



**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. : 01501361

अभ्यर्थी का नाम/Name of Student : UJJWAL PRIYANK

माध्यम: हिंदी/अंग्रेजी  
Medium: Hindi/English

ENGLISH

तारीख  
Date

27.07.25

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

केंद्र  
Centre

PATNA

निरीक्षक के हस्ताक्षर  
Invigilator's Signature

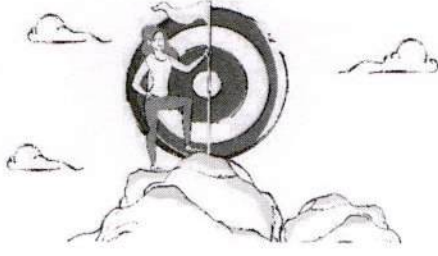
*Ujjwal Priyank*  
27/07/25

	<p style="text-align: center;"><b>महत्वपूर्ण अनुदेश</b></p> <p>उम्मीदवारों को नीचे उल्लिखित निर्देश सावधानी से पढ़ लेने चाहिए। किसी भी निर्देश का उल्लंघन करने पर उम्मीदवारों को मिलने वाले अंकों में कटौती, उम्मीदवारी रद्द या आयोग के परवर्ती परीक्षाओं के लिए वर्जित करने इत्यादि के रूप में दण्डित किया जा सकता है।</p>	<p style="text-align: center;"><b>Important Instructions</b></p> <p>Candidates should read the undermentioned instructions carefully. Violation of any of the following instructions may entail penalty in the form of deduction of marks, cancellation of candidature, debarment from further Examination of the Commission etc. *</p>
1	<p>(क) अपना पंजीकरण सं. एवं अन्य विवरण केवल प्रश्न-सह-उत्तर पुस्तिका (क्यू.सी.ए.) में उम्मीदवार के लिए निर्धारित स्थान पर ही लिखें।</p> <p>(ख) इस पुस्तिका में अन्यत्र कहीं भी अपना नाम, पंजीकरण सं., मोबाइल नं., पता अथवा प्रश्न-सह-उत्तर पुस्तिका (क्यू.सी.ए.) संख्या न लिखें जिससे आपकी पहचान का खुलासा हो।</p>	<p>(a) Write your Registration Number and other details only in the space provided in the Question-Cum-Answer (QCA) Booklet for candidates.</p> <p>(b) Do not disclose your identity in any manner such as, by writing your Name, Registration number, Mobile number, Address, Question-Cum-Answer (QCA) Booklet No. etc. elsewhere in the Booklet</p>
2	<p>अपनी प्रश्न-सह-उत्तर पुस्तिका में कहीं भी प्रश्नों के वास्तविक उत्तर के अतिरिक्त कुछ न लिखें जैसे कि कोई कविता/दोहा, अभद्र या अपमानजनक अभिव्यक्ति इत्यादि और न ही कोई ऐसा चिन्ह/निशान बनाएं जिसका उत्तर से सम्बन्ध न हो।</p>	<p>Do not write in the QCA Booklet anything other than the actual answer such as couplet, obscene, abusive expression etc., nor put any sign/mark having no relevance to the answer.</p>
3	<p>परीक्षक को प्रत्यक्ष/अप्रत्यक्ष रूप से कोई भी प्रार्थना/धमकी भरी बातें न लिखें।</p>	<p>Do not make any direct/indirect appeal/threat to the examiner.</p>
4	<p>उत्तर अस्पष्ट अथवा गंदी लिखावट में न लिखें। इस प्रकार के उत्तर का मूल्यांकन नहीं भी किया जा सकता है।</p>	<p>Do not write answers in bad/illegible handwriting. Such answers may not be evaluated.</p>
5	<p>उत्तर स्याही में ही लिखें। उत्तर लिखने के लिए पेंसिल का उपयोग न करें, हालांकि आरेख, चित्र इत्यादि बनाने के लिए पेंसिल का उपयोग किया जा सकता है।</p>	<p>Write answers in ink only. Do not use pencil for writing the answers. However, pencil may be used for drawing diagrams, sketches, etc.</p>
6	<p>प्रवेश पत्र में उल्लेख किए गए माध्यम के अलावा अन्य किसी माध्यम में उत्तर न लिखें। अधिकृत और अनधिकृत की मिली जुली भाषा का भी उपयोग न करें।</p>	<p>Do not write answers in medium other than the authorized medium in the Admission Certificate. Do not use mixed language either i.e. authorize and unauthorized media together for writing answers.</p>
7	<p>प्रश्नों के उत्तर ठीक उसके नीचे दिए गए निर्धारित स्थान पर ही लिखें। निर्धारित स्थान के अलावा किसी अन्य स्थान पर लिखे गए उत्तर का मूल्यांकन नहीं किया जाएगा।</p>	<p>Write answer at the specific space (right below the question) only. Answers written elsewhere at unspecified places in the booklet shall not be evaluated.</p>
8	<p>यदि आप अपने किसी उत्तर को रद्द करना चाहते हैं तो उसे पेन से काट दें तथा उस पर "रद्द" लिख दें, अन्यथा उसका मूल्यांकन किया जा सकता है।</p>	<p>If you wish to cancel any work, draw your pen through it and write "Cancelled" across it, otherwise it may be valued.</p>

कार्यालय के प्रयोग हेतु For Official Use	कार्यालय के प्रयोग हेतु For Official Use
परीक्षक के हस्ताक्षर Signature of Examiner(s)	

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

प्रश्न सं. Q. No.	अंक Marks		प्रश्न सं. Q. No.	अंक Marks	
1			11		
2			12		
3			13		
4			14		
5			15		
6			16		
7			17		
8			18		
9			19		
10			20		
उप-योग (A) Subtotal (A)			उप-योग (B) Subtotal (B)		
सकल योग (A+B) / GRAND TOTAL (A+B)					



**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.

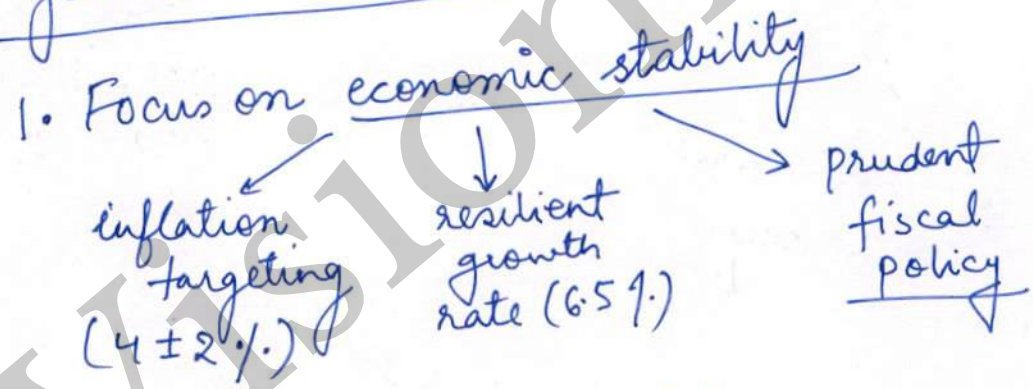
6.

