



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. : 00900058

अभ्यर्थी का नाम/Name of Student : Pawan Kumar Pandey

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

27-07-2025

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

केंद्र
Centre GORAKHPUR
CODE-013

निरीक्षक के हस्ताक्षर
Invigilator's Signature

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

कार्यालय के प्रयोग हेतु For Official Use	कार्यालय के प्रयोग हेतु For Official Use
<p>परीक्षक के हस्ताक्षर Signature of Examiner(s)</p>	

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

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



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Time Allowed: **Three Hours**

अधिकतम अंक: 250
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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

Inclusive growth is defined as growth in which dividends of growth is equitably distributed leaving no one behind.

Success in India's inclusive growth

① massive poverty reduction - 24.8

Gr. people out of poverty - NITI Aayog (2013-14 to 2022-23)

② financial inclusion - over 52.2

Gr. 'unbanked population banked

③ reduced inequality - Gini coefficient

down to 0.25 (World Bank)

Factors that contributed to India's inclusive growth

① poverty reduction schemes

→ free food grain - PM-Anna Yojana.

→ DBT transfer for subsidies under

PM-KISAN, Ujjwala etc.

→ Capital via Mudra Yojana.

- ② Manufacturing boost ~~and~~ creation of more than 14 lakh jobs via PLI, Electronic manufacturing (2nd largest)
- ③ Digitisation of economy using JAM trinity and UPI (over 40% of all real time ^{digital} transaction of world - by volume)
- ④ Job creation via export growth - over 750 Billion USD of exports in electronics, refineries etc.
- ⑤ Entrepreneurship via - startups in tier 2, 3 cities
- ⑥ Focus on marginalised sections through SHGs (E-shakti mission), Startup India, Standup India (Capital to SC, ST Children)

Lacunae	Way forward
① agricultural un-productivity - disguised	① massive low/medium scale manuf. facturing
② lack of labour intensive industries	② rural industrialization - curb distress migration
③ <u>low skill</u> - only 5% population	③ Skilling of youths

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

RBI ~~has~~ transfers surplus to government ~~offer~~ which has reached second level of over 2 lakh cr. in recent years.

Positive implication of RBI's surplus transfer

- ① fiscal consolidation via financing deficit. ② targeted fiscal deficit of 4.4% in FY26
- ② fiscal expansion to boost infrastructure boost, social sector spending
- ③ ₹ 11.2 lakh cr Capex in FY26
- ③ rescuing in of private investment via controlling deficit
- ④ take inflation as deficit is decreased

- ⑤ enhanced credit rating - capital at cheaper rate
- ⑥ reduce interest payments in long run
- ⑦ currently at 19% of all expenditure.

Negative implication of RBI's surplus transfer

- ① addition to free money - may trigger excess expenditure.
- ② may be inflationary if expenditure goes beyond a limit
- ③ compromise day to day working of RBI
- ④ questions on neutrality of RBI as a financial institution.
- ⑤ finance freebies like free ration
- ⑥ agricultural implication finance fertilizer subsidy \Rightarrow environmental impact

Thus, RBI surplus transfer must be prudently used via responsible expenditure.

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

NMP was launched for monetisation worth 6 lakh cr.

Achievements

1) monetization of assets like stadium, railway station, airports etc.

2) Boosted revenue expenditure

Launnae

1) Could not complete target

New plan 2025-30

- 1) private monetization
- 2) use of technology

Asset monetization can provide crucial resources for infrastructure development.

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

Textile industry is major employment generating industry in India.

Major Challenges hindering Indian textile industry

① informalisation — over 90% units are informal \Rightarrow can't utilise government schemes

② lack of access to cheap credit for modernisation

③ poor backward and forward linkages — intermittent supply of raw material, poor connectivity with traders, market — compromise economy of scale

④ poor technological integration — rudimentary technology in extraction of raw material, processing

⑤ declining exports due to competition from Bangladesh etc.

⑥ poor competitiveness due to impro-
ductivity of labour, backward technologies

⑦ Climate change - hampering continuous
supply of cotton, jute etc.

⑧ lack of standardisation of quality
- rejection in global markets

Measures needed to increase competi-
tiveness

① enhanced access to cheap capital -
interest subvention

② investment in modern processing
technology, shift to high end tech-
nical textiles

③ formalisation through universal regis-
tration

④ export support through remission of
duties, taxes

Textile sector must be revamped
to generate 78 lakh employment
yearly.

