



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 उपरान्त 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. : 00610540

अभ्यर्थी का नाम/Name of Student : ANKIT AGRAWAL

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

27/07/25

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

केंद्र
Centre

Noida (030)

निरीक्षक के हस्ताक्षर
Invigilator's Signature

	महत्वपूर्ण अनुदेश 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।	Important Instructions 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.
1	(क) अपना पंजीकरण सं. एवं अन्य विवरण केवल प्रश्न-सह-उत्तर पुस्तिका (क्यू.सी.ए.) में उम्मीदवार के लिए निर्धारित स्थान पर ही लिखें। (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।	(a) Write your Registration Number and other details only in the space provided in the Question-Cum-Answer (QCA) Booklet for candidates. (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
2	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।	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.
3	परीक्षक को प्रत्यक्ष/अप्रत्यक्ष रूप से कोई भी प्रार्थना/धमकी भरी बातें न लिखें।	Do not make any direct/indirect appeal/threat to the examiner.
4	उत्तर अस्पष्ट अथवा गंदी लिखावट में न लिखें। इस प्रकार के उत्तर का मूल्यांकन नहीं भी किया जा सकता है।	Do not write answers in bad/illegible handwriting. Such answers may not be evaluated.
5	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।	Write answers in ink only. Do not use pencil for writing the answers. However, pencil may be used for drawing diagrams, sketches, etc.
6	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।	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.
7	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।	Write answer at the specific space (right below the question) only. Answers written elsewhere at unspecified places in the booklet shall not be evaluated.
8	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।	If you wish to cancel any work, draw your pen through it and write "Cancelled" across it, otherwise it may be valued.

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)					



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)

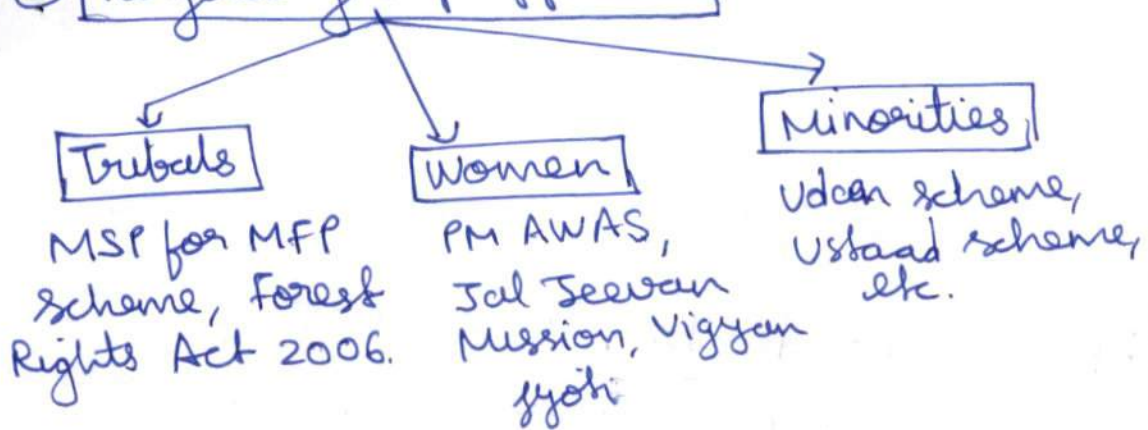
10

According to recent reports, Gini coefficient of India has improved compared to other major economies like US and China which shows trend toward inclusive growth focus.

Factors that have contributed

- ① Social sector focus → Inclusive education (RTE 2009), Health Insurance (PM-JAY), Skilling programs (PM Kaushal Vikas).
- ② Employment focus → PLI Scheme, Startup India, PM Mudra yojana, Promotion of Gig economy, MGNREGA, etc.
- ③ Agriculture focus → PM Kisan, DBT in fertilizer subsidy, PM Fasal Bima, Agri extension services
- ④ Food security focus → POSHAN Abhiyan, PM Garib Kalyan yojana, etc. NFSI 2013.
- ⑤ Regional Disparity Solution → Aspirational District, Backward Area Grant, etc.

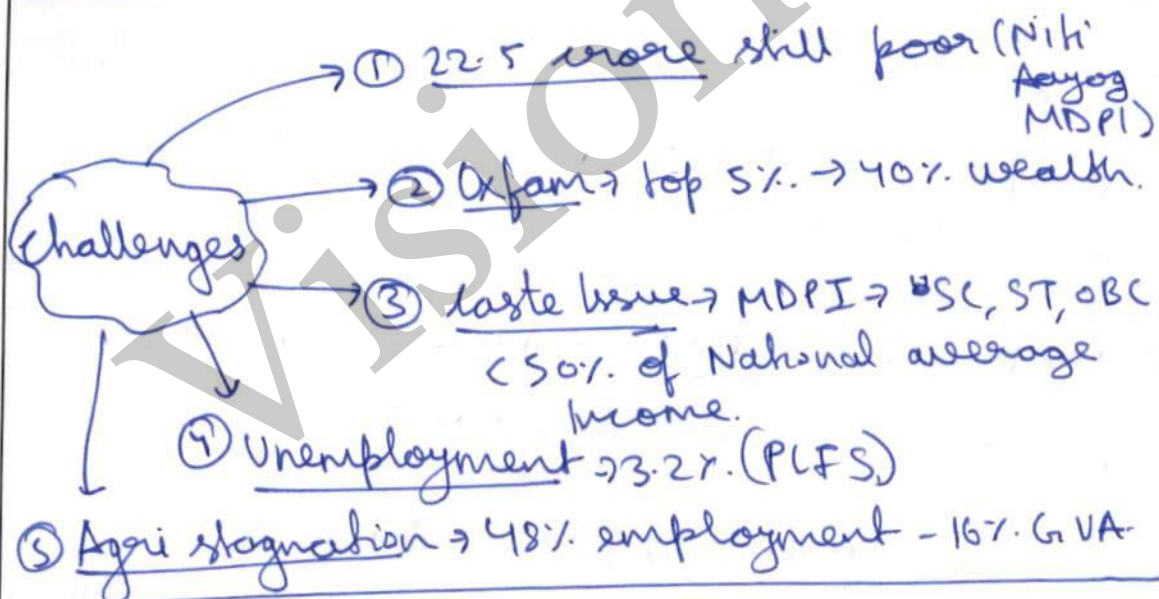
⑥ Targeted group Approach



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

⑦ Digital India focus → Governance reforms, reduced corruption, DBT, JAM trinity, etc

⑧ Connectivity focus → UDAN, Bharatmala, SARDP-North East, Vande Bharat in IR.



Budget 2025-26 highlight role of structural reforms as input, inclusive growth as guiding spirit and vibrant Bharat as destination by 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)

10

RBI surplus dividend in 2024-25 was all time high of Rs 2.4 lakh crore giving government much needed fiscal space.

Positive Implications

- ① Managing Fiscal Deficit Target → In the past decade, breached target every year
- ② Scope for Capital expenditure → declined compared to FY23 due to increased social sector spending
- ③ Productive spending → reducing primary deficit → social sector spending.
- ④ Inclusive growth → higher devolution to state governments through finance commission
- ⑤ Fiscal Policy Implications → low pressure for disinvestment and low borrowing requirement.

Negative Implications

- ① Reduce capacity of RBI to manage liquidity
crises in economy.
- ② Reduces Assets of RBI → could have been
used to buy foreign currency asset.
- ③ Fiscal slippage by Government → thorough
expansionary policy.
- ④ May promote Populist measures → freebies
- ⑤ Inflationary in nature → more money
in hand of public.

RBI's surplus transfer should
follow the principles set by Bimal Jalan
committee to ensure productive use of
surplus to balance fiscal & monetary
policy.

3.