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

India's inclusive economic growth model aims to cater to the needs of each stakeholder in governance including economic, environmental and social development

Factor contributing to India's inclusive growth



2. Ecological conservation

- Role of green growth model
- climate-resilient agriculture
- Targetted climate action (Paris summit goals)

3. Reaching the last mile

Women empowerment (PM Ujjwala Yojana)

#### 4. Social indicators

- a. Swachh Bharat Mission
- b. P.M - Janman for tribal welfare

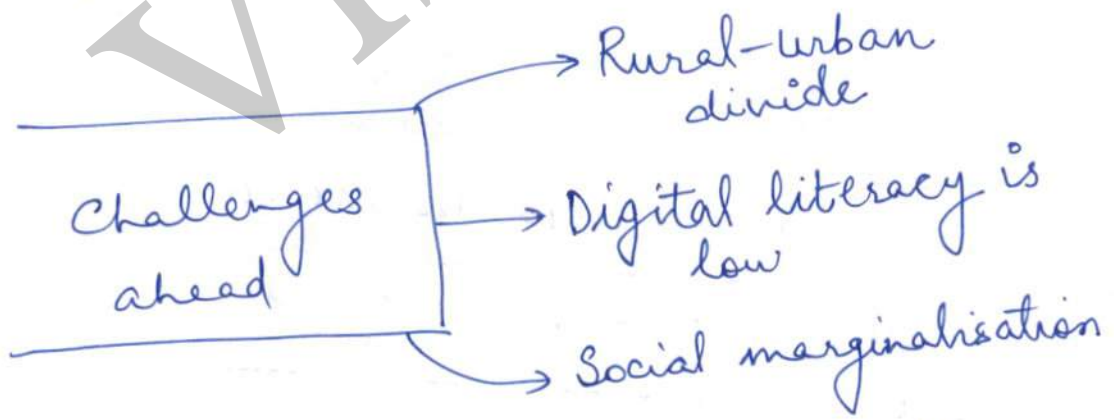
#### 5. Financial inclusion

PM Jan Dhan Yojana has led to over 53 crore bank accounts in India

#### 6. Digital revolution

JAM trinity for direct benefit transfer.

#### 7. Better life chances.



Modiji dream of "Sabka saath, Sabka vikas" can be effective in reaching inclusive growth

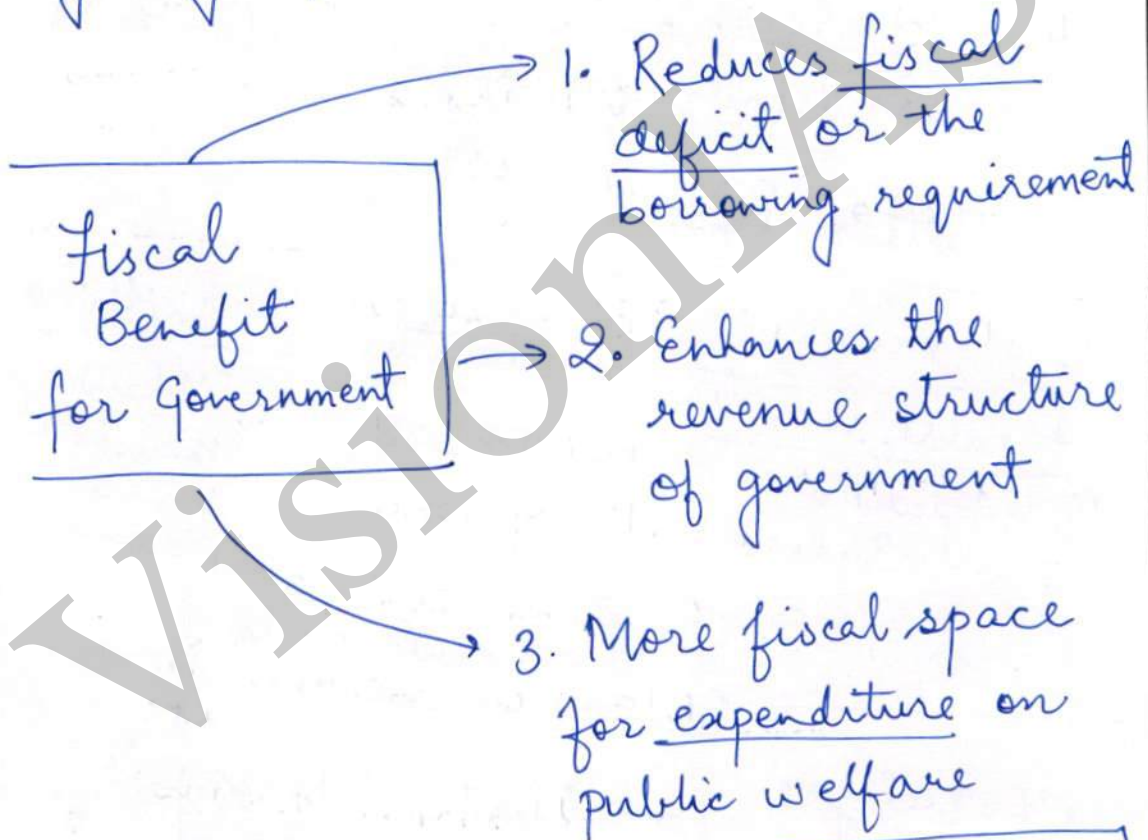
2.

भारतीय रिज़र्व बैंक के अधिशेष हस्तांतरण सरकार को अत्यंत आवश्यक राजकोषीय राहत प्रदान करते हैं, फिर भी ये चुनौतियों से रहित नहीं हैं। आर.बी.आई. द्वारा सरकार को किए गए अधिशेष हस्तांतरण के निहितार्थों का समालोचनात्मक परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

The Reserve Bank of India's surplus transfers offer the government much-needed fiscal space, yet they are not without challenges. Critically examine the implications of the RBI's surplus transfers to the government. (Answer in 150 words)

उम्मीदवारों को इस क्षति में नहीं लिखना चाहिए  
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The surplus transfer from Reserve Bank of India to government is guided by legal provision of RBI Act, 1934.



Strengths of RBI's surplus transfer

1. Help meet the target of debt to GDP ratio at  $50 \pm 1\%$

2. Reduces fiscal burden thus has multiplier effect



The seignorage that is profit generated due to difference between printing of currency and actual value is a large source of RBI profit.

### Challenges of RBI's surplus transfer

- 1. Political tension due to variability of share
- 2. RBI's own cost and expenditure on administration etc -
- 3. Threat of RBI's autonomy

Bimal Jalan Committee on surplus transfer can provide an effective solution to issue of surplus transfer.

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

The National Monetisation Pipeline (NMP) was aimed to solve the issue of investment in the infrastructure sector

Success of NMP 1.0

1. Brownfield assets have been monetised for efficiency in infrastructure
2. Many greenfield projects were uptaken for construction due to the creation of fiscal space.
3. Global competitiveness  
India ranks 38 on Logistic Performance Index released by World Bank.
4. Employment creation  
Resilient supply chain has

multiplier impact on Indian economy.