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

Edible oils like palm oil, soyabean oil, groundnut etc form major ingredients of ~~export~~ ^{due to} import basket of India ~~despite~~ huge demand domestically.

Reason for import dependency

- ① Excessive focus on wheat-rice system through fertilizer, power subsidy ~~and~~
- ② lack lustre procurement by FCI, NAFED - only effective for wheat-rice.
- ③ declining in years cropped area of edible oils consistently
- ④ lack of policy focus as farmer organisations neglect this crop.
- ⑤ require more investment than traditional plants.

- ⑤ lack of infrastructure for storage, processing of edible oil.

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

Government schemes

- ① National mission on edible palm oil - target high production
- ② Crop diversification incentives -
eg Haryana ₹7000 ~~₹~~ for switching to pulses, edible oil.

Measures needed

- ① promote crop diversification via financial inputs, procurement through PFI
- ② include edible oils in PDS basket
- ③ proper irrigation facility
- ④ marketing reforms to realise high remunerative prices.

Edible oil is becoming a threat to food security. This must be tackled sincerely.

6.

हवाई दुर्घटनाएं कम आवृत्ति वाली लेकिन उच्च प्रभाव वाली घटनाएं होती हैं। भारत में विमानन संबंधी आपदा 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

Recent crash of ~~Bo~~ Air India plane highlights air safety issue.

Disaster management protocols

- ① Institutions like ~~that~~ DGCA to monitor ~~and~~ preparedness
- ② Capacity building to pilots to respond to disasters, emergency.
- ③ awareness generation for passengers
- ④ regular audits by DGCA.
- ⑤ Auditing of domestic Airline companies.

Way forward

- ① bring it under NDMA, 2005
- ② global cooperation on air safety
- ③ Capacity building of pilots
- ④ proactive audits of air safety protocols
- ⑤ use of technology like satellite connectivity in air lines to boost safety.

Air accidents must be prevented for robust domestic airline industry as per Chicago

Convention -

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 is result of wide role of chemicals in our everyday life.

Key sources of contributing Chemical Contamination

- ① Natural - aquifers contain some amount of fluorides naturally due to underlying rock strata
- ② Chemical industries like tannary, leather industries (e) Vellore citizen welfare forum case in supreme court recognised tannary pollution
- ③ agricultural run off in underground aquifers, rivers (e) excess use of fertilizers
- ④ e-waste - Cadmium etc.

⑤ domestic sources - sewage from household due to skin care products etc.

⑥ refrigeration and air conditioning - chloro fluoro carbons.

⑦ Burning of solid waste - volatile organic pollutants like Benzene

⑧ medical devices like mercury

Threats of Chemical pollutants

① human health → diseases like Minamata, itai-itai (Cadmium)

↓
biomagnification → mortality

② environment → soil pollution
→ polluting rivers, ponds, lakes

↓
destruction of bio-diversity - death of fishes, marine plants

Effectiveness of existing laws

① some success due to environmental Protection Act

But overhaul of environment protection laws needed.

8.

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

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

10

Missile defence system has shown its importance in many global conflicts like operation Sindoor, Iran- Israel war etc.

Missile defence systems are critical

national security -
protect sovereignty

protect infrastructure
and lives.

regional threats like Bangladesh, Pakistan, China etc.

Working principle of missile defence system

- ① identification of incoming vectors via radars, thermal imaging - trace its trajectory

② based on trajectory of incoming vector - decide which missile defense system to use.

eg) use of surface to Air missiles (ballistic) to destroy it in mid air.

③ this process can be automated with the use of AI.

India's progress in developing indigenous missile defense

① ballistic surface to air missile development programme - Akash, Nag I, II etc.

② indigenous short and medium range missile defense by DRDO - VRSNODS

Challenges ① low indigenous R&D budget - 0.7-1% GDP

② delay in delivery of equipments

③ lack of private sector participation

Thus, investing in indigenous missile defense through PPP is need

of the hour.

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 is a body for establishment of peace and security.

Multiple initiative

- ① Counter terrorism Committee of UNSC
- ② Sanctions list like Taliban sanctions Committee.
- ③ declaring organisations and individuals as terrorists.

