



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. : 01064896

अभ्यर्थी का नाम/Name of Student : Srishiti Goyal

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

27/July/25

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

केंद्र
Centre

SO Edu.
Kansal Bagh, Delhi.

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.

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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

उम्मीदवारों को इस हार्डिग में नही लिखना चाहिए
Candidates must not write on this margin

As per World Bank, Inclusive growth refers to growth where developmental dividends and opportunities are distributed among all.

Factors contributed in Inclusive growth

① Structural transformation

1). Agricultural modernisation

↳ PM Kisan Sankranti, PM Kisan Yojana.

PM - Kisan, Kisan Sankranti

↳ Farmer income increased by 25%;

↳ suicides decreased

↳ Agricultural sector growth @ 4% (ES) 2014

2). Boosting manufacturing + PLI, make in India

↳ Key industry scheme, 80-85% of PLI manufacturing in India

↳ creation of meaningful jobs

↳ unemployment decreased to 2.5%

3). Service sector expansion & AI integration

↳ high skill jobs, BPO

↳ target GDP contribution - 15%

② Policy reforms for vulnerable sections

- 5) women - Samak, Matru Vandan Yojan
(MMR demand to 97)
- 6) Children - Sarnashikho abhijan, PM rise
(enrollment in primary - 700%)
- 7) Disabled - Act for disabling people.
- 8) SC, ST → Vidwahan. skillij,
loan disbursements, affirmative action.
- 9) minorities → Par Sanyoj Yojan etc.

③ Regional inequality

- 10) Rurban mission
- 11) Smart cities, Amrit Yojana -
basic amenities fulfillment.
- 12) Waste management about abhija with
development.

④ Deeply financial market

- ⑤ Boosting Capex especially infrastructure
(7.1 lakh cr) boost.
by Atal Setatman.

Issues → 15% people mouth at poor (rurality)
High ODI (45%)
low secondary & higher education
double digit youth unemployment (12%)

Thus, we need to transform these factors
into outcomes with Sakshar Sakshar,
Sabla Vikas for vibrant 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)

10

RBI has monthly transferred highest surplus to the government (>60 B\$) in current fiscal year.

Significance of surplus transfer

- 1) fiscal space for government for allowing expansive fiscal policy and welfare initiates by budget outlays enhanced.
- 2) Pumps money in market → boost money multiples create growth dividends
- 3) keeps in bank capitalisation → leading to more credit and growth
- 4) room of government to expand the capital → capital formation ↓ → job creation long term growth.

- 5) leaves money in hands of people →
household consumption boost
eg India's private consumption - contribute
65-70% of GDP

Challenging implications

- 1). limits buffer space for RBI to act as
shock absorber to economic headwinds
- 2). Dependency of government on RBI surplus
↳ moral suaping slope
- 3). Potential conflict between RBI and union
- 4). Decreased avenues for external reforms
for RBI.
- 5). Shrinks RBI liquidity and role of
last lender to banks.

way ahead

- 1). Balance surplus transfer with RBI needs
- a). Policy framework for inter-institutional
- 3). Regular updates.

As RBI is government subsidiary, it is
duty to transfer surplus but should be
balanced with its other role.

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 monetization pipeline (111 lakh crore)
was brought in to unlock the assets and
boost infrastructure in nation. An continuation
of AMU, new AMP has been launched.