### Limitation of NMP 1.0

1. Delay in implementation
2. Lack of investor confidence.
3. Unorganised nature of projects
4. Inability to take off due to resource constraint

### Objectives of new Asset Monetization Plan 2025-30

1. Involvement of private sector through PPP model such as Hybrid Annuity model.
2. Increased investment for brown-field project
3. Effective operation of prior existing infrastructure
4. Streamlining economy via collaboration of stakeholders.

Asset Monetisation is an efficient way to solve the issue of investment

4.

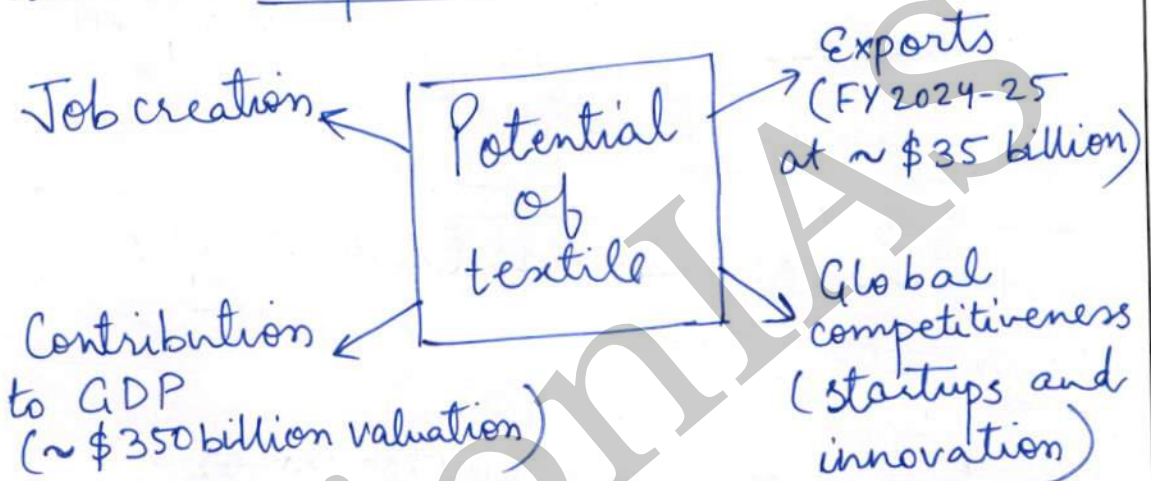
वैश्विक मूल्य श्रृंखला में भारतीय वस्त्र उद्योग को अपनी पूर्ण क्षमता प्राप्त करने से बाधित करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

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

Indian textile industry is a ~~an~~ labour-intensive sector and aims to increase exports to \$100 billion by 2030.



Challenges hindering Indian textile industry

1. Issues with supply chain :  
Poor vertical and horizontal integration of value chain
2. Lack of skill and trained professional.
3. Poor market competitiveness vis-a-vis Chinese and Bangladesh textile

#### 4. Labour cost

→ High labour cost in India  
→ strict legal implementation  
such as code on wages 2019

5. Huge LIC burden leading to  
negligence on part of entrepreneur  
licensing ← ↓ → Compliance  
Inspection

6. Infrastructural gap  
Low adoption of technology.

#### WAY FORWARD.

1. PM-MITRA scheme for mega-integrated textile & apparel part
2. SAMARTHA scheme for skilling of labour.
3. Promote natural fibre such as ICARE for efficiency in jute industry
4. National Technical Textile Mission  
↳ Enhanced adoption of nano-tech, robotics etc

Modiji vision of SF - farm, fibre, factory  
fashion, foreign is key to  
realise textile potential.

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

India is dependent to meet over 50% of its edible oil consumption through import, despite being self-sufficient in food grains

### Reasons for import-dependence

1. Crop diversification

↳ Low variety of crops grown in Indian farms.

2. Rising population

↳ Edible oil demand has risen due to population of ~140 crore.

3. Changing dietary pattern

↳ Increase in demand of oil in bakery, restaurant, etc.

4. Risk-averse farmers.

↳ MSP regime has led to the dominance of wheat and rice, thus neglecting other crops.

5. Lack of awareness about other government schemes. such as PM-AASHA for edible oil

### Current status

India imports majorly soybean oil, sunflower oil and palm oil for meeting consumption demand

### WAY FORWARD

1. Promoting crop diversification through National Horticultural Mission
2. National Mission of Edible Oil (NMEO) to attain self sufficiency in oilseeds
3. Price deficiency support schemes such as MP's Bhavantar Bhugtan Yojana.

Self-sufficiency in oilseed and pulses is necessary for the realisation of ATMANIRBHAR BHARAT.

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

Air accidents create a sense of insecurity and fear of death among travellers, thus producing negative impact on aviation industry

Low frequency events	High-impact events
→ Air transport is relatively safer due to <u>low proportion</u> of accidents as compared to total	→ Involvement of national and global community → Preventive measure on part of all manufacturer and airline operators

Disaster Management protocols for aviation-related emergencies in India

1. Role of ministry of civil aviation → Proactive measures for recovery and rehabilitation

2. Directorate General of Civil Aviation (DGCA) → Investigation on part of non-compliance with safety measures.

3. Global collaboration

Special investigation team to conduct enquiry into the causes of accident.

4. Role of media

Proper information dissemination to protect stakeholder's interest.

5. Airport Authority

Frequent checks on airline to ensure they follow safety measures

WAY FORWARD

1. Aircraft manufacturer must innovate for dealing with avionics failure

2. System of check and balance

The recent accident of Air India flight from Ahmedabad to London is an eye-opener for proactive measures

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 leads to addition of harmful materials such as <sup>into environment</sup> lethal gas, insecticides, etc, that is threat to survival of human kind

↳ styrene gas leak in Vizag 2020.

Threat to human health

- Loss of life and property
- Chronic ailments due to continued exposure
- ↳ Minamata Mercury pollution

Threat to environment

- Threat to biodiversity
- ↳ Eutrophication
- oil spills leading to marine pollution

Sources of chemical contamination

1. Marine pollution : hypoxic zone in Black sea, oil spills, ballast water mismanagement etc.

2. Air Pollution : Release of harmful gases such as  $\text{NO}_x$  and  $\text{SO}_x$  from industries, vehicles etc.

3. Water pollution : Surface run-off from agricultural fields containing nutrients such as potash.

4. Soil pollution : Improper waste management and dumping of e-waste

Strengths of existing environment law

Limitation of existing framework

1. Role of National Green Tribunal

→ Polluter Pay Principle

2. Proper waste management rules 2016

3. Environment Protection Act 1986

4. Role of Central Pollution Control Board

1. Waste incineration and landfill

2. Poor implementation of Plastic waste disposal

3. Poor coastal management

4. Unchecked overuse of fertiliser.

It is necessary for collaboration of society and government to curb the menace of chemical pollution