Reasons for limited effectiveness

- ① misuse of veto for vested interest and national interest (eg) China saving Hafez Saeed's sanctions.
- ② lack of enforcement mechanism -

Continuous monitoring is missing

③ UNSC ~~is~~ run by western power -
UNSC is as effective as the great
powers allow it to be.

④ lack of representation of global
south facing major brunt of
terrorism

⑤ poor funds availability - Compromise
autonomy

Way forward ① prevent misuse of
veto - countries to
explain veto use.

② T20 (20 against terrorism) - India
with global south (Africa)

③ membership reform.

④ proper enforcement - sanction
terror states

Compensating on terrorism for
vested interest is betrayal for all
humanity - PM MODI.

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)

UN recently passed cyber-security resolution.

Multi-Alignment approach of India in cyber security

① decide matters as per national interest

② Efficacy of this

① issue based cooperation

with interpol, global organisation

② prevent India from following

western standards - did not

join Budapest Convention.

③ lack of internal security -
threat to critical infrastructure
like thermal power plants
through domestic institutions
like CFRT - Tu and domestic
policies like cyber security
policy.

India must continue
strategic autonomy but look
for global issue based cooperation
as well.

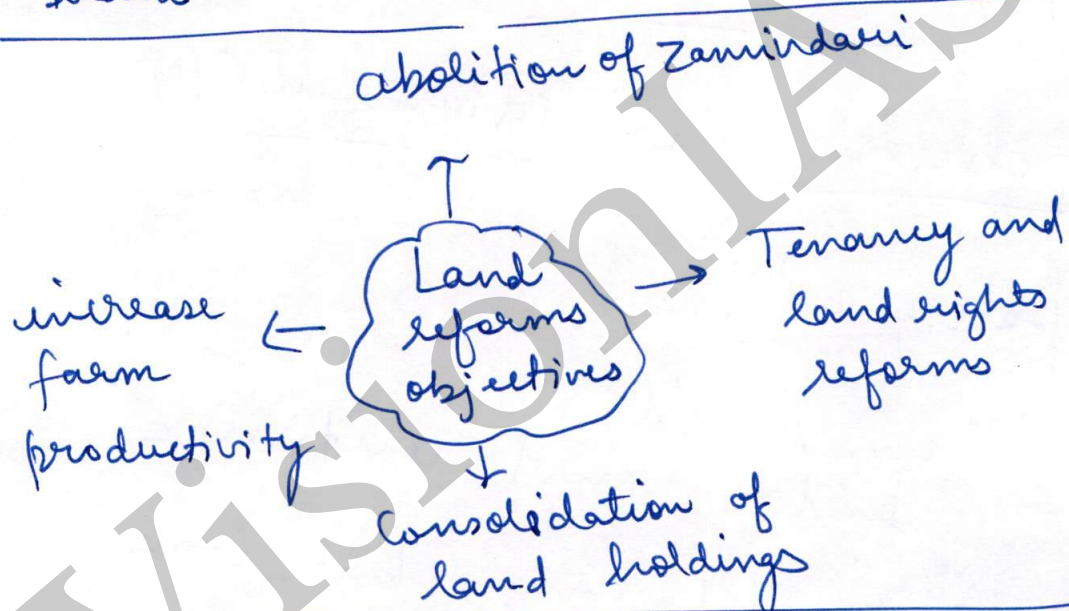
11.

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
Candidates must not write on this margin

British colonial policies led to concentration of land in hands of few and very poor farm productivity which led to land reforms in post independent India



Although the government has been successful in abolition of zamindari but land reforms have been a half baked cake.

Shortcomings of the land reforms in the past

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

① inadequate tenancy reforms

→ neglected landless labourer and share croppers - over 34% of agricultural households are landless and tenants

inadequate women land rights - only 14% landholdings are owned by women

② lack of redistribution of surplus land - less than 1% land declared surplus and distributed

③ misuse of provisions by zamindars such as resumption of land for personal cultivation, avoiding ceiling limit

④ poor land record management - present in vernacular, in poor condition

⑤ non uniformity among states - in UP after 12 years tenants get land rights

⑥ inadequate investment in productivity - overuse of fertilizers, urea etc.