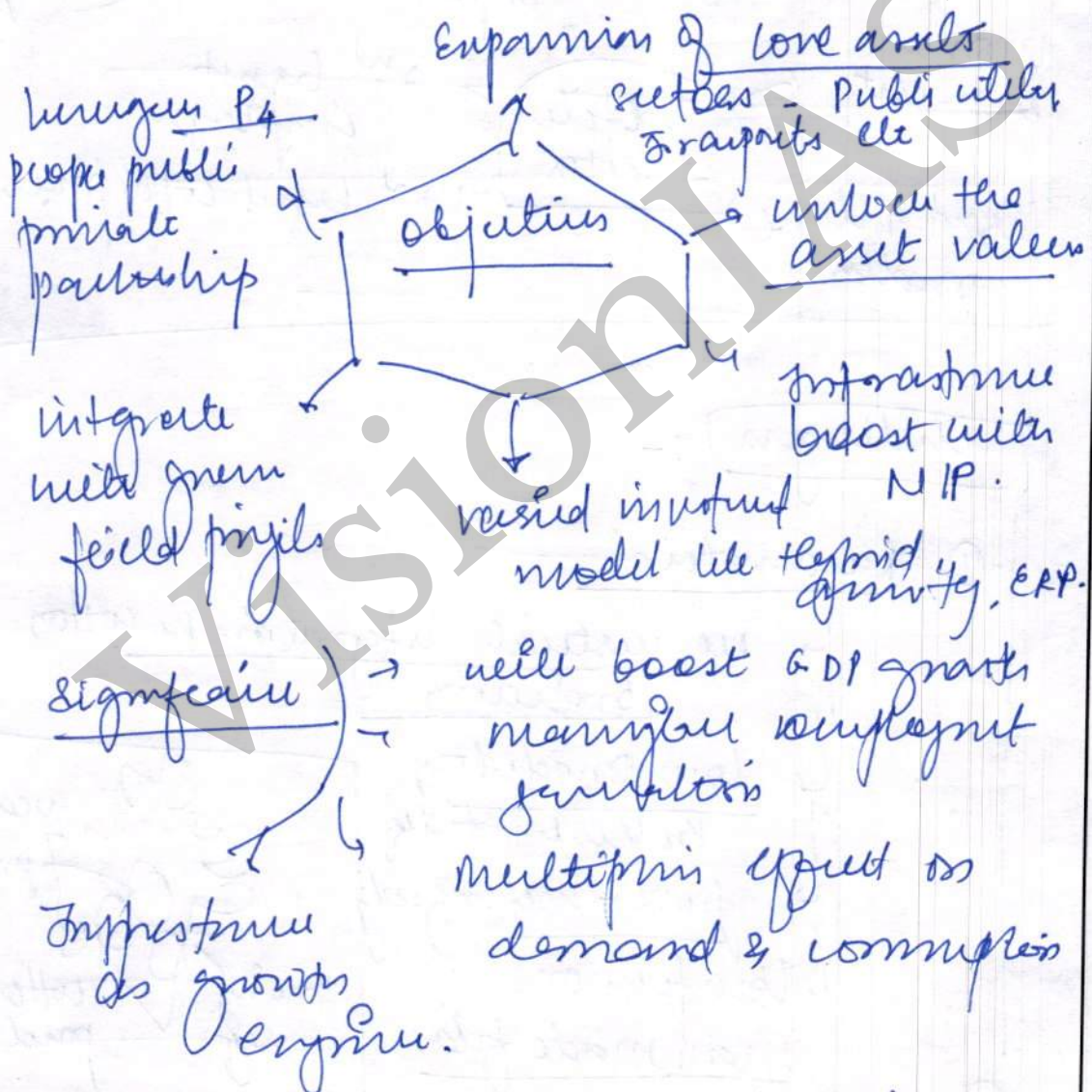
NMP

<u>Success</u>	<u>Failure</u>
① <u>unlock the brownfield assets</u> eg monetisation of <u>Karmadapat railway station</u> - <u>boosts growth</u>. ② <u>Integration with NIP</u> eg <u>NHAI + highway expansion</u> in <u>States</u>. ③ <u>Boosting capital</u> increased 3x.	① limited to <u>some sectors</u> eg <u>transportation infrastructure</u> ② <u>Delays in monetisation</u> ③ <u>Lack of capital</u> <u>underutilised</u> of <u>full potential</u> of <u>private</u>.

④ monetary ppp
project
eg in railways,
defence.

⑤ green field sites
enclosed.

New Asset monetisation Plan 2021-2025



Thus, need is to utilize it with Yati Shakti to become IT & cony.

4.

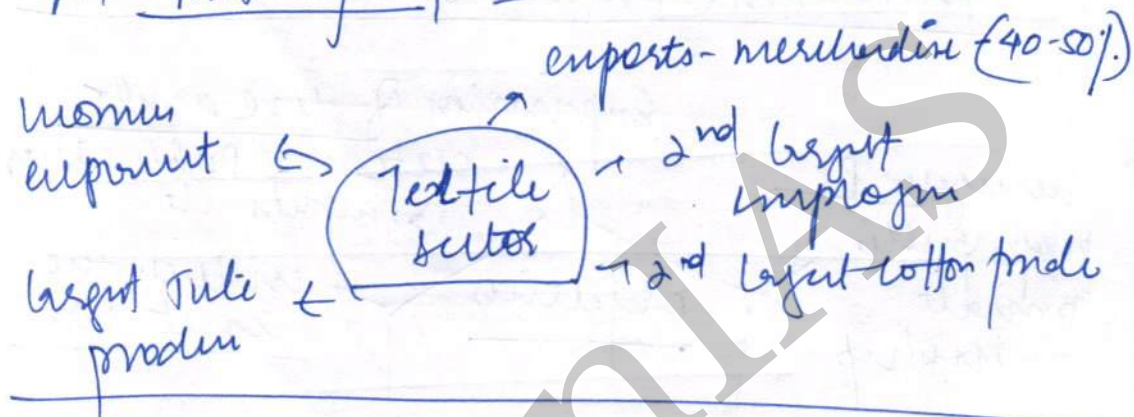
वैश्विक मूल्य श्रृंखला में भारतीय वस्त्र उद्योग को अपनी पूर्ण क्षमता प्राप्त करने से बाधित करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

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

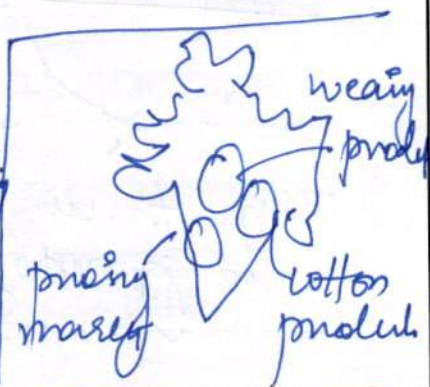
In Budget 2018, textiles have been given push with cotton producing nations and PM mitra packs.



Challenges :-

① Raw material

- no vertical integration in cotton production
- ↳ low productivity
- ↳ Bollworm attack
- ↳ jute - water girdling
- ↳ low focus on man made fibres



②

Fibre → humidity breaks fibres → poor quality & exports exports demand.

③ wearing → concentrated in few states.
and regions of central India.
↳ traditional wearing system

④ Textiles
↳ Bangalore - cheap labour
↳ Vietnam - high & high technology
& can be doing business.
↳ lower share in textile

⑤ market competition
↳ industrial production textile
↳ size & world standards lagging.

⑥ logistics → cost (14.1)
↳ delay - terminal time - 15 days.

⑦ Export → high duty tariff.
↳ WTO issues on cotton subsidies
& export barrier.

Way Ahead ⇒ SF

Farm	Factory	Fashion	Fibre	For world
→ cotton staples productivity seeds, credit	→ PM Sampoorna labour & loans	→ chartered intelligence	→ technology	→ international design National Technical textile mission
Thus, integrally part in global chain require <u>lifecycle approach</u>				

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

India is the largest edible oil importer (palm oil is 90%) in the world despite being largest arable land.

Reasons for import dependence

- 1) Geographical constraints
 - palm oil require tropical climate of Malaysia (not much in India)
- 2) soil constraints
 - ↳ cotton oil, groundnut require clay soil, competes with food crops
- 3) Policy factors
 - ↳ liberalisation of agriculture due to msp support - wheat & rice (85% products)
- 4) low crop diversification - due to limited farm incomes.