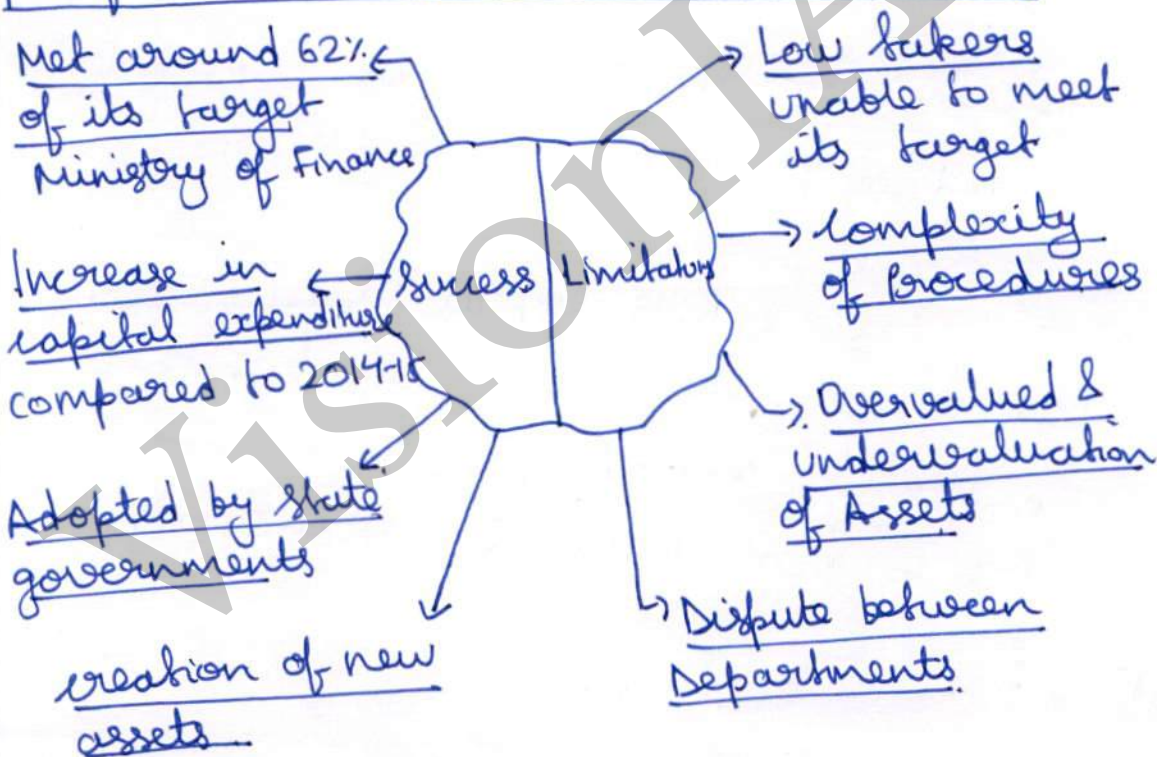
प्रथम राष्ट्रीय मुद्रिकरण पाइपलाइन (NMP) अपने उद्देश्यों को प्राप्त करने में किस हद तक सफल रही है? हाल ही में 2025 के बजट में घोषित की गई नई परिसंपत्ति मुद्रिकरण योजना 2025-30 के उद्देश्य क्या हैं? (उत्तर 150 शब्दों में दीजिए)

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 monetisation plan was launched to increase the fiscal space of the government to boost spending on infrastructure and National Investment pipeline.

Performance of NMP



Objectives of New Asset Monetisation Plan

- ① Encourage states to monetise the asset which are giving poor dividend.

② Lease model to share the risk with private sector.

③ Partial monetisation → operation, maintenance & Revenue model.

④ Restricted or conditional FDI allowed in non-strategic sector.

National monetisation plan will help in further objective of increasing capital expenditure which has multiplier effect on 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 हाशिए में
नहीं लिखना
चाहिए
Candidates
must not
write on
this margin

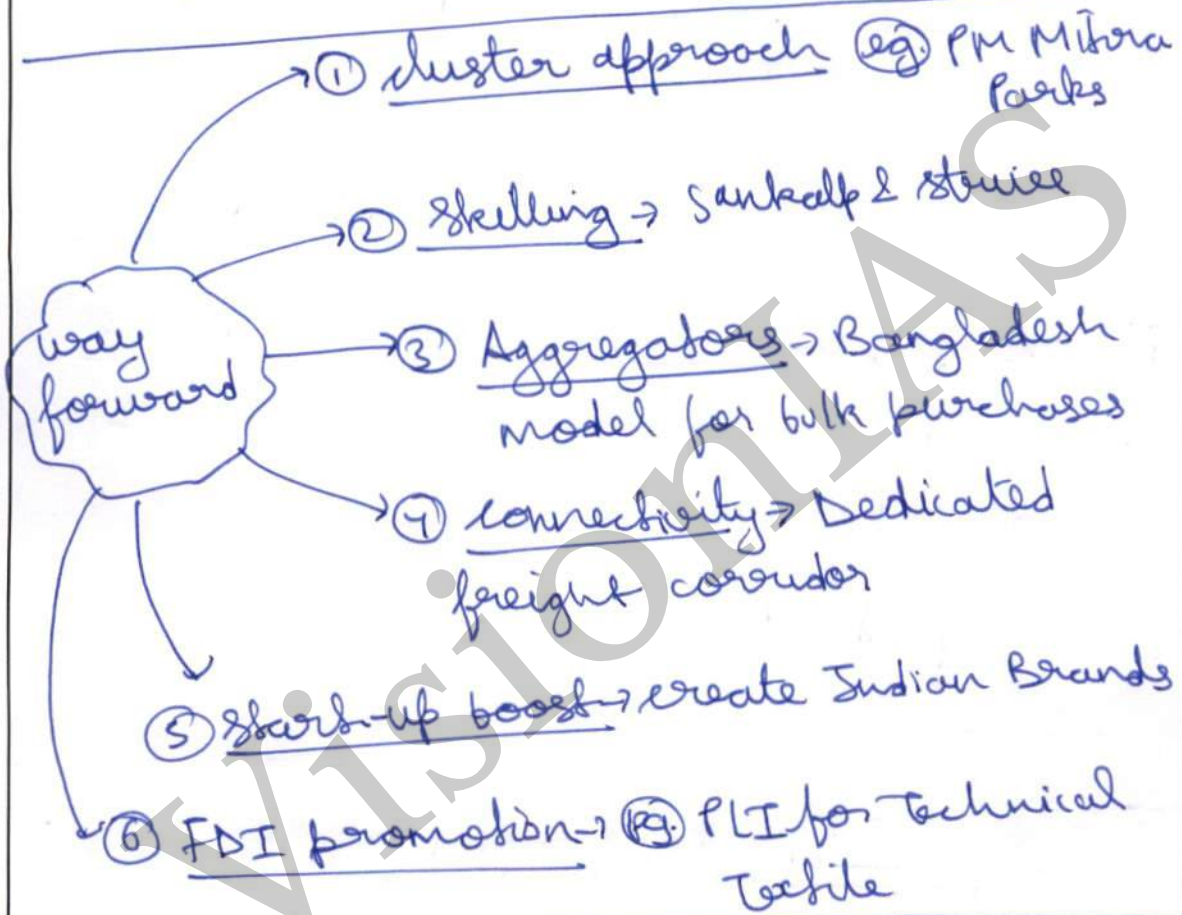
According to economic survey, Textile sector is 2nd largest employer after agriculture with 45 million employment and also important for exports.

Major challenges

- ① Fragmentation & small scale → dominance of small & medium enterprise.
- ② Lack of enough aggregators to facilitate bulk purchases.
- ③ Low productivity of cotton → Bollworm pest attack.
- ④ Low focus on Handloom sector. → Increasing demand for traditional textile.
- ⑤ slow progress of technical textile → 5th in world despite early start.
- ⑥ Regional concentration → absent in east India which is near to port.

⑦ Connectivity Infra. → Ludhiana cluster
away from port, average freight train
speed → 25 km/hr (standing committee).

⑧ Old Technology → poor quality of kniferys,
lack of automation, etc.



Indian ~~Text~~ Textile Industry

need transformation to create jobs on
large scale and to promote export led
growth model to reap demographic
dividend

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

According to Economic survey despite being among top 5 producer, It imports more than 80% of its edible oil requirement.

Reasons for Increased Import dependency

① Lack of proper agro climatic conditions
Restricted to Southern India, North East & Andaman Islands.