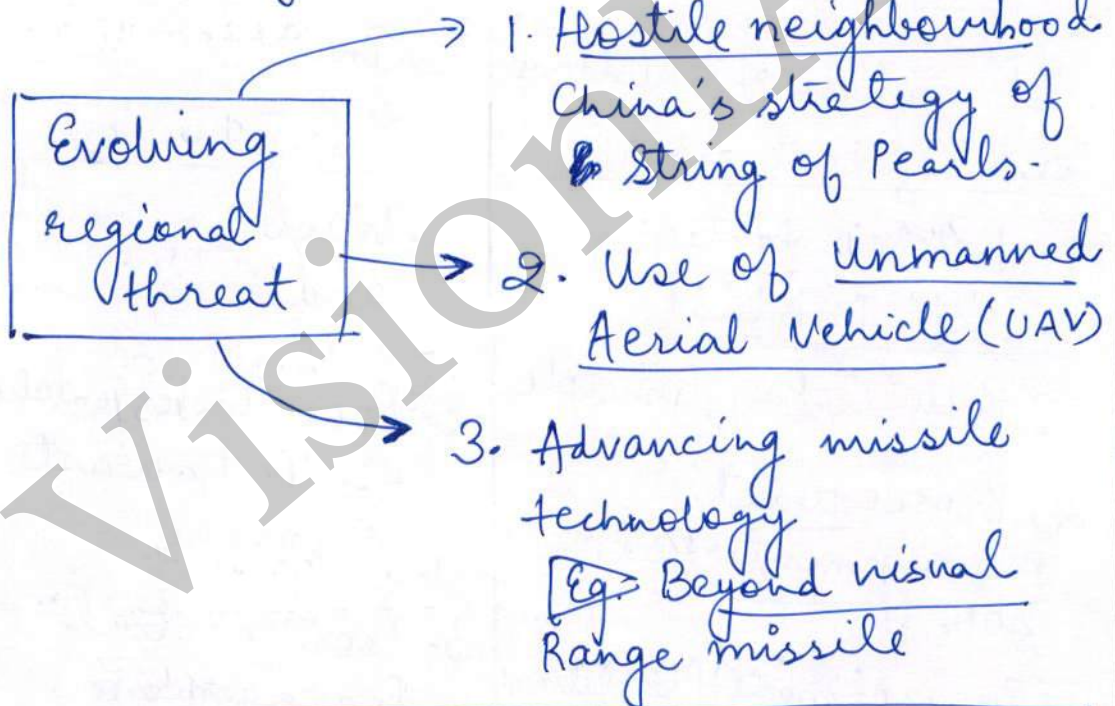
8.

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

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

10

The recent operation Sindoor has highlighted the need for a resilient defence system backed by missile defence system.



Working of Missile defense system

1. Ballistic missile

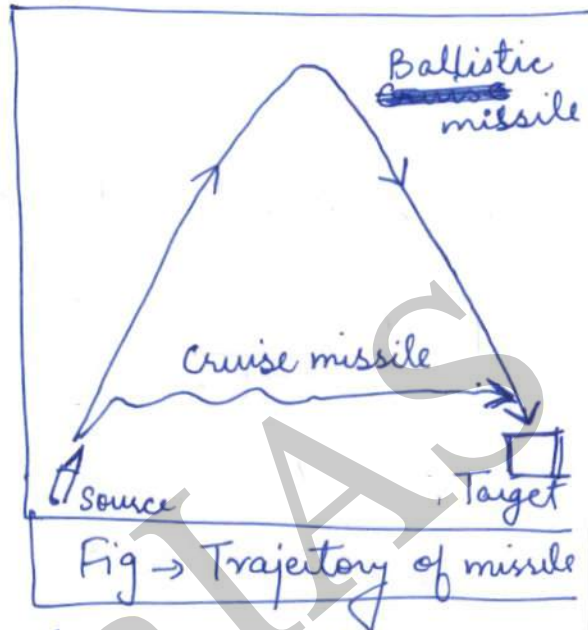
Follow a trajectory and is powered only in initial stage

## 2- Cruise missile

Can be maneuvered and is provided with energy throughout its path

→ Difficult to intercept as compared to Ballistic missile

→ Suitable for mobile target



Strength of India's Progress in Indigenisation

→ Surface to air missile such as Akash missile

→ Intercontinental Ballistic missile Agni Missile

Limitation of India's progress.

→ Dependence on foreign collaboration for key parts  
Eg → Russia's role in Brahmos.

→ Poor capital expenditure on innovation

India's ambition to produce defense equipments worth \$300 billion by 2029 is a major milestone.

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

United Nation Security Council (UNSC) aims to resolve the menace of terrorism via its resolution to designate and recognise terrorist.

Challenges to initiatives undertaken by UNSC

1. Role of state actors in terrorism  
[Eg.] Pakistan indulged in Proxy war.

2. Chinese veto in UNSC

↳ This dampens the impact of resolutions due to Chinese vested interest.

3. Inability to check the financing of terror

[Eg.] Increased organised crime and trafficking

4. Evolving nature of terrorism

↳ cyberterrorism  
lone-wolf attack.

5. Difficulty in achieving global collaboration

↳ This leads to reduced effectiveness in checking terrorism

6. Asymmetric warfare

7. Global poly crisis

↳ Terrorist outfits which were previously designated gained power in Syria

### WAY FORWARD

1. Global consensus through outreach programme.
2. Multilateral organisation such as SCO
3. Designation of states as terrorist outfit

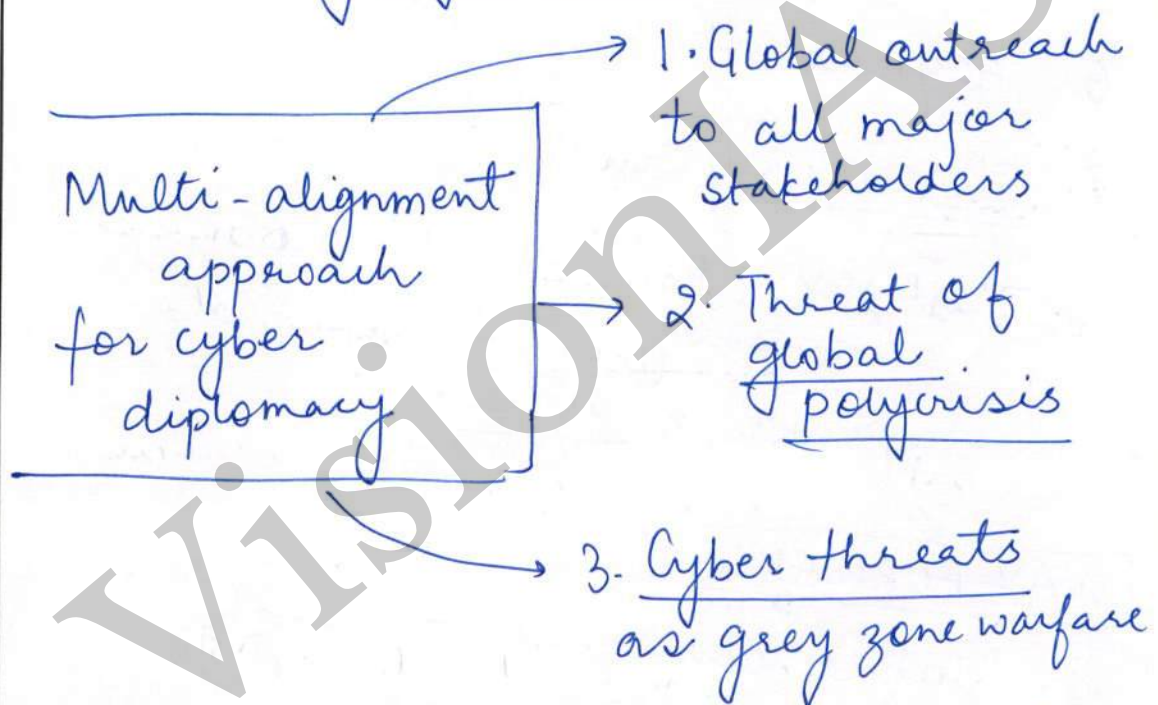
Reforming UNSC and meeting demand of G4 can be a suitable solution