Land reforms 2.0

- ① innovative criteria for land re-distribution - like employment, income status
- ② digitisation of land records - uniformity among states, centralised database of land records.
- ③ reduce litigation in land related measures via digitisation of civil courts, fast track courts - average pendency of land related cases is 20 years
- ④ rights of women farmers and landless labourers - giving them land via monitoring through Agri Stack
- ⑤ role of state government - in identification of landless farmers, active surplus redistribution - link devolution of funds to land reforms
- ⑥ Investment in agriculture - irrigation etc.
Schemes like PM-SVAMITVA, land records modernisation are steps in right direction.

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

NITI aayog replaced the erst-while planning commission via an executive resolution in 2015 to change the planning regime in the country.

Main Guiding principles

- Antyodaya
- Demographic Dividend
- innovation
- Sustainable development

Role ⁱⁿ of ~~of~~ planning and development paradigm of governance - success story

① Cooperative federalism and decentralization

- 1.1 Development of State support services (DSSS) - strengthen state governments
- 1.2 Governing Council - include chief ministers of states
- 1.3 State support mission - strengthen planning capacity of states

② depository of good governance practices
which can be replicated (eg) Model
Conclusive land titling Act

③ collaboration with private sector
and international organisations to
improve governance (eg) developed multi-
dimensional poverty index (MPI) in
collaboration with UNDP

④ fiscal federalism - suggested ways
to boost own resources of PRIs and states

⑤ socio economic experimentation and
innovation (eg) digital panchayats in
Chhatisgarh (free wifi)

⑥ Antyodaya and inclusive development
via Aspirational districts/ blocks programme

Lacuna in functioning of NITI Aayog
hampering planning capacity

⑦ Confrontational federalism - boycott
by states like West Bengal, Tamil Nadu
in meetings

② lack of financial resources depend on government which can compromise autonomy

③ non-inclusive representation - executive has final say in appointments of vice-chairperson and members

④ question on quality of indexes developed like MPI etc.

⑤ lack constitutional status - reforms and suggestions are not binding

⑥ not control over disbursement of funds - can't perform outcome/ performance budgeting

way forward → give constitutional status
→ Collegium system for appointments - include state members
→ proactive policy making - control over implementation of measures

MITI Aayog transformed the planning paradigm from top down approach to bottom up approach

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)

Although India has succeeded in massive financialisation of economy (≈ 14 bank branches per lakh), formal credit penetration among rural and unbanked population remain low.

Reasons behind limited credit penetration among rural and unbanked

① demand side lacunae

- 1.1 low digital literacy and financial literacy - As per SEBI only 27% population is ~~is~~ financially literate
- 1.2 poor credit history and lack of collateral
- 1.3 inaccessible rural areas in hills, forests - difficult to open branches of banks.

② supply side issue

→ 2.1) low ~~rate~~ appetite for financial institution - reluctant to lend to landless, rural population

→ 2.2) high operational costs due to poor risk analysis, risk of NPA's

→ 2.3) high NPA in cooperative, public sector banks

③ digital divide - limit penetration of mobile banking and digital lending.
use Internet (NFIU 05)

(Eg) only 33% women

Effectiveness of Small finance banks in addressing the gaps.

① targetted lending as per demand of population (Eg) different schemes for migrants, landless labour

② use of technology like cloud computing, AI to decrease operational costs.

③ More accessibility and familiarity
with local populations (eg) through
banking correspondents

④ more risk appetite in advancing
credit to vulnerable sections.

⑤ mobilization of local population
into SHGs and then advance credit

(eg) through NABARD

⑥ constant government support through
schemes like PM-SVANIDHI, Mudra
Yojana, PM-Man Dhan Yojana etc.

way forward → capitalisation of small
finance banks

→ Vaidyanathan Committee -
financial packages for cooperative
banks.

Small finance bank can help in
achievement of financial inclusion
and increase insurance penetration.

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

15

PLI scheme has been launched for food processing in dairy and fishery sector to increase manufacturing and competitiveness.

Success of PLI scheme for food processing

① Value addition

→ Conversion of dairy products to cheese, butter etc — enhance value addition

→ addition in fishery via grading, taste enhancers etc.

② employment generation in supply

chain such as transportation of raw materials from ~~ports~~ ships to processing plant.

↳ employment in storage, processing
and forward linkage from
plant to market

③ enhance global competitiveness

↳ ~~sub~~ investment in cutting
edge technology like irradiation
etc. — 100% FDI in food

processing
↳ invite investment from global
companies — best practices sharing

↳ Upgradation of existing plants

↳ reduce logistics cost and
wastage

↳ Compliant with global standards
ease of trade.

