capital~~ Labour-intensive industry.

↳ PLFS data shows more than 10 million jobs created.

(3) Supports agriculture sector and reduces disguised employment.

(4) Food processing results in employment

generation in ancillary industries like transportation, logistics, etc

### (c) Global Competitiveness

(i) 100% FDI has allowed major global players to enter Indian market.

(ii) Integrated into global value supply chains

Eg: Indian Basmati rice popularity.

(iii) Influences bilateral trades

Eg: India- UAE focus on Bhacat Mart Chamr ahwad.

(iv) Indian products reaching new markets like Latin America.

Indian PLI scheme for food processing industry has boosted the inherent advantages of the sector for overall economic growth.

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

Waste circularity refers to the utilisation of waste materials agains to decrease global carbon footprint and discard the linear model of buy-use-throw.

▷ Key principles of waste circularity:

① Use local-made resources to decrease resource-intensiveness and instead shift to resource-friendliness.

② Cultivating habit of using resources in the best possible way.

③ Decrease use of harmful chemicals and materials in manufacturing products

Eg: Ban on pet-coke

④ Encouraging people to adopt  
eco-friendly practices

⑤ Shift from linear to circular model  
of waste-handling.

⑥ Create suitable infrastructure for  
waste handling.

Eg: Extended Producer Responsibility (EPR).

Government's initiative:

① Vehicle scrapping policy:

↳ To re-utilise vital elements.

② Extended Producer responsibility for  
PIBO (Producer, Importer, Brand-owners)

③ Use of micro-organisms and LMO's  
like oil-zapper, water-hyacinth to  
extract heavy metals

④ National mission on circular economy

## ▷ Effectiveness of these measures:

① Shifting preference of people towards eco-friendly products.

↳ Eg: Discarding plastic bags with paper bags.

② Generation of employment in waste recycling.

↳ Eg: CPCB registers and ensures implementation of EPA's.

③ Eco-system of waste recycling been created.

④ Companies also shifting towards more re-usable products.

↳ Eg: Electrical appliances with subman offers.

Circular economy offers ample opportunities to achieve the goal of sustainable development. - B. "Life on land."

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

Disaster management frameworks are often based on top-down approach. UN however focuses on including indigenous knowledge in disaster management frameworks.

▷ Importance of integrating traditional ecological knowledge:

- ① More robust and evidence-based disaster management frameworks
- ② Democratisation of disaster planning
- ③ Safeguarding time and efforts by utilising local resources instead of expensive expertise from foreign.

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए  
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(iv) Sustainable nature of framework ensures conservation of nature as well as human lives

(v) In line with government's vision of "decentralisation" and principle of subsidiarity.

▷ Examples :

① Kuttanad rice farming:

↳ Identified as one of the GI AHS, an international recognition.

↳ Sea-level rise due to global warming and ice-melting has contributed ~~with~~ intrusion of sea water to farmlands

↳ Rice farmers have practised the transplantation in the flooded

field and have been successful in ensuring food security.

↳ Perfect example of disaster resilience where food security has been adapted to climate change.

② Orissa's Mangroves as shelter belts:

↳ local communities have planted mangroves in a row-wise structure

↳ Odisha is vulnerable to cyclones and these mangroves act as first shock-absorbers against cyclones

↳ This has helped in reducing loss of life and property to a substantial scale.

↳ Has also safeguarded environment along with disaster resilience.

Tribal knowledge has enriched in making disaster response more holistic and comprehensive.

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 tool which has helped in revolutionising the biotechnology world. As a disruptive technology, it has vast opportunities and potential.

▷ Recent developments in CRISPR:

① Being used for creating transgenic modified organisms. with wide usage.

Eg: Food security through Bt-cotton, Bt-brinjal.

② Helped in vaccine development.

Eg: m-RNA vaccines.

③ Used as gene-editing to tackle diseases

Eg: Haemoglobin production, blood-clotting factor.

④ Creation of designer babies:

Eg: China has successfully created.

⑤ As a tool against life-threatening diseases.

Eg: Leukemia treatment.

▷ Opportunities in healthcare and society:

① Treat the uninsured population and universalisation of healthcare.

② Act against global problems like NCD's, Neglected Tropical Diseases, Orphan diseases.

③ Help in understanding human

## genome for pandemic preparedness

- ④ Precision and tailored medicine for vast population.

### ▷ Ethical challenges:

① Inequitable access ~~with~~ : resulting in lack of safety for vast population.

② Unintended consequences of genetically modified organisms

↳ Eg: Gene may be exchanged.

③ Law and order problems due to inability to extract unique genes  
Eg: Designer babies.

④ Expensive nature makes it unavailability for commercial use.

CRISPR technology offers vast opportunities for ensuring global healthcare access.