② Low yield & productivity → reduce competitiveness

③ Cheaper Imports from Malaysia, Indonesia & Ukraine.

④ Lack of allowance of GM varieties → GM Mustard poor experience

⑤ Regional concentration → 82% of groundnut from Gujarat & Maharashtra.

⑥ Low Procurement → only 0.66% of total produce (Shamba Rumar)

⑦ Low quality of Seed → lack of development of WSU seed by ICAR.

⑧ Long gestation period → around 7-8 months → not suitable for multi-cropping.

Way Ahead

① Agroclimatic focus → Andaman and North East as growth hub

② Focus on Palm oil → >40% of total edible import (NMOP-NE)

③ Seed kit and GM varieties → for yield & productivity

④ Mandatory procurement → sugar cane model → link with refiners.

⑤ Buffer stock → by Government to assure market price.

Government in Budget 2025-26, extended National Mission in oil Palm. to achieve self sufficiency in edible oil to ensure food 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. Examining the disaster management protocols in place for aviation-related emergencies in India. (Answer in 150 words) 10

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

Recent accident of Air India flight from Ahmedabad to London and sluggish response shows deficiency in handling Air related disasters.

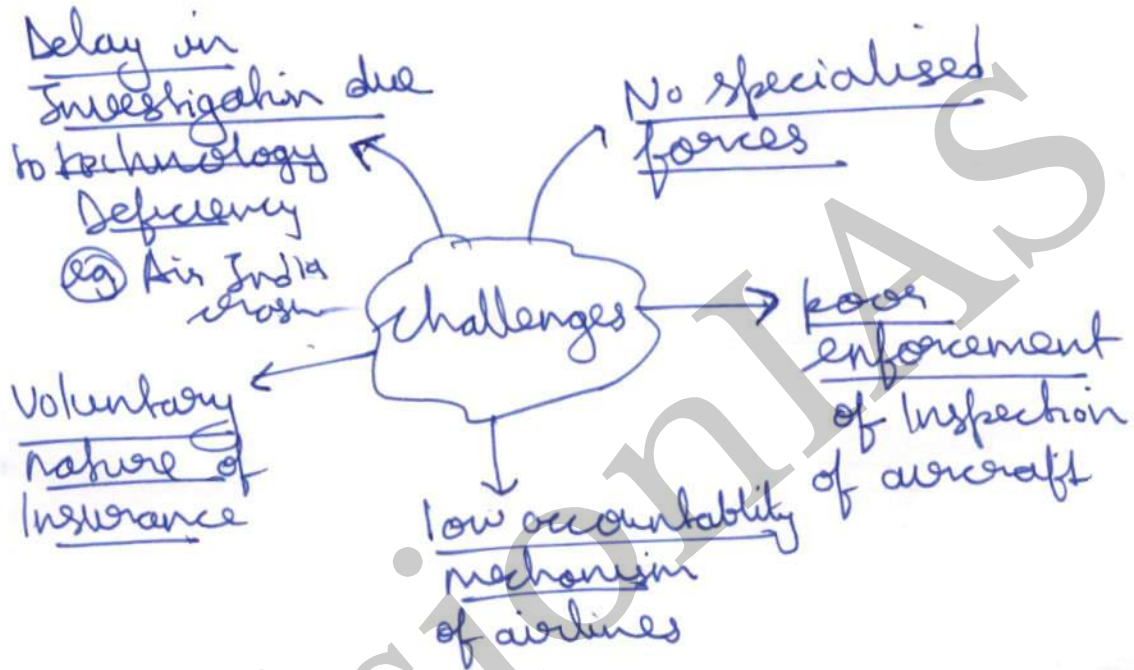
Disaster management Protocols

- ① Flight Inspection by ground authorities mandated by DGCA.
- ② Prompt Action & Zero tolerance for any technical malfunction before take off.
- ③ Specialised firearm team at all airports of India.
- ④ Periodic mock drills of emergency handling.
- ⑤ Responsibility of NDRF outside the Airport perimeter.
- ⑥ Specialised team for body identification and handling.

⑦ Insurance provision for customers for recovery process.

⑧ Understanding & Avoidance through investigation of Black Box.

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



Thus, There is need for inclusion of Air disaster in DMA 2005 and create a specialised force to deal with any untoward incident.

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

Recent years, deaths due to styrene gas leak and Lubbiana underground gas leakage highlight its threat to human health & environment.

Key sources

- ① Agriculture → excessive use of fertiliser & pesticide (eg) endosulfan in Kerala
- ② Industries → cement plants limestone processing release SO_2 → Itching & respiratory issue.
- ③ Thermal Plants → coal plants → SO_2 emission → Black lung diseases
- ④ Sewage management → release due to lack of treatment (eg) Deonar Sump site report.
- ⑤ Other sources → open incineration,

Effectiveness of existing laws

Positives

- ① Polluter Pay principle
- ② Flue gas Desulphurisation
- ③ Bioremediation techniques
- ④ Early warning systems
- ⑤ Environmental Impact assessment

Negatives

- ① Lack of enforcement
- ② Poor monitoring mechanism
- ③ Lack of standardisation of handling leakage.
- ④ Poor community participation in EIA

Bhopal gas tragedy & its impact till dates shows importance of dealing with chemical pollution comprehensively & proactively.

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

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

Working Principles

- ① Radar → to identify Air Intrusion
- ② Precision targeting → using missiles
- ③ Air Defense Destruction → Thermal application.

India's Progress

Akash system

Anti Drone gun by DRDO.

Nag system.

VisionIAS

9.

संयुक्त राष्ट्र सुरक्षा परिषद (UNSC) द्वारा अपनाए गए अनेक संकल्पों और पहलों के बावजूद, आतंकवाद को 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

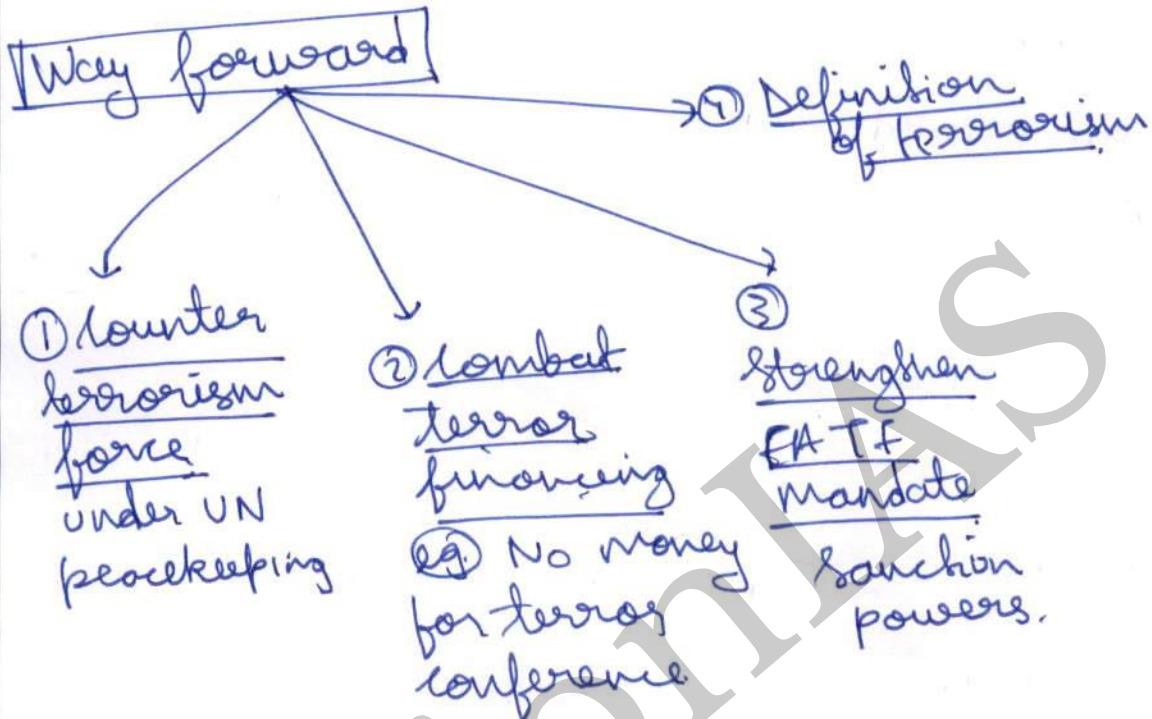
According to Terrorism Index, Despite decline in overall deaths, the regional concentration of terrorism remain as prevalent as before.