- 5) analguate farm expensive oil
on oil crops
- 6) competition with food and cash
crops → favorable
- 7) push for thermal oil edible
oil demand.
- 8) expensive oil → more cheap if imported

Government initiation) → oil palm mission - North East
→ edible oil mission
→ PM Sampada - infrastructure
for edible oil processing
FTA for removing tariffs
of with Andhra

Key Aims

- [E] - expanding area under oil seeds cultivation
 - [D] - demand driven action (Ashok Patel)
 - [I] - integrate technological - AI - advances
 - [B] - boost mechanisation
 - [L] - leverage MNC as incubation
 - [E] - export focus from imports
- These are need focus to form for oil
precast.

6.

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

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

10

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

The recent Isis India air accident taking unfortunate lives of more than 256 people highlights need of disaster management protocols.

Air Incidents

- | | |
|---|---|
| <p><u>low frequency</u></p> <p>→ very few in comparison to road & rail.</p> | <p><u>high impacts</u></p> <ul style="list-style-type: none"> - damage to lives, livelihood - infrastructure loss - high cost of plane |
|---|---|

Disaster management protocols in place

- ① Civil Aviation Authority → to oversee aircraft safety & protocols
- ② NDRF → for quick evacuation
- ③ NAVIC - Coast Guard mission → for

aircraft flying advisors & navigation

④ ministry of civil Aviation → rules for flying safety & response framework.

Initiations

- 1) Poor coordination
- 2) outdated protocols
- 3) overlooked safety checks
- 4) loose oversight in private play security drills.
- 5) weak informant.

Way Ahead : NOMA guidelines

- 1) understanding the risk → hazard mapping of engine failure
robust early warning & combat system
Unmanned Aerial Vehicle mapping
 - 2) Immunised in Disaster Risk Reduction - Annual
C. cybernetic NAVIC - GACON accuracy, safety protocols & equipment
 - 3) Non structured - updated protocols, response mapping
 - 4) Coordinated among agencies
 - 5) Capacity building - pilot training etc
- Thus, we need to proceed to prevent such future incidents.

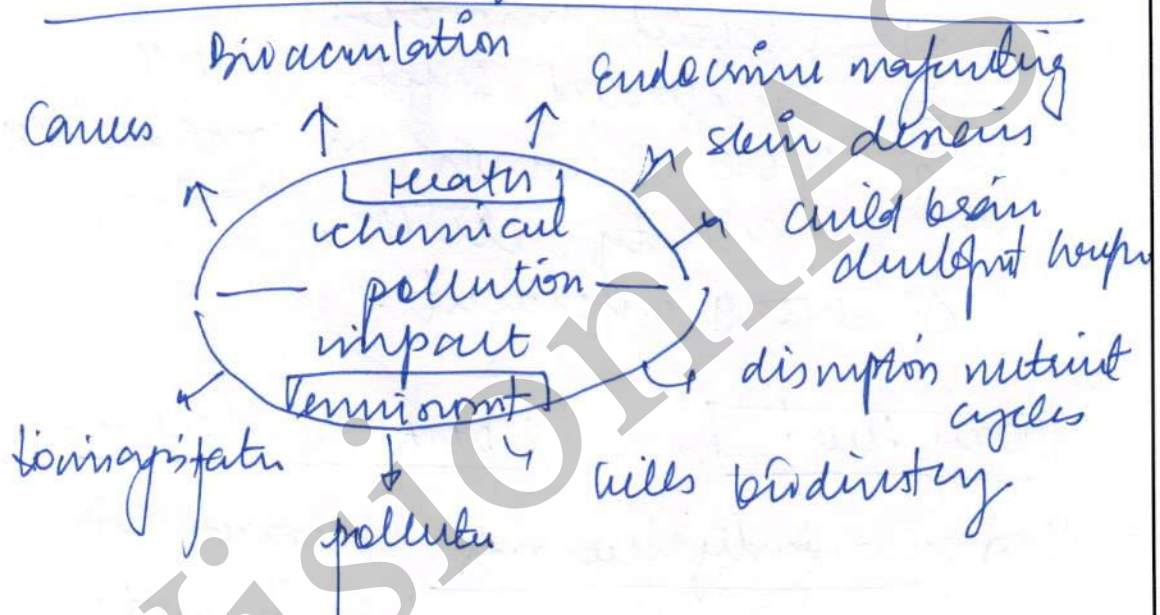
7.

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

Punjab has become the chemical capital & air quality expansion due to chemical pollution highlight need for chemical contamination.



key sources :-

Anthropogenic :

- ① Industrial discharges - untreated
 - ↳ heavy metals - lead, mercury, arsenic in water, land
- ② waste disposal
 - ↳ batteries → contain mercury, lithium ⇒ soil contamination

③ Agricultural runoff → pesticides, fertilizers
↳ eutrophication, enters food chain
of DDT.

④ E-waste → lithium, cobalt release

⑤ Hospitals & medical → mercury
thermometers.

Natural → ① Uranium in Tadugoda.
contaminated
② Fluoride, arsenic in products
of Rajasthan.

Efforts of existing central (and) efforts challenges

① Solid waste
municipal rules -
collection, disposal rules

inadequate after intake,
poor scientific management

② Battery waste
municipal rules -
recycling

poor formalities &
technology involved

③ Minerals, stable
conservation guides

poor implementation
of recommendations

We need will of government approach
through various some management
for controlling this problem.

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

In operation in India, the Shakti and Indigenes Akash missile defence system has shown their significance

critical in national security)

→ first line of defence

→ ability to strike back

protect critical infrastructure.