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's strategy of neutrality and non-partisanship is the key to realise its ambition of "multi-alignment" in solving cyber threats



Strengthening India's internal security

1. Global competitiveness.

↳ Adoption of best practises from different part of world.

2. Cyber diplomacy to solve the issue of cyber fraud

↳ operation of scam from Cambodia . Laos etc .

3. Protecting and upholding the interest of economy

↳ Cyber threat leading to  $\sim 0.7\%$  loss to GDP .

### Strategic autonomy

1. India balances global power while pursuing its regional interest

Eg → Role of CERT-IN in global outreach

2. Transfer of technology to build resilient cyber security infrastructure

Cyber diplomacy can give boost to a safe and inclusive digital economy with its goal to contribute  $\frac{1}{5}$ th to nation GDP by 2030 .

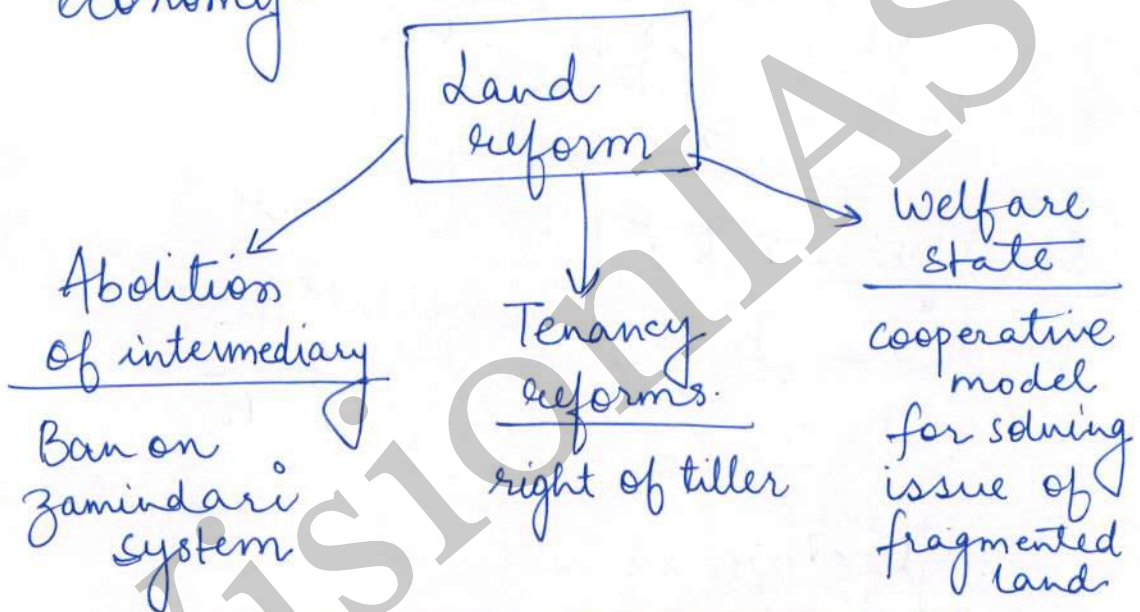
11.

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)

उम्मीदवारों को इस खण्ड में नहीं लिखना चाहिए  
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Land reforms aimed at overcoming the issues pertaining to land as a factor of production in Indian economy -



Shortcomings of land reform in the past

1. Lack of political will

↳ Land reform was successful in states like Kerala, West Bengal.

↳ However other states did not implement it in true spirits

2. Exploitation of systemic loopholes.

↳ "Land ceiling" clause was manipulated to distribute land among family members.

3. Awareness.

↳ Tenants lack literacy due to historical injustice

4. Bureaucratic red tapism

↳ Affluent zamindars involved in collusive corruption

5. No written agreement with the cultivator

Suggested reforms for land reform 2.0

1. Harnessing digital technology

↳ Digital land record modernisation programme (DILRMP) for transparency.

2. Implementation of survey and

real time digital reporting.

3. Reforming rural lands which have become "dead capital".

↳ SVAMITVA scheme for property identity.

4. Role of Farmer Producer Organisation (FPO) to increase bargaining power of tenants.

5. Improving digital literacy

↳ Bharat Net project for optical fibre connection to 2.5 lakh gram panchayat.

6. Collaboration of government and civil society.

Land reforms is the necessity to include marginalised and small farmers as well as tenants into the Viksit Bharat @ 2047

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)

उम्मीदवारों को इस कक्ष में नहीं लिखना चाहिए  
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15

The Planning Commission which provided a top-down approach of planned development was replaced by NITI Aayog in 2015.

### Strengths of NITI Aayog in planning

1. NITI Aayog provide technical expertise to development  
↳ Role of economist and financial experts.
2. Being a think tank, NITI Aayog provides effective solution to national challenges.  
↳ Composite Water Management Index
3. Participatory approach  
↳ Provides quality feedback mechanism from civil society.

#### 4. Inclusive growth

↳ Provides key input and reports to ensure welfare of all stakeholders.

### Opportunities for development paradigm of governance

#### 1. Cooperative federalism

↳ Promotes participation of states

#### 2. Bottom up approach

↳ Involvement of NGOs and associations for transparency

#### 3. Healthy competition

↳ Ranking of states based on Multi dimensional Poverty Index

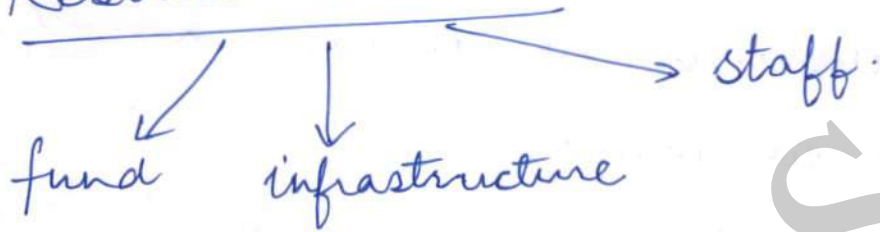
### Challenges and weakness of NITI Aayog in planning

1. Being a think tank, its role

is advisory body.