Achieved limited success - Reasons,

- ① No proper definition of terrorism
- ② Polarisation of Terrorism → Good & Bad Terrorism
- ③ Ineffectiveness of tackling terror financing
- ④ Short sightedness and narrow focus
Deal with only local problem.
- ⑤ Misuse of Defence technology by non-state actors → UAV by LET
- ⑥ Geopolitical considerations 1. China blocking sanctions.

- ⑦ Emerging Technologies → crypto currency
Dark net, social media recruitment
eg. ISIS in Iraq in 2013.

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



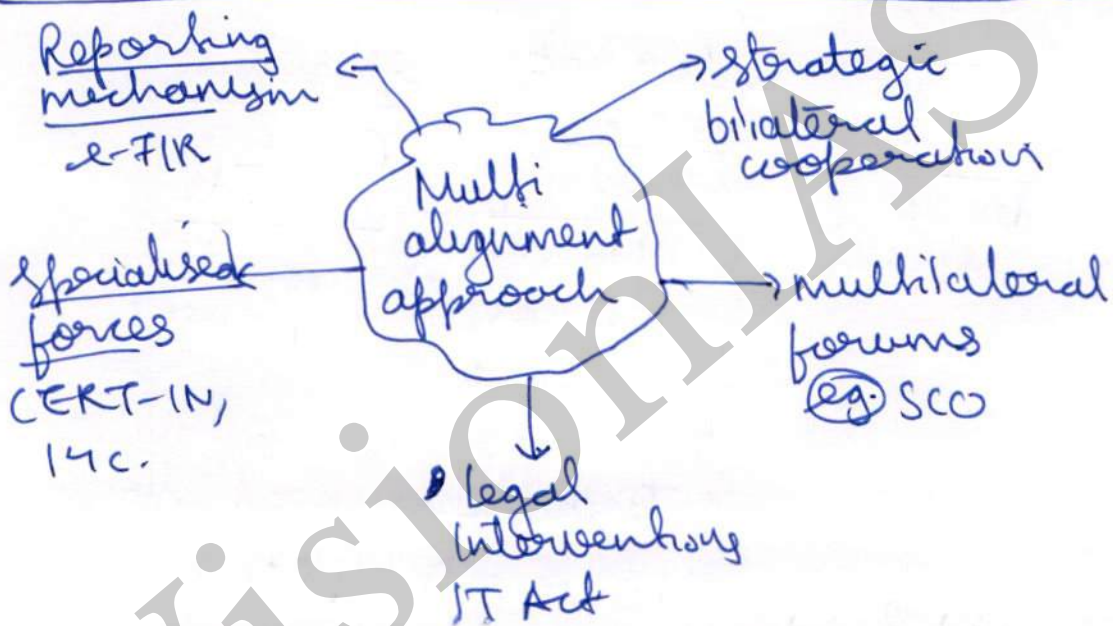
Terrorism need to be addressed under the leadership of UN as it is becoming tool of proxy war and increasing transboundary in nature.

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 is among top 10 victims of cyber crime and 3rd largest victim in Asia Pacific (Global cyber risk report).



Strengthen India's Internal security maintaining strategic autonomy.

- ① Dark net and Web Monitoring → CDAC.
Dark net telescope → global forensic action
- ② Reporting mechanism → Nation cyber fraud registry.

- ③ Critical Infrastructure protection → Nuclear plant, Energy grid, etc.
- ④ Cyber commandos & Institutions → CERT-IN, ITC collaborate with foreign agencies
- ⑤ Cyber defence collaboration → Joint exercise by militaries → cyber space joint doctrine
- ⑥ Regional alignment → Important pillar of QUAD.
- ⑦ Scam reduction cooperation → with South East Asian nation
- ⑧ Community awareness → earlier times, PM Mann Ki Baat, financial literacy.

Dealing with cyber crime crucial to achieve the objectives under Digital India.

11.

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

While examining the shortcomings of the land reforms in the past, elaborate what land reforms 2.0 should look like. (Answer in 250 words)

15

The objectives of past land reforms included abolition of Zamindari system, land consolidation, land ceiling and redistribution and reforms related to land tenancy.

Shortcomings of Past land reforms.

- ① Legal Loopholes exploited → misuse of land ceiling through provision of Hindu undivided family.
- ② Partial success in some regions → West Bengal and Kerala → eg. operation Bargadon.
- ③ Lack of long term planning → eg. Despite consolidation, average land holding 1.18 hectare (10th Agri census).
- ④ Lack of Proper land title → Registration Act 1908 → people avoided due to stamp duty.
- ⑤ Land disputes increased → 46% of all court cases (Niti Aayog report).

⑥ Lack of focus on land leasing $\rightarrow$ lack of land market development.

⑦ Benami transactions to avoid the land confiscation by transferring to others.

Land Reforms 2.0

① Promote land pooling $\rightarrow$ for economies of scale (eg) Indore model.

② Digitalisation & computerisation of records $\rightarrow$
(eg) SWAMITVA Scheme, Odisha & Karnataka 100%
↳ Bhoomi project

③ Reforms in land acquisition process $\rightarrow$ amend Land Registration Act, central data base for land price standardisation

④ Fixed land rent or tenancy rate $\rightarrow$ at 25-30% as suggested by PM 10 point agenda.

⑤ Implementation of Model land leasing Act as suggested by T. Haque panel

⑥ National land reform policy suggested by PM 10 point agenda $\rightarrow$ Restoration & protection of Dalit & Tribal land

⑦ Setting up of Land dispute tribunals →

Niti Aayog → faster resolution → 1.2% increase in GDP

⑧ Equity in land distribution → women focus, (eg) PM AWAS in name of women.

Government has taken steps like Digital land record modernisation program, and promotion of cooperatives to bring next gen reform in land market. which is crucial for sustainable land resource management.

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

Niti Aayog replaced erstwhile planning commission which was formed on 1st January 2015 through executive resolution to transform planning paradigm of country.

Role in Planning & development paradigm of governance

- ① Bridge between state and center → annual meetings through Team India Hub
- ② Promote federal competition through performance comparison (eg) Health Index.
- ③ Estimation of Poverty through MPI based on 12 indicators → evidence based policy making
- ④ Act as catalyst to innovation → (eg) Atal Innovation Mission, Atal Tinkering Lab.
- ⑤ Frame Policy for technological advancement in emerging sector. (eg) Responsible AI for All, National AI Strategy

- ⑥ Private sector collaboration → encourage Private-Public Investment
eg. Model concession Agreement in Shipping sector.

- ⑦ Set short, medium & long term goals → 3 year action plan, 7 year agenda and 15 year vision document.

Limitations & criticism of Niti Aayog

- ① Lack of fiscal & financial power → procedural vacuum left by Planning Commission
- ② Regional Disparity persist → 60% GDP in 6 EAG states of India.
- ③ Too much focus on Role of Private sector
eg. advocate for aggressive disinvestment
- ④ Unconditional praise of government schemes → lack of Independence.
- ⑤ Non-universal participation → states like West Bengal has boycotted its meeting in past.
- ⑥ Increasing inequality since 2015 → Oxfam report → India most unequal country.

⑦ Recommendatory in nature → non-binding suggestions.

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



PM Modi, highlighted the role of Niti Aayog in ending faultline between center and state for Vikshit Bharat 2047 for which both need to work as Team 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)

According to Economic Survey, India is among the most Bank penetration country with higher bank to population ratio than China and Germany, ^{but} still long way to go for 100% financial inclusion.