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 हिसाब में नहीं लिखना चाहिए  
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India's semiconductor ecosystem is witnessing a boom under government's PLI scheme. It is a critical requirement for ensuring self dependency in electrical world.

▷ Strategic objectives:

- ① Create semiconductor ecosystem in the nation.
- ② Establish fabrication units to supply electrical industry.
- ③ Ensure "self reliance" to ensure critical supply of semiconductors

(4) Act as buffer against monopolisation of supply chain.

▷ Incentives:

(1) Viability gap funding from government.

(2) Infrastructure support.

(3) Assured returns by the policy support of government.

(4) Capturing the vast requirement of semiconductor.

▷ Institutional architecture:

(1) Spearheaded by Ministry of Electronics and Information Technology,

(2) Industry bodies joint platform

- ③ Support and policy from NITI  
Aayog.
- ④ Inputs from DRDO, ISRO, BHEL,  
etc.

### ▶ Major risks:

- ① Long gestation period of the product.
- ② High capital expenditure requirement
- ③ Global supply chain shocks

Eg: China's monopolism

- ④ Lack of skilled population
- ⑤ Lack of raw materials and  
external dependencies.

- ⑥ Not much enthusiasm from  
industries.

Semiconductors are vital for safe-  
guarding India's national interest  
and sovereignty.

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

Extremism refers to propagation of an ideology different from mainstream narrative and which supports use of force and violence to achieve political goals.

▷ Diverse factors as force multipliers:

① Role of external powers:

Eg: China's support to extremist groups like NCCM-Khaplang.

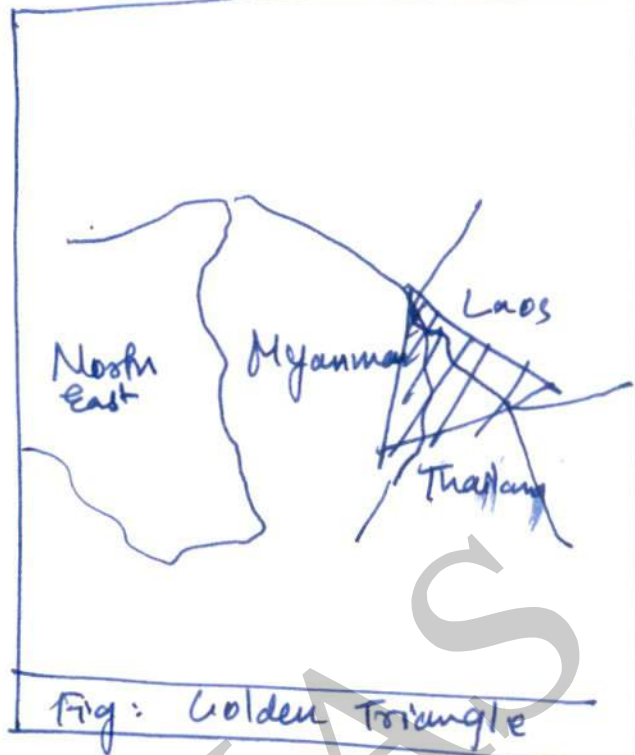
② Porous nature of borders and tough terrain

↳ Militant utilisation of the Free Movement Regime of tribals.

③ Proximity to Golden Triangle:

↳ Results in narco-terrorism

④ Development deficit in the region.



⑤ Organised crime and financing to militant activities

⑥ Across-border nature of militant groups:

↳ Eg: Insular Nagalim.

▷ Multi-layered strategy:

① Institutional:

A) Recent realise power for tackling development deficit.

B) Negotiations through North-east

council.

② Strengthening security measures.

(A) Border fencing

↳ Eg: BOLD-QIT

(B) Use of technology for surveillance

↳ Eg: Anti-drone-

↳ RFID, GIS, Border floodlight

③ Tackling human infiltration:

↳ Eg: Strengthening anti-human trafficking measures on India-Bangladesh border.

④ Utilising UN mechanism:

↳ 1267 sanctions committee to declare illegitimate organisations

⑤ Coordination with border countries

↳ India-Myanmar: "Operation Hot Pursuit"

India needs an all-encompassing approach to some form the menace of militant activities

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

After SC judgement, women have been included in combat roles. However, participation of women remains low.

▷ Key challenges:

- ① Lack of infrastructure for women
- ② Patriarchal mindset to not work under female officers
- ③ Changing nature of warfare requires constant skills upgradation.

(iv) Political hesitation.

Ans)

→ Suitable measures:

- ① Dashboard to monitor the inclusions of women.
- ② Swift implementation of SC guidelines.
- ③ Creating suitable infrastructure for women officers.
- ④ Proper skilling and upgradation of skills.

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