2. Federal tensions may lead to dysfunctioning of NITI Aayog.

3. Resource constraint



4. Alleged as an executive dominated organisation  
↳ Presenting a "feel-good" picture of economy.

5. Harnessing of technology  
↳ Poor integration of digital tools and innovation.

NITI Aayog is a national institution with the duty to foster collaboration for effective and efficient planning for governance

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)

India's ambition of financial inclusion through Jan Dhan - Aadhar - Mobile Trinity has led to over ₹ 44 lakh crore direct benefit transfer and saved leakage upto ₹ 3.4 lakh crore

However there is still a lack of access to formal credit in rural and unbanked areas.

1. Lack of financial literacy

↳ Bank accounts under Jan Dhan Yojana have become defunct.

2. Digital penetration

↳ Rural areas account for only 31% of population utilising internet

3. Low level of awareness.

↳ Trapped in vicious cycle of high interest informal debt.

4. Poor infrastructure

↳ Banks are still inaccessible in many regions especially tribal village.

5. Gender divide in rural areas.

Poor literary level of rural women

6. Easy access to informal credit from local moneylender.

7. Strict KYC norms and legal hurdles → leads to exclusion.

The Small Finance Bank (SFBs) aim to provide banking and financial service to uncatered areas

MSME's  
loan

75% Priority  
sector lending

Branches  
in remote  
areas.

### Strengths of Small Finance Bank

1. Formalisation of credit in rural areas.

2. Access to loans at lower interest rate.

3. Priority sector lending → leads to inclusive growth

4. Cater to demand of Self Help Group, farmers, etc

### Limitation of small finance Bank

1. Engaged in larger value loan to meet PSL requirement

2. Lack of apathy towards underprivileged

↳ Threat of credit default

3. Not available in all parts of country -

4. Resource constraint → fund  
→ staff  
→ office

The small finance bank such as Utkarsh Finance or AU SFB needs a pragmatic balanced approach for welfare and 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)

उम्मीदवारों को इस क्षति में नहीं लिखना चाहिए  
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15

Food Processing industry contributes to value-addition in agriculture with a market valuation of \$535 billion by 2025.

Positive impact of PLI on food processing sector

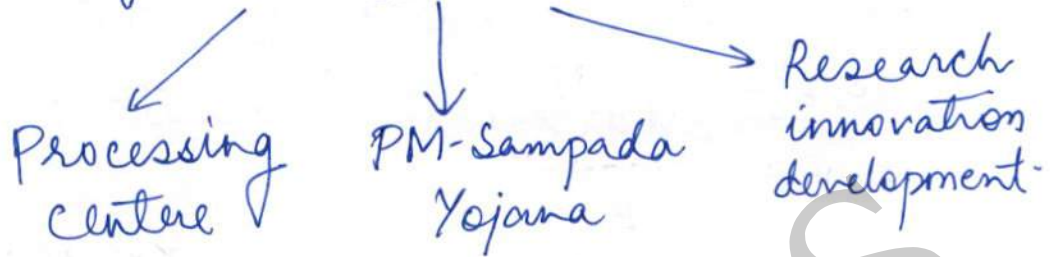
(A) Value addition

Production linked incentives aims at incentive for incremental sales in food processing

- value added agricultural produce through Mega Food Park
- Increased shelf-life.
- Reduces post harvest losses.

## (B) Employment Generation

Multiplier effect via creation of about 9 million jobs



## (C) Global competitiveness

1.) PLI has been instrumental in increasing share of processed and value-added food in agricultural exports to ~23.3%.

2.) Efficient cold chain integration and modernisation of farm sector warehouse.

However there are certain limitations also :

1. Unformalised nature of agriculture sector

## 2. Low integration of value chain



3. Job creation has not been as it was aimed.

4. Low adoption of farm modernisation  
↳ This is due to lack of proliferation of Farmer Producer Organisation

5. Focus on sales and exports has reduced the focus on skilling.

### WAY FORWARD

1. PM - Formalisation of Micro Food Processing Enterprises (PM FME)
2. Operations TOP for effective cultivation of horticulture
3. PM - Matsya Sampada Yojana

Food Processing sector is key for doubling the farmer's income as per Dalwai report

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

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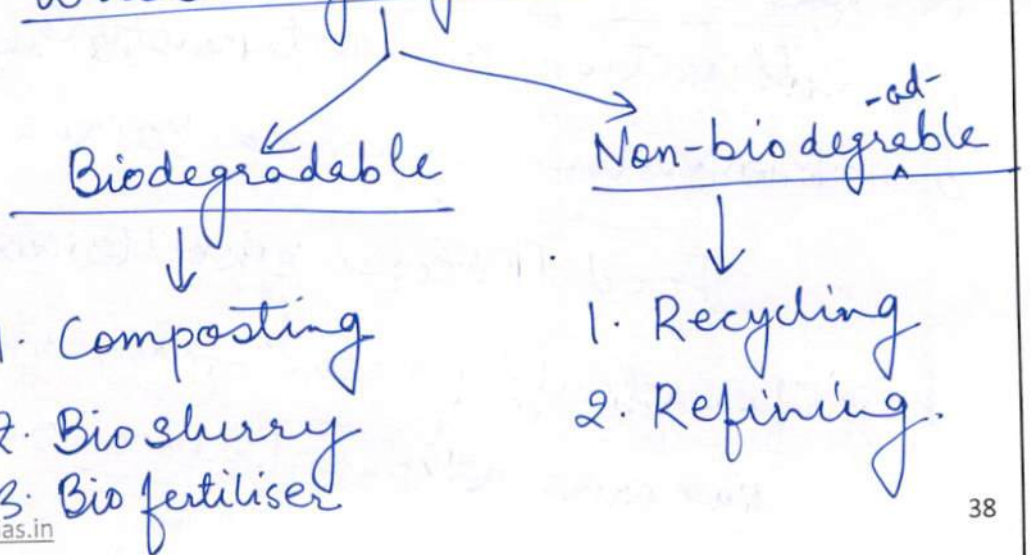
Circular economy focuses on channelising the waste so that it can be reused, recycled or modified for generating wealth.

Waste circularity as a sustainable solution to India's mounting solid waste crisis - KEY PRINCIPLE

1. Ecological conservation

↳ Reducing landfill and incineration

2. Waste segregation at source



3. Solving the supply chain issues of critical minerals

↳ Refining electronic waste for reusing lithium, cobalt, etc.

4. Reduce dependence on fossil fuels

↳ Reduction in import dependence on crude oil (~85%)

↳ Utilising bioethanol, bio CNG, etc.

5. Waste management using biotechnology

↳ Boost to research innovation and development.

Government initiative in this regard

1. GoBARDHAN yojana for circular economy.
2. Ethanol blending with petrol
3. Extended Producer's responsibility for e-waste management.