Primary causes of limited formal credit Penetration

- ① Informalisation of economy → of employment & organisation → bank resistance
90% of urban employment.
- ② Rainfed nature of Indian Agriculture → risk of loan waivers (eg) 52% rainfed areas
- ③ Digital Divide → SBI report → only 23% of rural population use Internet for financial transaction.
- ④ Lack of standardised credit history data → highlighted by RBI's financial inclusion report.

⑤ High rate of Interest due to global linkages of economy (eg) Post COVID-19 $\rightarrow$ Repo rate hike by RBI.

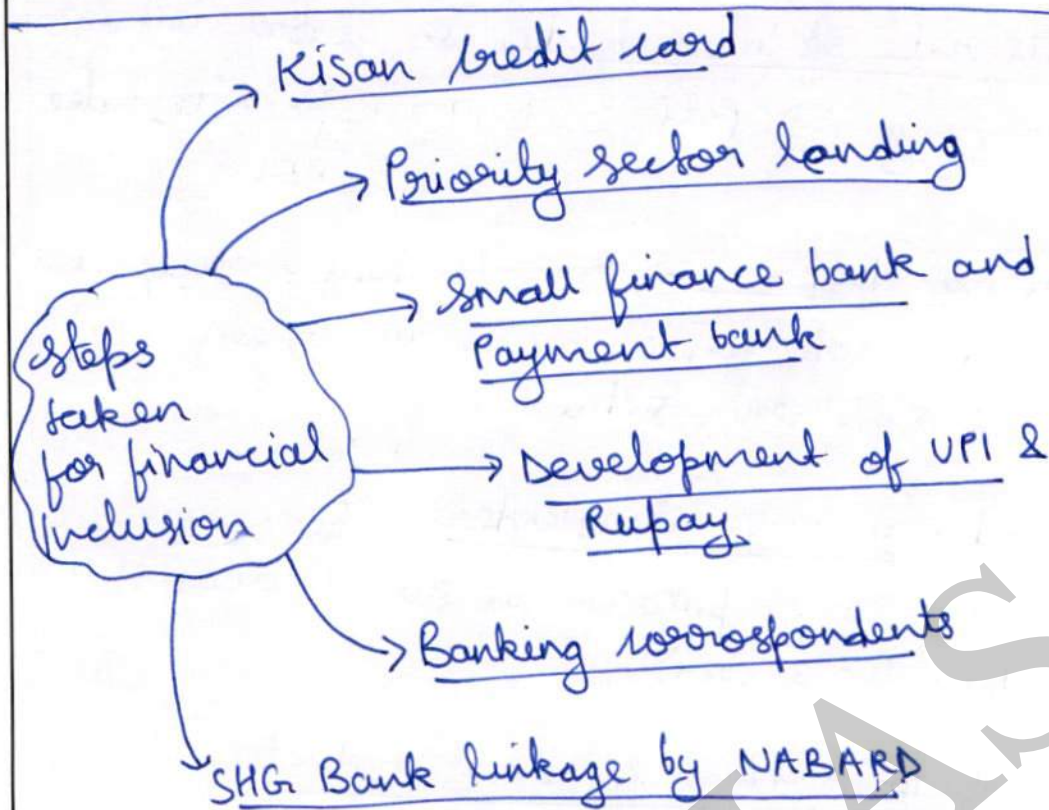
⑥ Regional Disparity $\rightarrow$ High banking correspondent, SHG and cooperative banks in Green revolution Belt and Southern India.

⑦ Dependency on moneylenders $\rightarrow$ Economic survey $\rightarrow$ 25% population in rural areas still dependent (2023-2024).

⑧ Lack of innovative financial products catering to economically backward population.

Effectiveness of small finance banks

Effectiveness	Limitations
① Higher Priority sector lending target $\rightarrow$ 75%. ② Small area operation thus decentralised credit availability ③ Higher retail credit outflow. ④ Innovative financial products (eg) slice credit card & EMI offers	① High regulatory burden $\rightarrow$ High SLR & CRR requirements ② Restriction on credit outflow to manage risk ③ Credit for consumption rather than asset creation. ④ Non-fulfillment of PSL targets.



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

Increasing formal credit penetration crucial for money multiplier, asset creation and consumption boost which will help in objective of maintaining nominal growth rate above 10%. crucial for avoiding middle income trap.

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)

15

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

According to Economic Survey, Food Processing sector contribute to 11% of India's manufacturing and is a sunrise sector but despite this, its potential is not leveraged for which PLI scheme was launched for FPIs.

Role of ~~Food~~ PLI Scheme in FPI

I Value Addition

- ① cash Incentive in form of promoting economies of scale. (cluster approach)
- ② Promoting contract farming (eg. Sharbap like Skippi directly deal with farmers)
- ③ Regional value addition → (eg. Makhana becoming global brand → USA and Canada.

II Employment Generation

- ① Formalisation of sector → formal employment
currently 90% of FPI in unorganised sector category.

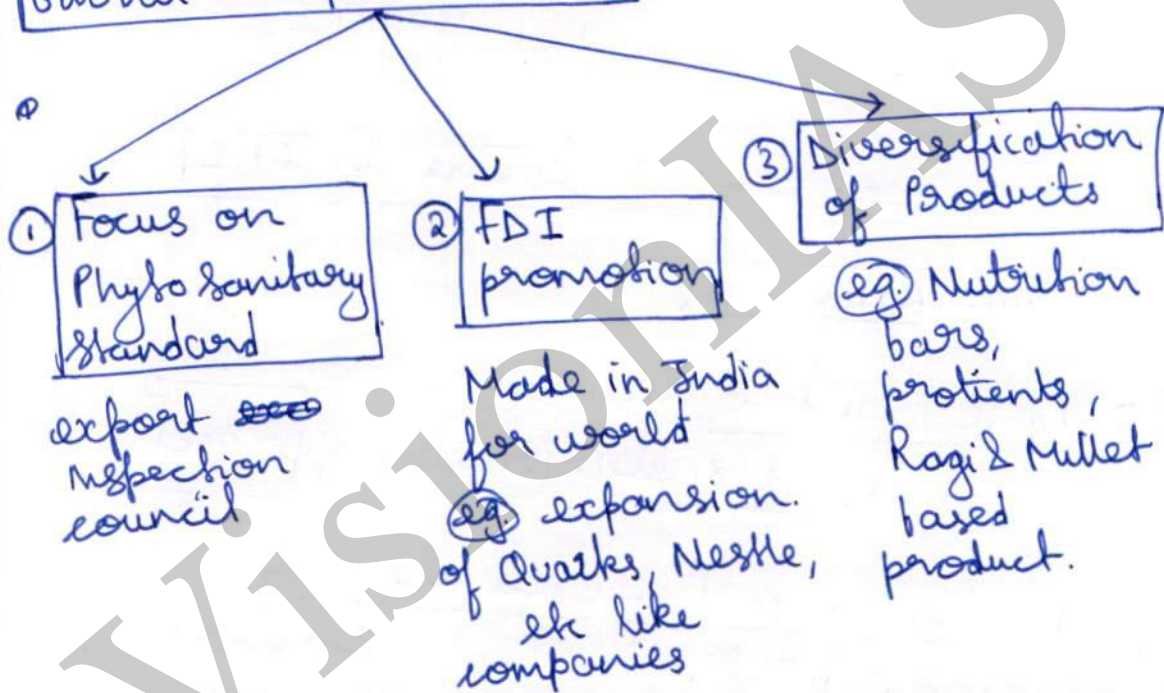
② Skilling → NSDC report → 16.7 million skilling requirement by 2030.

③ Direct & Indirect jobs → Super market chains, Distribution, sorting, packaging, etc.

④ Startup boost → Ministry of food processing → >5000 startup registered in last 5 years.

III

Global Competitiveness



Challenges

① Unorganised nature → contribute only 15% of GVA despite 90% ~~contribution~~ of total FPI.

② Credit crunch → large Initial Investment.

③ Lack of skilled workforce → gap of 6 million workers (NSDC).

④ Post Harvest loss → of perishable worth Rs 92000 crore (Shanta Kumar committee)

⑤ shortage of cold chain storage → around 12% of total requirement (FICCI)

⑥ seasonal nature of agriculture → 52% area rainfed

⑦ Lack of contract farming → exploitation of farmers (eg. PepsiCo case).