Working principle

- 1) Radars - ultrasound & sensor for detection of incoming threats
- 2) Interceptors for eliminating drone

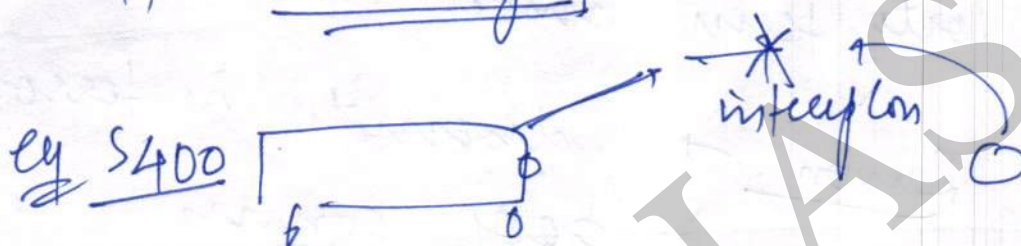
3) Acoustic & precision targeting - manual + AI.

4) Missile attack for destroying
in some attack

1) True & false principle of problem

2) Stealth for non-detectable

3) multilayered



India's progress in indigenous

1) Akash system

2) Prithvi missile system.

Initiation - start of indigenous weapons

9.

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

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

10

UNSC fails - takes resolutions.

lots from limited success

Reasons →
 → disconnect in terrorism
 → poor consensus
 → no definition
 → veto misuse.

Need →
 → India push for global resolution on terrorism
 → No discrimination
 → Swift actions.

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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 हार्शिए में नहीं लिखना चाहिए
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10

multi aligned approach

- Engage multilateral orgs; ^{small}
- protect national interest
- (indigenous capabilities building.
- Atma nirbharata.

India security

- ↳ Engage with multiple countries
- ↳ Strategic autonomy - own capabilities
- (learn from nation
- (technology transfer.

VisionIAS

11.

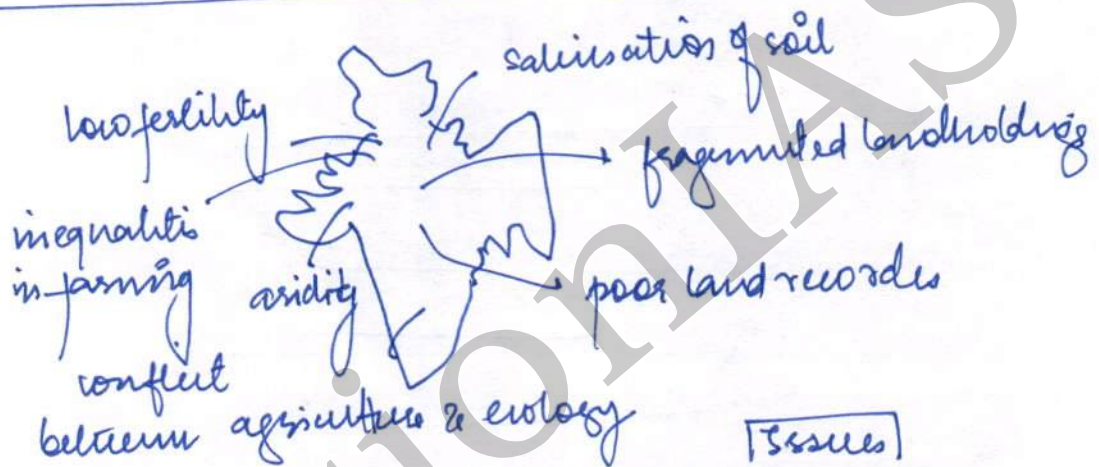
अतीत में किए गए भूमि सुधारों की कमियों का परीक्षण करते हुए, विस्तारपूर्वक वर्णन कीजिए कि भूमि सुधार 2.0 कैसा होना चाहिए। (उत्तर 250 शब्दों में दीजिए)

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

15

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
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45% of our population is dependent on land based agricultural subsistence, yet average land holding size is less than 2 hectare with low productivity. calling for land reforms 2.0.



Shortcomings of Land Reforms in past

1). Zamindari abolition

- successful in the Northern Indian states of Punjab, Haryana
- + eliminated intermediaries
- but limited success in southern and central India

- 2) land ceiling Act $\Rightarrow$ limited success
- ↳ maximum land holding size
 - $\rightarrow$ often misuse of loopholes
 - $\rightarrow$ buying land in relatives names

3) Tenancy reforms

- ↳ for land titles to tenants
- ↳ helped getting land ownership
- ↳ but often exploited
- ↳ debt trap ridden lost land

4) land consolidation $\rightarrow$ largely failed

- $\rightarrow$ 86% farmers - small & and marginal
- with land holding size < 2 hectares

5) not ecologically aligned and ignored productivity aspects

Land Reforms 2.0

1). Land records and modernisation

- $\rightarrow$ Digital mapping with 1:500 - GPS
- $\rightarrow$ digital records - SWAMITVA
- and Indic chain program
- $\rightarrow$ integration with Agristack.

2). Land consolidation

- ↳ formalisation of 10,000 farmer FPOs
- ↳ cooperative farming -
- ↳ farmer clusters.

→ MS. Swaminathan - million Farmer program
implementation

3) land ownership

- ↳ Tribals - patta under FRA 2006
- ↳ tenancy reforms based on Agristall
- ↳ ownership data & leasing out
- ↳ streamline corporate farming

4) market reforms aligned with abolition of intermediaries

- ↳ e-nam for national market
- ↳ E-Upajam of MP.

5) Bhoodan movement 2.0 → voluntary land equity distribution

6) Attracting youth to Agriculture → for innovation, productivity & maximum input from land

7) Integration with other agricultural reforms → sustainability → soil health card

Agro retains PM-KSY

Thus, as per Ashe Dalwai committee,
for doubling farmer income we need
land reforms 2.0 rooted in technology,
sustainability & productivity.

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

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इस हशिप में
नहीं लिखना
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Niti Aayog, was formed in 2015, replacing erstwhile planning commission to serve as a premier policy thinking and fostering cooperative competitive federalism.

Role in planning & development

- ① Policy thinking

→ 5 year action, 7 year vision plans for development

- ② Innovation (Atal Innovation)

↳ Atal tinkering labs for youth.

- ③ Team India - national integration for collective developmental functioning eg. Swachh Bharat cities coupling

- ④ Cooperative federalism

↳ Governing council - states
representation and deliberation
↳ regular serious meetings and
planning sessions.