4. Waste Management Rules 2016
5. Polluter Pay-Principle and Precautionary Principle.
6. Bio E3 policy for Environment, Employment and Economy

Strengths of  
government measure

Limitations

- |                                                 |                                                   |
|-------------------------------------------------|---------------------------------------------------|
| 1. Promoting <u>waste-to-wealth</u> .           | 1. Poor adoption of <u>biodegradable plastics</u> |
| 2. 20% ethanol blending with petrol             | 2. Low awareness about Bio-CNG and bio fuels.     |
| 3. Recycling of plastic for efficiency          | 3. Lack of sensitivity for waste segregation      |
| 4. <u>Sewage treatment</u> for better outcomes. | 4. <u>Infrastructural issues</u>                  |
| 5. Proactive role of National Green Tribunal    |                                                   |

Circular economy aligns with

India's ambition of Mission LIFE.

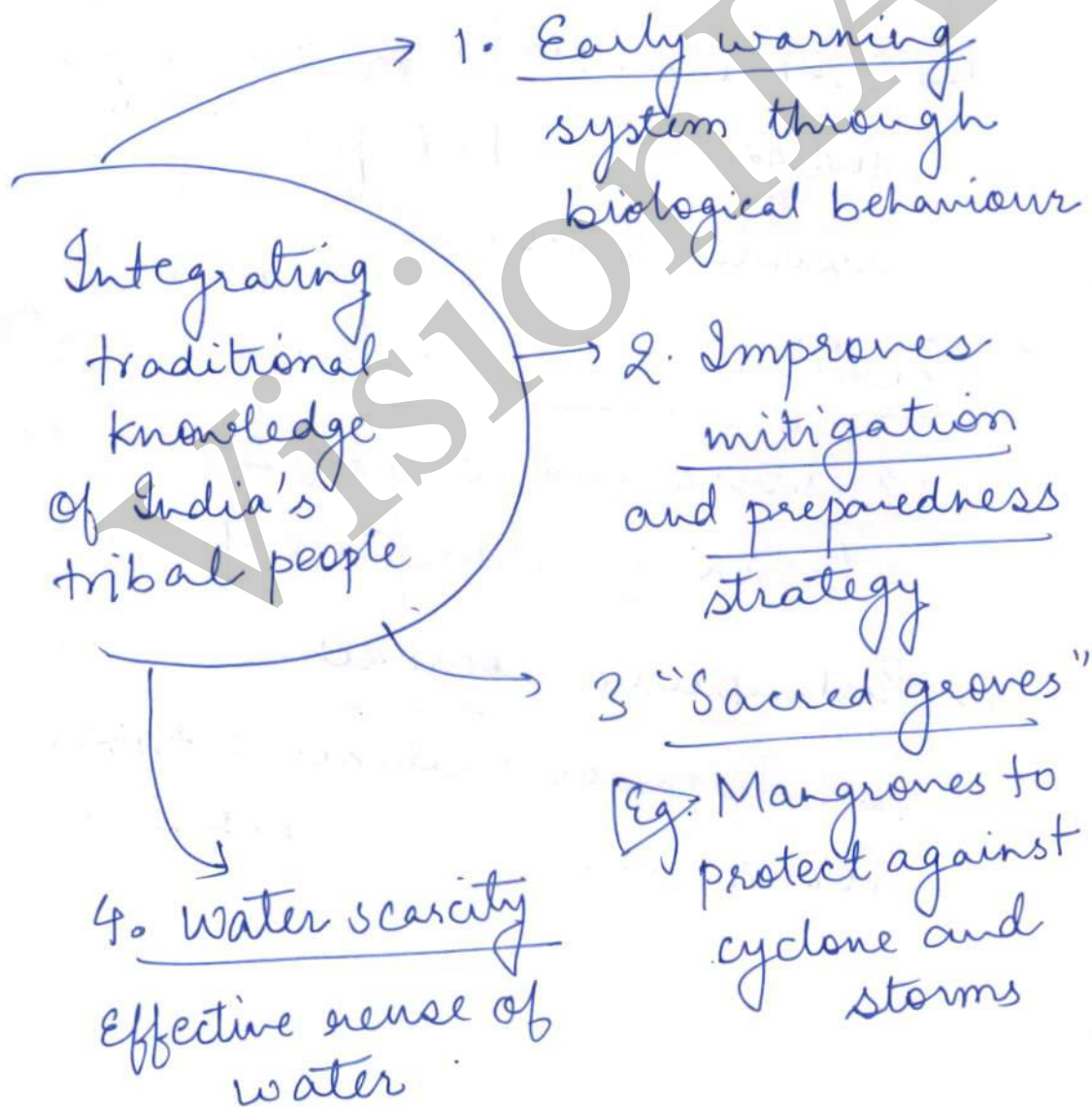
16.

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 हिसाब में नहीं लिखना चाहिए  
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Indian tribal community share a symbiotic relation with nature where both of them cooperate for green growth.



# Modern disaster management framework & ecological approach

उम्मीदवारों को इस हाथिए में नहीं लिखना चाहिए  
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## 1. Surveillance and hazard zonation

↳ Local community is aware about threats at different places.

## 2. Resilient infrastructure

↳ CDRI and UNDRR must synergise indigenous method for disaster resilience.

## 3. Ecological approach.

↳ Environment Impact Assessment to analyse the nature of threat

## 4. Participative approach.

Collaboration with local tribes for recovery and rehabilitation programme.

## Contribution to disaster resilience

उम्मीदवारों को  
इस हार्शिए में  
नहीं लिखना  
चाहिए  
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write on  
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### 1. 2005 Sumatra tsunami

↳ Role of sentinelese tribe  
in effective disaster  
management.

### 2. Glacial Lake Outburst Flood

↳ Sikkim 2023

↳ Various local tribes were  
involved in providing  
resilience and successful  
recovery.

The Traditional Knowledge Digital  
Library (TKDL) can foster a  
sense of pride in indigenous  
knowledge and align with