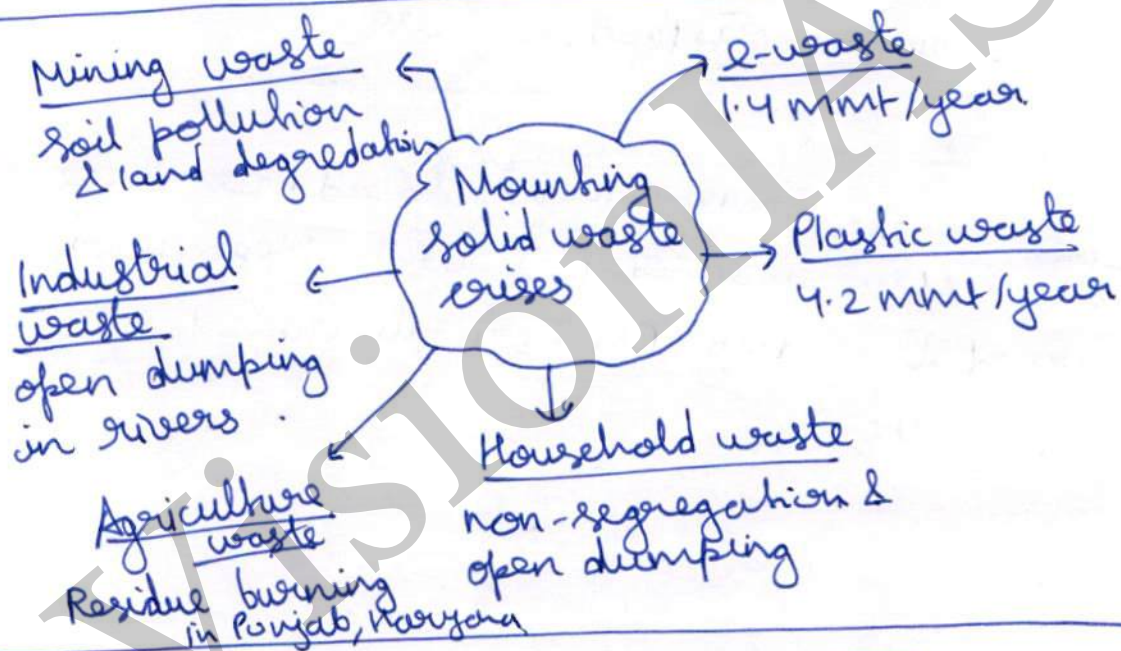
Government to address these issues complemented PLI with Mega food parks, PSL lending, PM-Formalisation of FPI scheme, etc.

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

Circular economy is defined as reuse, refurbish, reduce, etc. of used products to make production & consumption process more sustainable.



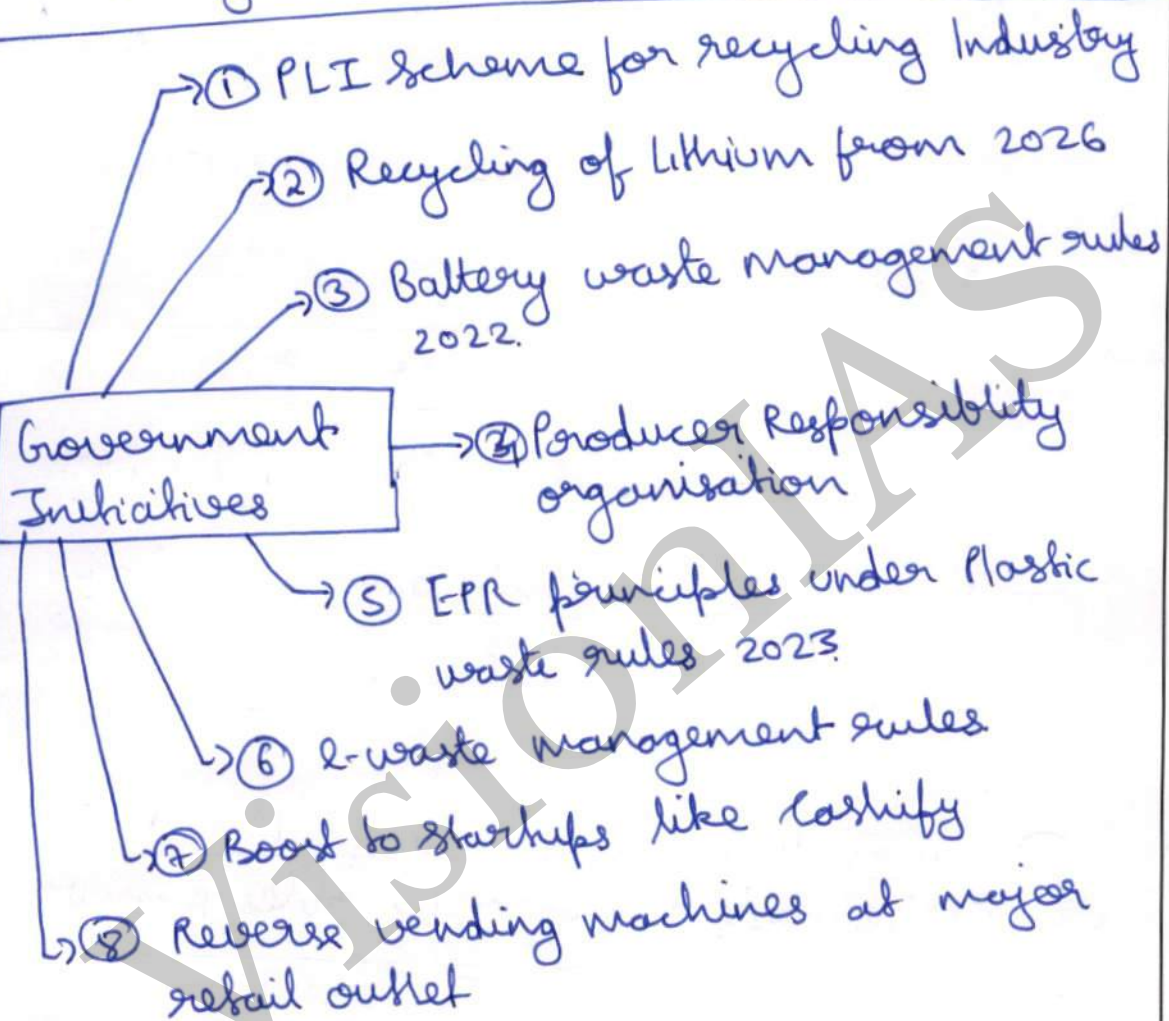
Key Principles of Waste circularity

- ① Reduce Principle → elongate the lifetime of a product.
- ② Reuse Principle → shift functionality of the product (eg. Plastic bottle used as flowering pots).

③ convert & extract → waste to energy, extraction of minerals (eg) mini steel plants.

④ Polluter Pay & extended Producer Responsibility setting accountability

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



Effectiveness of these measures,

① Increased segregation at source → malls, airports, Household, etc.