⑧ Competitive federalism
↳ Enders like states composite index,
MPI index.

⑨ Decentralisation of planning to grassroots
↳ Panchayat devolution index

⑩ Inclusive development
↳ Aspirational district and block
program.

Challenges & Limitations

① non statutory - non constitutional
↳ lacks enforcement power

② Seen as central agency
↳ centre - state mistrust
↳ West Bengal car moved out of
governing council meeting.

③ Weak monitoring, Review capabilities.

④ Large strategic coherence work &
power mapping - overlapping roles.

⑧ Fund, functions and functionaries crule

⑥ competition federalism often turn into
combative federalism

eg excessive ranking → lower confidence of
peer performing states.

⑦ peer integration with other ministries
& departments.

Way Ahead

- N → Nurture collaborate federalism (PM Modi)
- I → Institutionalisation with legal states
- T → Technological powerhouse with digital reforms
- I → Integrate world best planning practices
eg USA - based on subsidiarity
- A → Actionable planning
- A → action taken reports on public display
- Y → Youth engagement with internship
- O → Operationalise SOPs for schemes
- G → Growth for all - multiple growth states.

Thus, it is time Niti Aayog transform itself
to take India as United Arab with
equal planning.

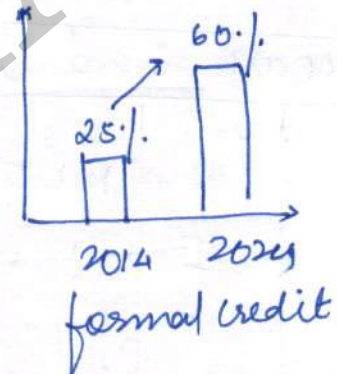
13.

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)

As per Economic Survey, (2024-25), formal credit penetration has more than doubled in a decade yet inadequate for India's growing credit needs.

Primary cause of limited formal credit penetration - rural & unbanked populations



① Low bank penetration

→ private banks - limited in rural areas

② Low credit disbursement rate by banks
→ fear of NPAs, low capitalisation and asset liquidity crunch.

③ Moneylender strong hold in rural areas
→ still 30-40% informal lenders

④ Debt trap and social lending
barrier to access formal credit.

5. collateral as deterrent
(low loan to value ratio)
6. immediate loan facility through informal lending with flexible terms
7. fear of harassment on loan returns by banks
8. limited financial literacy
($\sim 35\%$ specially in rural comm)
9. PAEs → weak institutions and funding sources.
10. Digital divide as barrier to digital credit access
eg. $\frac{1}{3}$ rural women - internet access)

Efforts of small finance banks

1. Addressing the formal credit gap
2. Flexible loan terms with interest subvention (PSL norms of RBI)
3. Deepening financial credit roots - wide network in unbanked areas
4. Refinancing through NABARD

4. Good collateral needs for small loan.
5. Maintain loan disbursement database with CIBIL - tracking defaults while easing regular payers $\Rightarrow$ trust building.

② Financial inclusion promotes (financial)

- 1) women financialisation
 - ↳ SHG linkage - NRLM.
 - eg. Ujjat Pappad.
 - 2) Credit access to weaker sections
 - eg. integrated Startup India for SC, ST
 - 3) Expand digital credit access + address unbanked, remote areas
 - 4) Financial literacy camps support
 - eg. mobile kiosk-based obligations.
 - 5) Cooperating with PAs and private + inclusion network of financing.
- Way Ahead $\rightarrow$ EASE framework for SFBs
 $\rightarrow$ expanding Banking micro of SFBs.
cautious RBI PCA framework
for sustainability.
- Lesson, SFB strengthening is crucial for deepening credit access roots for body in airtight & growth.

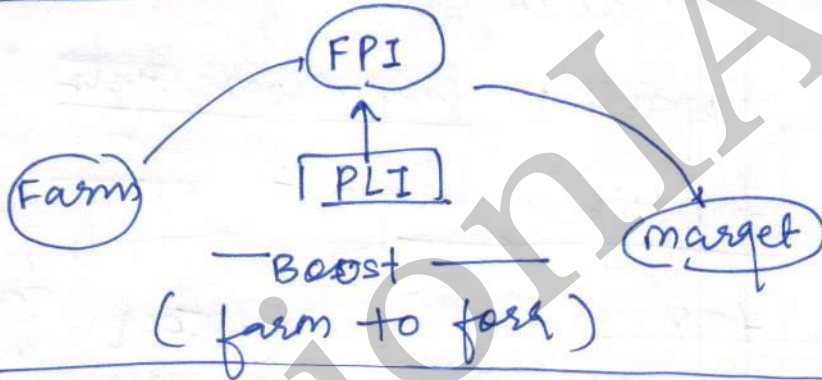
14.

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

Production Linked Incentive Scheme (PLI) was launched to push nonexisting sectors in agriculture allied with existing sectors of food processing. It is being instrumental in economic growth.



Success of PLI in FPI is :-

① Value Addition

- 1) Facilitated new sectors & food products

eg millet push in PLI for inputs → rice anna.

- 2) infrastructure for value addition

→ credit access & incentives
eg PM SAMPAD A linkage.

- 3) expanding geographical reach
eg malikona food processing - Bihar
push in Budget 2024, 25.

② Employment generation

- 1) creation of formal jobs -
(Economic survey - 9 jobs in FPI)
with ESIC registrations.
- 2) Supporting big economy
- 3) multiple impact on

farms (demand rise)	cluster farms.	transport & logistics sector.
------------------------	-------------------	----------------------------------

③ Global competitiveness

- 7) PLI pushed for better phyto-sanitary norms
- 8) Mongra WTO subsidies basis with inland private investments
- 9) PLI aligned with FTA - boost export & competition
eg India - Australia - baratti exports.