Panch Pran of Modiji

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

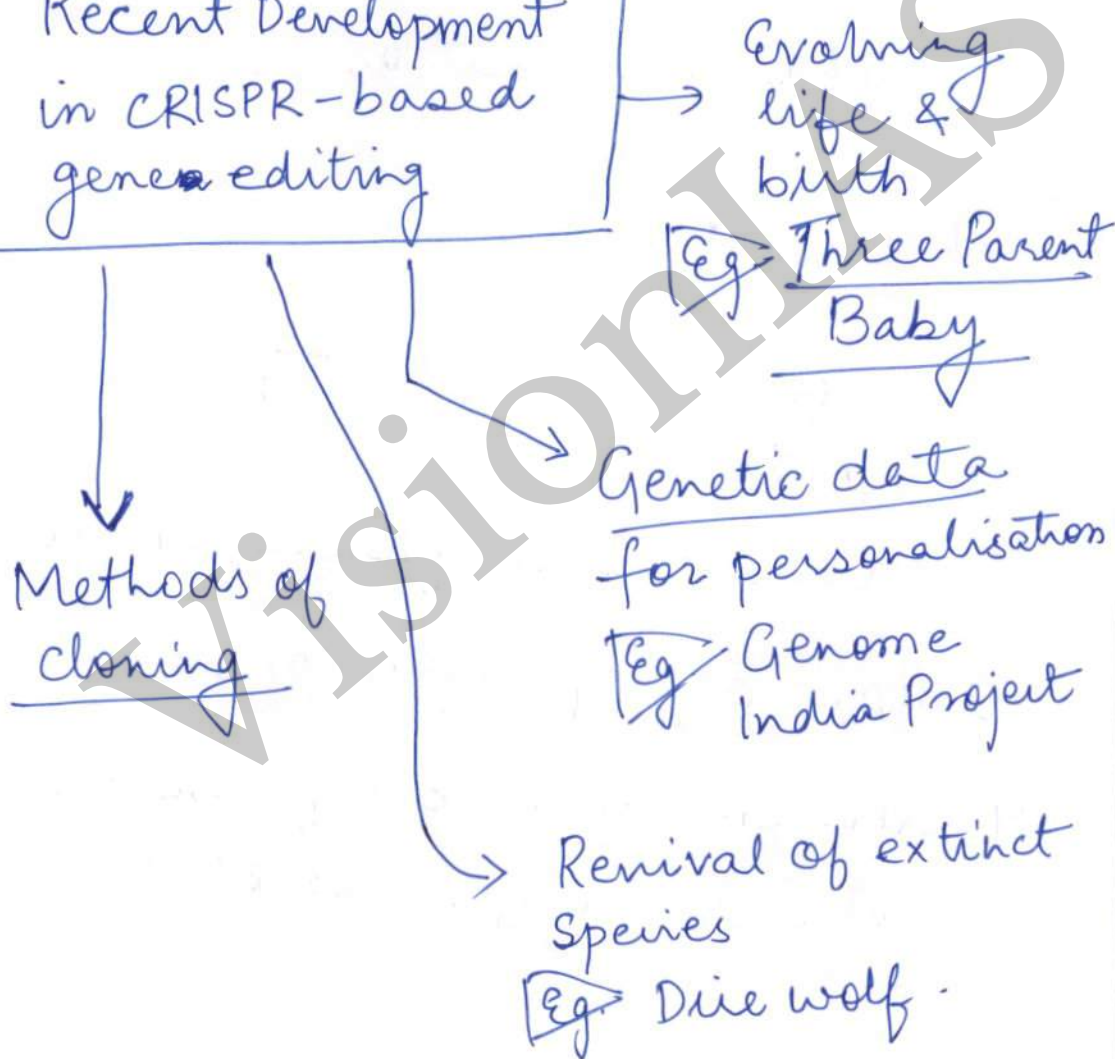
CRISPR technology has been instrumental in leveraging the benefits of biotechnology for healthcare and medicine.



Thus, CRISPR technology has evolved with various gene-editing technology for better life-chance and personalised pharmaceutical for effective treatment.

- 1. CRISPR-Cas 9 technology
  - ↳ Correcting genetic disorder via cut molecule
- CAR-T therapy for treatment of cancer

Recent Development in CRISPR-based gene editing



Thus CRISPR technology has a wide scope of application

## Opportunities in healthcare & Society

1. Leveraging biotechnology for enhanced quality of life
2. Research innovation and development → ANRF
3. Global collaboration

## Ethical challenges

1. Threat to privacy of data
2. Data breach & cyber espionage
3. Lack of informed consent
4. Low sharing of benefit with data owner for use of genetic data

CRISPR Cas 9 technology can foster growth to employment, economy and research.

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)

15

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India Semiconductor Mission aims to leverage the benefits of semiconductor fabs for securing its position as an exporter and manufacturing hub.

India's economic security

1. Resilient supply chain.

↳ Eg. MSP partnership with USA.

2. Access to critical minerals

↳ Diversification of sources.

3. ~~#~~ Employment generation

4. Research innovation

National security

1. Key ingredient of defense industry.

## 2. Strategic autonomy

↳ Threat from monopoly of China with over 90% refining capacity.

### Strategic objectives, incentives and institutional architecture of ISM

1. Set up semiconductor fab across regions:

↳ Dholera, Gujarat

2. Equitable access to opportunities

↳ Semiconductor facility in Morigaon, Assam

3. Foster private sector role

↳ Tata Semiconductor

4. Global collaboration with partners from Taiwan, etc.

5. Employment generation

↳ skilling programme.

## Major risks

1. India lacks access to raw materials such as silicon.
2. Export restrictions by China to protect its domestic economy
3. Infrastructural issues
  - logistical bottleneck
  - low refining capability
4. Skill-base of Indian worker

Fab4 Alliance of USA, Taiwan, Japan and South Korea can be a key partner in realising full potential of India's semiconductor mission

19.

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

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

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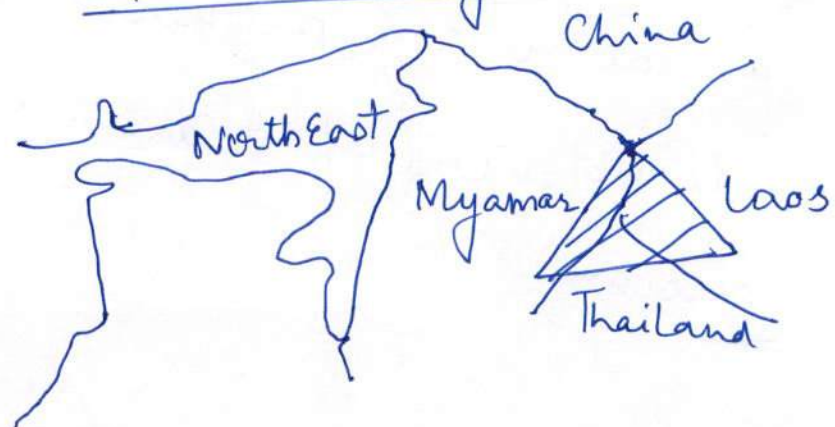
Extremism in the North-East is a result of multiple factors such as historical, geographical and social.

Diverse factors

1. Porous geographical border with Myanmar

↳ Drug trafficking, illegal arms

2. Near Golden triangle



### 3. Ethnic conflict

↳ Manipur Kuki-Meitis violence

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इस ह्रासिए में  
नहीं लिखना  
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### 4. Proxy war.

Alleged role of China and  
Pakistan

### 5. Insurgency

Demand of Nagalim by NSCN

### 6. Geographical isolation

↳ Connected via a narrow  
Chicken's neck.

## Strategy to tackle extremism

1. Reinforcing law and order  
through public participation
2. Ensuring peace among tribes.
3. Resolve inter-state border  
issue

↳ Namsai Declaration  
2015 -

4. Smart leadership for fostering collaboration

↳ Op. Sunrise in Myanmar.

5. Value-based administrative

6. Constitutional morality

↳ Schedule 6 autonomy

Thus extremism in the North east can be solved through SAMADHAN framework

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

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Women empowerment via participation in combat roles and military is an inspiration

[Eg] IAF officer Gunjan Saxena

Low participation challenges

1. Patriarchal society.
2. Infrastructural bottlenecks.
- 3.

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