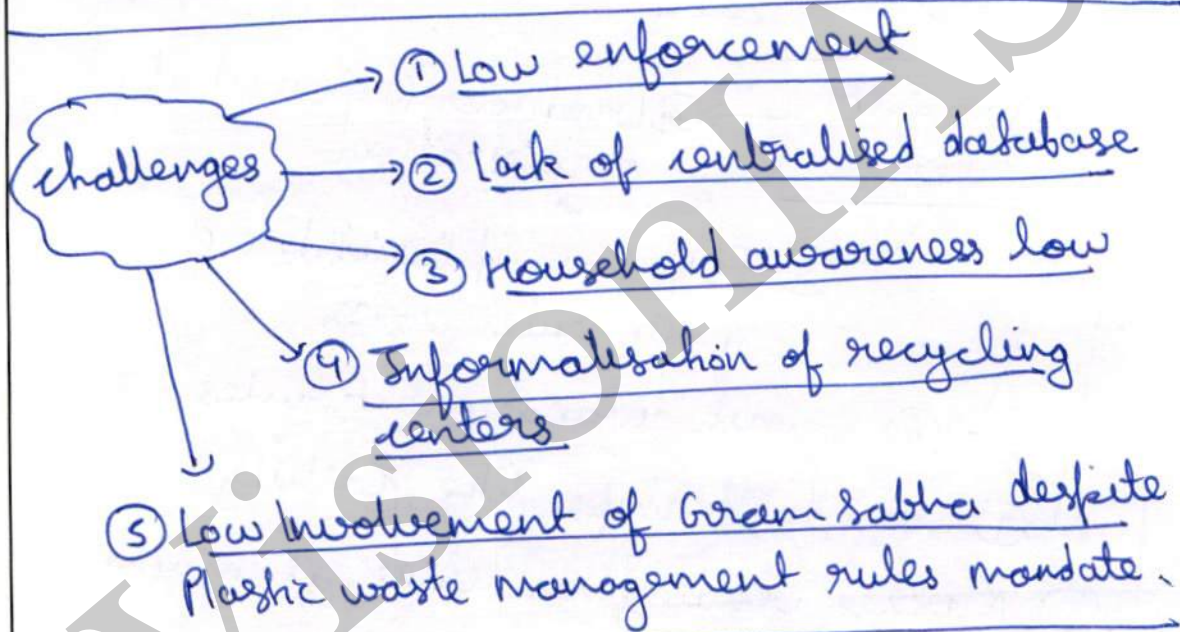
② Increase in Private sector Initiatives → (eg) Nokia Take back program.

③ Fly ash used in road construction

④ Reduced stubble burning → In-situ mechanism in UP, Haryana & Punjab.

⑤ Waste to energy plants → (eg.) Hyderabad & Indore near agro mandis.

⑥ Inclusion in critical mineral strategy → Incentives to private sector.



To achieve the goal of circular economy, all stakeholders like citizens, businesses, government and International ~~com~~ organisations need to ~~so~~ come together and synthesise the waste management strategy

16.

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

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

Recently, President Murren, advocated for learning from Indigenous knowledge of tribal for better ecological and disaster management which can help in not only mitigation efforts but also adaptation.

Importance of Integrating Traditional ecological knowledge with modern DM framework

① Carrying capacity adherence → (eg) Uttarakhand
conduct carrying capacity → deal with incidence like Joshimati subsidence.

② Understanding cascading nature of disasters
(eg) deforestation → loosening of soil → flooding ← landslide
↑
Sacred groves of tribals

③ Community engagement → (eg) Odisha model of cyclone handling inspired by tribal collective response.

④ Vulnerability Zonation planning → (eg.)

flood zonation, earthquake zone.

↳ Niyamgiri protest to avoid disturbance to ecological balance.

⑤ Resilient livelihood → Disaster risk reduction to agriculture & other sectors.

(eg.) growing drought crops in Kalahandi.

⑥ Specialised forces → Tribal youths act as frontline warriors → Apada Mitra.

⑦ Psychological resilience → NDMP 2019 focuses on Insurance & mental support.

↳ can learn from tribal experience of recurrent disaster.

Other steps also important in modern framework

→ ① Use of Technology

IMS → Satellite tracking of cyclone.

→ ② Health Recovery focus
critical Infra protection

→ ③ Engineering solution

(eg.) Tetrapods in marine dunes, wire netting in Kutch.

Two Examples

① Dealing with recurrent drought in Western Odisha → shift toward millet, Avoidance of Jhum in higher reaches, Buffer community stock, local bank construction by tribals.

② North East and Skim → to deal with floods & landslides → carrying bags with tourists to collect garbage, ~~also~~ construction of community forest to consolidate soil.

Tribal knowledge is crucial for disaster risk reduction strategy advocated by Sendai framework and PM Ten point agenda which needs to be institutionalised.

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 used for gene editing and is one of the important application of Biotechnology.

Recent Developments

- ① CAR-T cell therapy for treatment of cancer.
- ② Precision medicine to deal with rare diseases & neglected tropical diseases
- ③ Vaccine Development → mRNA and recombinant technology
- ④ Diagnosis tools → ELISA & RT-PCR technology efficiency improved
- ⑤ Correcting Defect of embryo early on during pregnancy.

Opportunities

- ① Artificial baby → with no disease & high immunity
- ② Stem cell therapy → dealing with diseases
- ③ Ag: elongating life expectancy and reversing of ageing
- ④ Advancement in in-vitro fertilisation techniques
- ⑤ Conservation of gene pool centers and reverse extinction threat of species.

Ethical challenges

- ① Against religious ethics → Human becoming divine.
- ② Decline in Institution of marriage → artificial baby
- ③ Inequality in access → high cost
- ④ Risk of error → can cost life

⑤ No regulatory framework.

CRISPR based technology
can revolutionise the medical
advancement but it needs to
be balanced based on economic viability,
social desirability and ethical adherence.

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

15

According to NAASCOM, India's Semiconductor share stands at mere \$2 billion which require government support to become self sufficient in critical sector for Industry 4.0

India Semiconductor Mission

I Strategic objectives

① Self sufficiency in critical chip sector.

eg. PM Modi → India want's to provide end to end solution in semiconductor

② Design in India for the world → 20% of design engineers in India.

③ Establish itself as R&D hub → Qualcomm, Nvidia, etc has R&D center in Bengaluru & Pune.

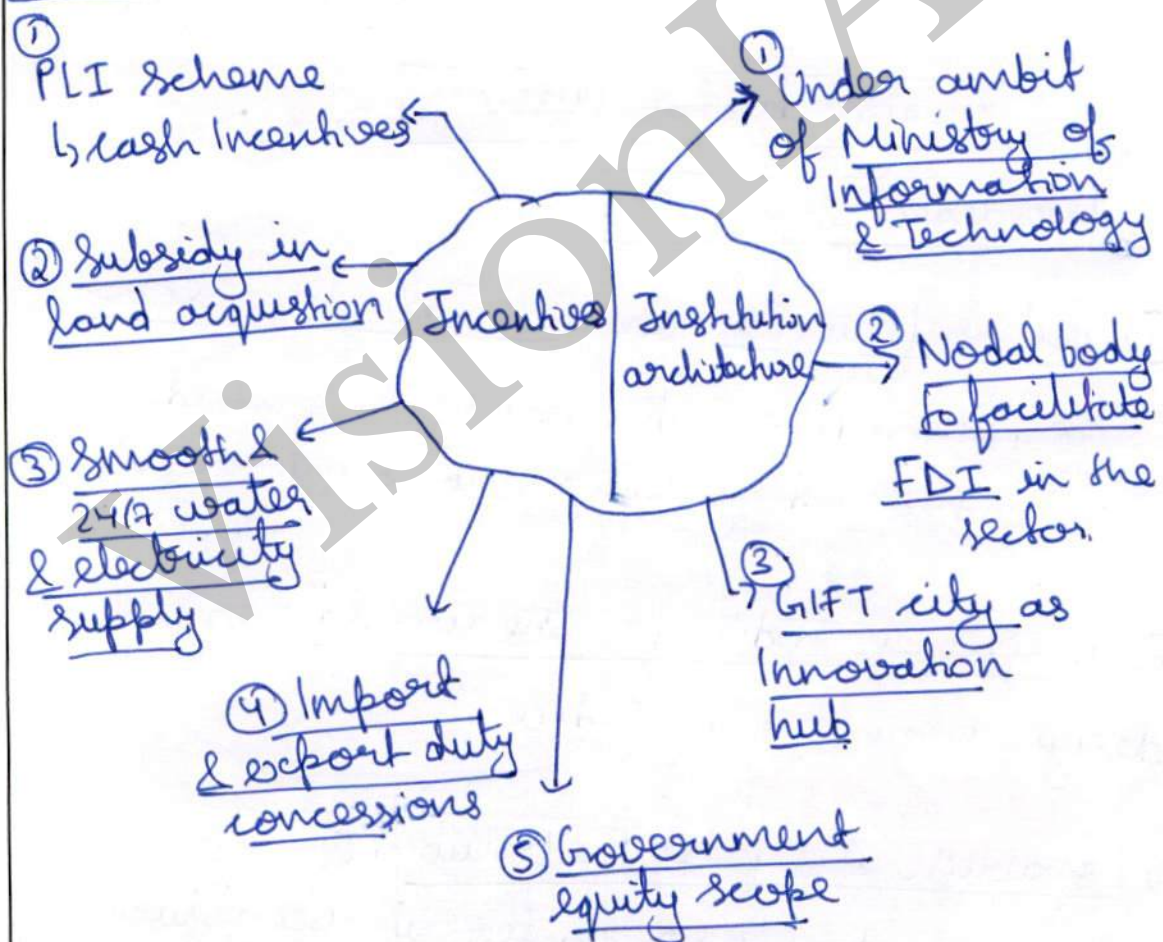
④ Crucial for energy transition → application

in solar cells, wind turbines, etc.