Limitations

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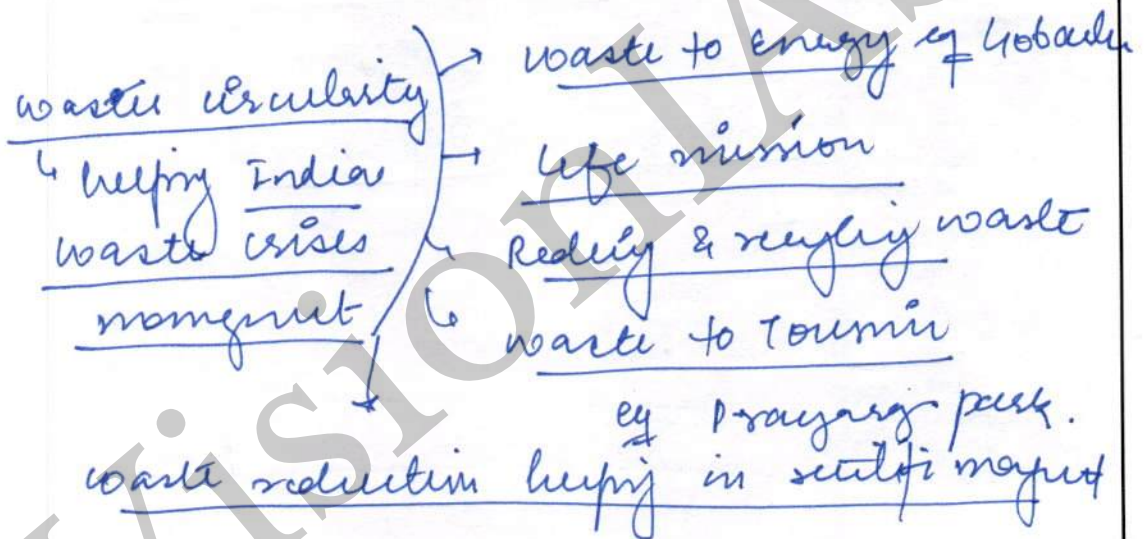
15.

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

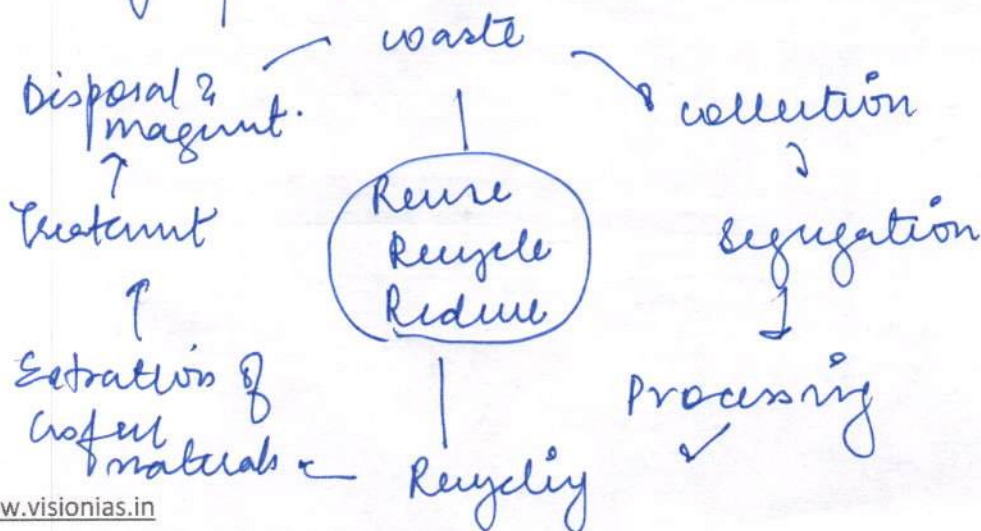
Waste circularity is emerging as a sustainable solution to India's mounting solid waste crisis. Discuss the key principles of waste circularity and the government's initiative in this regard. How effective have these measures been in fostering a circular economy? (Answer in 250 words) 15

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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As per UNEP, we are overshooting earth's carrying capacity every year (by August) due to mounting waste crises. The key lies in waste circularity.



Key principles of waste circularity



Principles:-	Government initiatives:
--------------	-------------------------

① collection & segregation	mandated in solid waste management rules 2016
② collection	- 3 categories. (liquid, solid, organic)
③ Processing $\Rightarrow$ waste to energy	door to door collection under 20ah Bmthly
waste to town	hydrogen, coal to gas, ethanol production from food waste (Ero). scrap parks.
④ Recycling	under SW M Rule (2016).
⑤ Recovery	17-20% recycling battery waste rules, solid waste rules $\Rightarrow$ creation of formal networks.
⑥ Lifestyle change	mission life for attitudinal change
⑦ Treatment	incineration, sanitary landfills
⑧ Responsibility fixing	2. Bhugal gas water billing merger. EPR, polluter pay, precautionary principles.

Effectiveness - Circular economy

- ① material recovery
eg heavy metals from batteries
- ② Reuse of materials
eg bagasse for ethanol.
- ③ Reduction of waste
eg stubble to produce coal char
- ④ Responsibility mapping

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)

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Tribals traditional ecological knowledge are
rich repository of solutions to modern
issues, whose integration can help in
resilient and sustainable development.

Importance of integration

Disaster management
forms are

Tribal ecological
knowledge

① Early warning

Natural indicators - like
animal behavior - dog
in earthquake,
plants reaction, wind
cracks.

② Prevention

Nature based solutions
eg mangrove basis
for cyclone protection

③ Preparedness

Ecological knowledge to
be prepared.
eg bamboo huts in
Assam flood plains.

- ④ Responsive | traditional herbs for cure,
eg haldi, turmeric,
ghee, sacred groves
- ⑤ Recovery | community engaged for
screening & rehabilitation
- ⑥ Rebuilding | using local resources,
in sustainable way.

Leads to - [Decentralised disaster management
- Quick
- cost effective
- Saves golden hours
- Acceptable rehabilitation & recovery
- In tune with nature.

Indigenous practices contributed

① Andaman Islanders

↳ monks barain in the island to limit the cyclonic impacts like of cyclone Mahla Tille.

② Bodas of Assam

- ↳ builds disaster - flood resilient infrastructure
- ↳ long stake bamboo houses to withstand floods
- ↳ use animals calls for commination and early warning signals.

Way Ahead: D.K. Roy Boman Lomir
(recommend in chole)

- 1) Reviving traditional ecological knowledge (TKDL)
- 2) integration in disaster disaster management plans (under new NDMA act 2015)
- 3) participatory management of tribals
with SDRF & NDRF.

Thus a participatory approach rooted in traditions and fusion with technology can help mitigate disaster vulnerability.

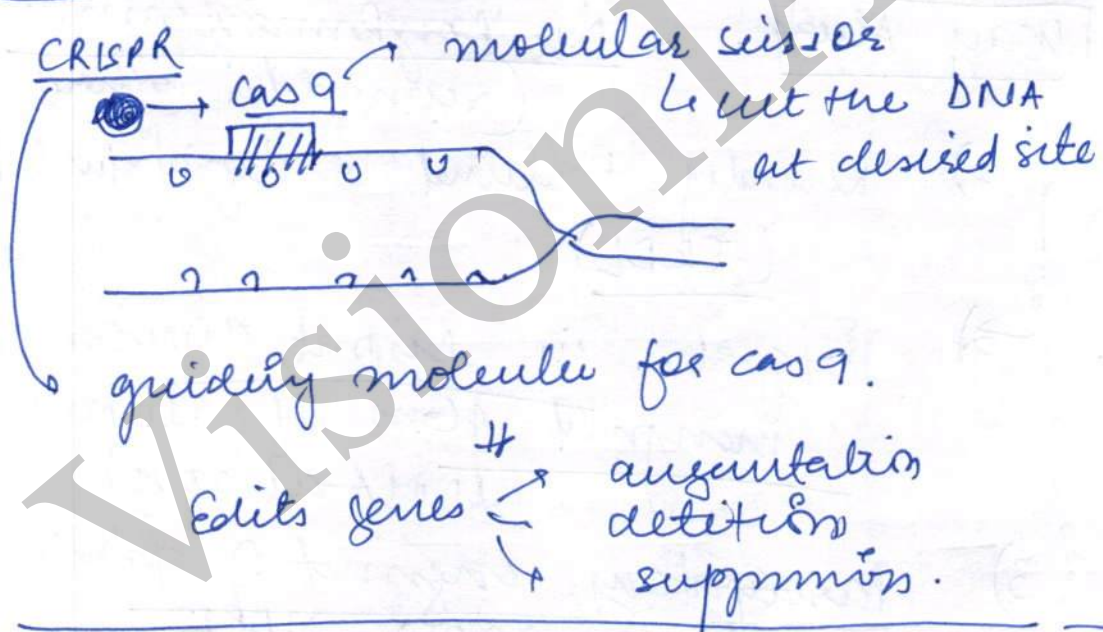
17.

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 is a noble price winning gene editing technology promising breakthrough with wide applications.



Recent developments in CRISPR tech applications

① CART-C cell therapy

- to cure leukaemia using CRISPR.
- edits T cells to kill cancer cells.

① sidele cell mRNA gene editing

- using CRISPR to edit the molecule
- approved by US-FDA.

② Crispr for sex cell gene editing

- now eggs and sperms can also be edited
- reproduction medium.

④ Genetic disease editing

- 1. Creaffunys in Down syndrome gene editing

⑤ Organ donation & transplantation

- pig heart cells edited using CRISPR Cas 9.

⑥ Vaccines development

- mRNA & DNA based vaccines development of COVID-19.

Opportunistic

- 1) Treatment of Non communicable diseases like cancer, TB with high mortality rate

- 2) cloning for health. agriculture
- 3) stem stem generation for regenerative medicine
- 4) Prion - vacuins
- 5) Prionellial drug - insulin for diabetes.
- 6) use in waste treatment of nuclear pollution, oil spills.
- 7) GM crops

Ethical challenges

- 1) consent of subject especially children
- 2) safety - blight risk to human life
- 3) Playing with God - designer babies (China)
- 4) Privacy concerns (Article 21)
- 5) Ecological ethics + benign change in nature.
- 6) Double effect + unintended consequences
- 7) Testing on human - rights violation.

Way Ahead

- 1) International consensus on bioethics
- 2) Safety protocols.
- 3) Rigorous testing before approval

This CRISPR is revolutionary but safety check need to be monitored.

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)

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

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)

15

Semiconductors are the fuel & brain of Industrial Revolution 4.0 and emerging technologies, finding way in ISM for security

Semiconductor ecosystem
pivotal for

Economic security

- trade deficit control
- boosting electronics manufacturing
- import control.

National security

- energy security - Renewable energy
- defence - missile.

India Semiconductor mission

① Objectives

- make India global hub for production & exports of semiconductor chips

- 3) Import control
- 2) Integration in global supply chain
- 4) Administration in technology

② Incentives

- 1) Design - to the order
[Scientist & design
Design linked incentive
scheme
- 2) PLI → incentives for fabrication
- 3) DESH → for play & pray
infrasturcture
- 4) Fixed GST → for consumer goods
- 5) Fixed import duty → lower
import tariff on rare materials
- 6) Zero duty exports.
- 7) Labour reform for attracting
investment by MNCs.
Total group.

③ Institutional architecture.

- 1) special purpose vehicle + for implementation
- 2) National Economic. min. authority
- planning & coordination
- 3) institutional integration.

Major Rules

- 1) area export control on critical and real with minerals
- 2) Geopolitical fragmentation (Economic survey)
- 3) Resource crisis - water, electricity supply
- 4) Ecological impact - EIA
- 5) FPI outflow - financial crisis
- 6) Security debts - avoids crisis

Way Ahead

- 1) focus on lower end operation of assembly and policy - on infra area
 - 2) strategy for designing and
 - 3) Capex for and EOOB refer for feasibility units.
- This needs whole of proper approach.