⑤ Defence & space sector → next gen engines & jets, LMV vehicles, etc.

⑥ Boost to electronic industry → chips becoming dynamic & smaller in function.

⑦ Safeguard against weaponisation of supply chain → eg. chip Act of USA, ~~china~~ → chip 4 Alliance.



Major Risks that could derail timelines

① Geopolitical Uncertainty → Trump's MAGA policy → deter private investment

② Weaponisation of supply chain → (eg.)

china's ban on rare-earth.

③ Infrastructural deficiency → semiconductor
require clean water & huge electricity

④ Global Headwinds & tailwinds → can hinder
access to finance

⑤ Skilled workforce availability → require
semi skilled & highly skilled labor
(only 4.8% formally skilled)

⑥ Technology Transfer Issue → controlled
by 2/3 large Companies in Netherland &
USA.

EAM Jaishankar recently said
that India Semiconductor mission not
only meant for meeting domestic demand
but also to cater needs of other countries.

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

According to Ministry of Home Affairs, the Insurgency & extremist incidence has come down by 67% in North East due to Governance & developmental reforms in last decade.

Inter-play of Diverse factors

Factors	Impacts
① <u>Geographic Isolation</u> → Difficult terrain, Harsh climate, connectivity challenges	Sense of Isolation & alienation ethnic sub nationalism eg. Greater Naga Demand.
② <u>Historical Grievances</u> Integration process, colonial exploitation, ethnic strife, etc.	Kuki-Miet conflict in Manipur, years of Bodoland struggle
③ <u>Economic Backwardness</u>	80% population employed in agriculture, 0.16% of FDI (Economic survey), 50

④ Social Issues

Tribal Diversity,
Resource competition,
Demography fear.

Assam → ULFA operators,
Tripura → Migration from Bangladesh.,
Inter-state border dispute

⑤ Security challenges

organised crime,
extortion, etc.

AFSPA → Sense of military rule (Saran Reddy committee)

Inner line permit → low intermingling

outside interference → China & Pakistan support

Multilayered strategy to tackle extremism

① Legal Interventions → stringent UAPA Laws, BNS define terrorism & organised crime, Reforms in AFSPA (Accountability)

② Institutional measures

Role of Army & Para-military

only during extreme situation (e.g. Manipur)

North East Nodal Police Station.

suggestion by Santosh Hegde.

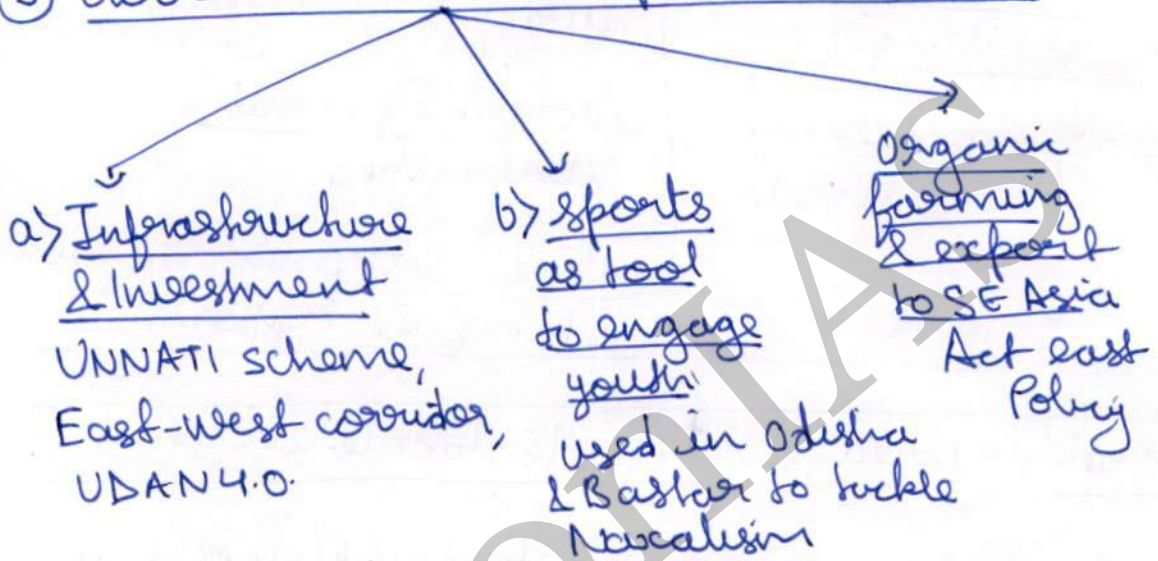
→ strengthen coordination between Intelligence agency.

③ Community engagement measures → Truth & Reconciliation commission, Army Good will school,

National Integration tour, etc.

- ④ Technological measures → use of Drones, sensors, CIBM, etc to deal with illegal immigration & Drug trafficking

⑤ Governance & Development measures



Development of North East require precondition of stability for which PM referred the region as next engine of growth of India.

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

After Supreme Court judgement in Babita Puniya case, the inclusion of women in permanent commission roles have gathered pace but still their participation remain low.

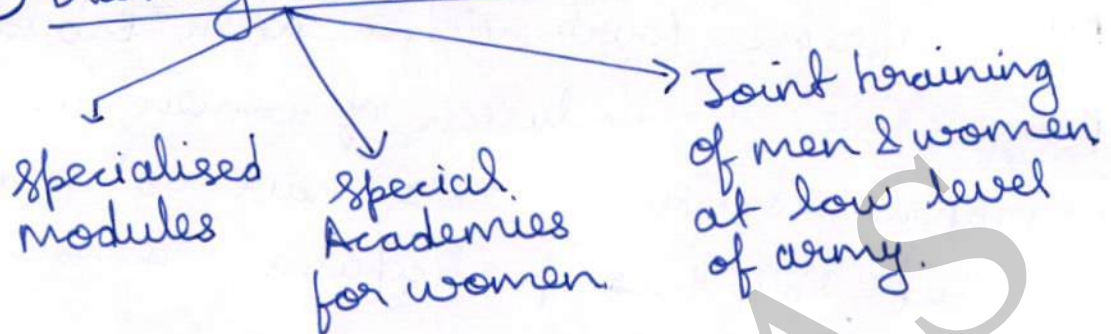
Key challenges impeding inclusion

- ① Athudnal & Psychological barrier → less accepted by society (eg. ill treatment of Prisoner of wars.
- ② Cultural challenges of armed forces → not used to take command from women officer.
- ③ Logistic & training challenges → lack of required Infrastructure & non-adaptable training module.
- ④ Stereotypes & Prejudices → women considered biologically unfit for combat roles.

- ⑤ Family and child care burden → greater on women due to patriarchal attitude

Measures to enhance their participation

① Training measures



- ② Legal reforms → change in NDA criteria, frame policy around more inclusion through Affirmative action.

- ③ Role modeling to change society attitude
(eg) Gungun Saxena movie.

- ④ Increased leadership elevation in civilian force for gradual attitude change.
(eg) women guards in SPG

- ⑤ Cultural changes in Armed forces → training of men to adopt the cultural shift.

- ⑥ International efforts → reforms in Geneva Convention to change rules of Prisoners of War to include transparency in case of women.

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

Recently first batch of women cadre graduated from NDA should act as catalyst for both women and government to promote inclusion of women in army.

SPACE FOR ROUGH WORK

AL

VisionIAS