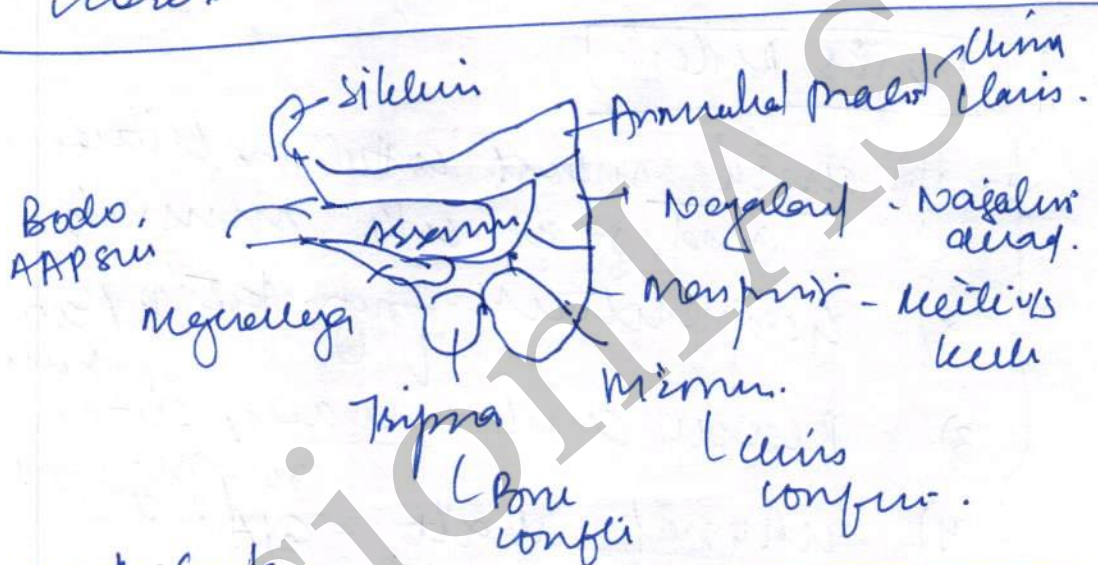
19.

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

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

15

The Manipur conflict with many intrusions in NE reflects diverse factors at core.



North East.

Force multipliers of extremism in NE

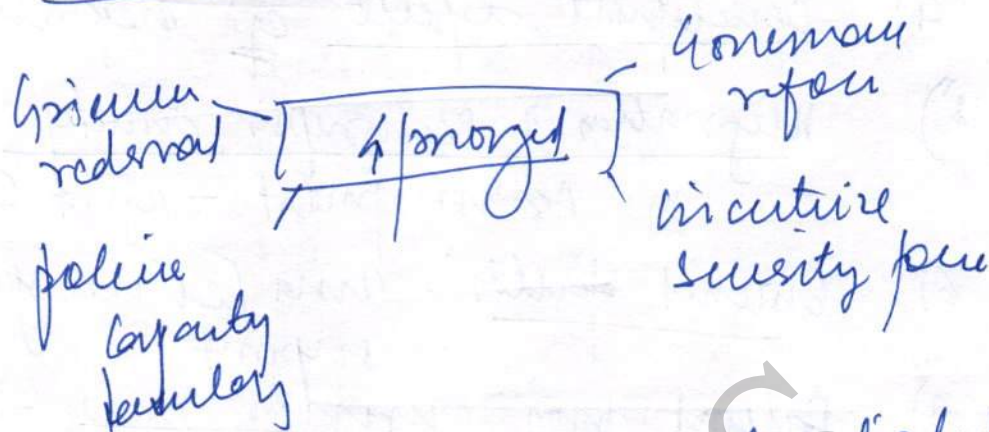
- ① historical factors
eg border - unscientific
boundary demarcation -
Manipur kingdom.
- ② ethnic clashes
L Kuki v/s Meitais
L Joms v/s Chins.

- 3) Identity crises of Bodos for largely
- 4) Development deficit of Nagalands.
- 5) Migration & Demographic anxiety
eg Assam protest - against CAA 2019
- 6) External factors - China led insurgency
support
- 7) Fallout from Myanmar crisis - China
migration
- 8) Greater autonomy - Nagaland demands
among India. Angimars.

Multi layered strategy

- ① Development as antidote
C PM Modi - Act East, Act Fast
for our East Labors
 - Bodo Area & tribal village
protection
 - Aspirational districts.
 - Gov schemes targeting.
- ② DNA - Dialogue, Negotiation, Action
against the extremists

③ 2nd ARC



④ win heart & minds - deradicalisation of Rohini is OK

recognition of culture, trust social media monitoring

⑤ international cooperation

of violent crimes which Myanmar aid (2015)

we need to extend road rule AM of to reformin market North East with development approach for inclusion development.

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

The Balita Jones case marked priority in inducting women into combat roles & prominent concern, yet structural barriers.

Recent steps → inclusion infrastructure.
NOA across agencies
Navy, Air Force -
combat role includes
separate training modules for efficiency.
consisted of mounted units,
engineering units etc.

Key challenges

- ① Attitudinal issue & Discrimination
still women considered physically unfit for combat roles
- ② Women-centric importance lacking

- 3) Lack of role modelling
- 4) glass ceiling in promotion
- 5) Lack of guidelines and soft formalin for women inclusion
- 6) Society burden and negative reinforcement

Measures

- 1) Supreme Court guidelines in Babbar Prithi case
 - infrastructure
 - women safety policies and training
 - permanent commission
- 2) Examine reservation quota for women
- 3) Transparent recruitment, promotion

- 4) Antismuggling Vulnerability for training
- 5) AR-VR for efficient training
- 6) Drone uniforms for more control
- 7) Enhance programs eg with US, Israel.

Thus, we need structural reform for making armed forces equally representative & homogeny across class strata.

SPACE FOR ROUGH WORK