Lacuna in PLI for food processing

① failed to address structural
issue of low surplus by farmers,
fisherman, fragment land holding

② investment / subsidy driven food processing — decline when subsidies decline

③ lack of market based information to farmers — when and what to produce

④ empower large dairy and farmers and fisherman.

⑤ poor infrastructure — traditional fishing methods, rudimentary technology

way forward → PLI — suitable to local environment (eg) agro based food processing in North East

→ PPP in infrastructure building

→ skill development — courses in universities.

Food processing is a sunrise sector and have potential to absorb farm labours. PLI 2.0 is needed.

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

As per CPCB, India produces over 62 million tonnes of solid waste every year out of which only 20% is treated and recycled highlighting gaps in waste circularity.

Key principles of waste circularity

① Reduce, Recycle, Reuse, Rejuvenation

of solid waste - 4 Rs of circularity.
 (e.g.) used plastic waste in Surat Roads

② minimise use of raw materials



this is against the principle of extraction-usage and dumping

③ waste to wealth using technologies such as incineration, biomass pelletization etc.

④ treatment of sewage and wastewater and reuse in agriculture and non-potable purpose (e.g.) Orange County in USA promoting use of treated water.

Government's initiative in this regard

① Solid waste Management rules, 2016 - promote waste to wealth technologies, proper segregation of waste for treatment

② E-waste management rules - extended producer responsibility for effective treatment of e-waste

③ waste to wealth portal under Swachh Bharat Mission - centralised tracking of treatment

④ Sewage treatment plants and concept of zero liquid discharge in waste treatment

Success of these Measures → Zero liquid discharge cities declared under Swachh Bharat Mission investment in waste to wealth plants
→ mandatory use of biomass pellets in thermal power plants.

Lacunae in these measures

- ① Low amount of segregation at source - difficult to recycle
- ② low technology penetration for treatment and lack of infrastructure for processing
- ③ poor participation of private sector
- ④ low capacity of urban local bodies - poor finances, skills in processing etc.

Thus, the need of the hour is to promote awareness about waste segregation and encourage private sector to invest in treatment.

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

India's tribal communities have huge repository of traditional knowledge which can be used in disaster management..

Importance of integrating traditional ecological knowledge in disaster management

- ① complement government's efforts in disaster management.
- ② save wasteful expenditure
- ② awareness about local topography and climate - effective disaster management
- ② identify short rescue routes
- ③ ecological approach integration of nature like forests, mangroves, sand bars in disaster management

④ help local officials in rehabilitation and reconstruction activities

⑤ proactive mitigation efforts - nature based solutions like traditional agricultural practices for drought mitigation. (eg) Dongs in Assam for rain harvesting

⑥ knowledge of structural measures to mitigate disaster (eg) Daji Diwari for earthquake resistant structures

⑦ mainstreaming tribal population itself build resilience among tribals against disaster.

⑧ help in preparedness of disasters

Two examples of Indigenous practices

① traditional rain water harvesting system in Nagaland (Zaba) - to mitigate drought

② plantation of mangroves on coastline to prevent from cyclones in odisha.

way forward → prepare repository of traditional knowledge - digitisation

→ Capacity building of tribals

Involvement of tribal knowledge is a decentralised approach to disaster risk reduction as suggested by 2nd ARC.

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 genetic engineering technology that replaces the defective part of DNA with a fresh DNA segment helpful in curing diseases, diagnosis and genetically engineered plants.

Recent development in CRISPR-based gene editing technology

① discovery of new molecular scissors for accurate cutting of DNA

② new self repairing genes which can be integrated into defective genes.

Opportunities from these advancements

- ① reduced cost of genetic engineering
- ② increased efficacy of the technology
- ③ low risk of unintended effects and inflammations
- ④ shorter recovery time
- ⑤ budget for further boost in research
- ⑥ easy and more accessible
- ⑦ promotes inclusive health and medical aid.

Ethical challenges

- ① destruction of fetus for generating molecular scissors.

② issue in massification of technology — may be limited to few

③ IPR concerns — Companies choosing profit over public health

④ monopolisation by few countries and company.

⑤ lack of access for global south

⑥ lack of informed consent.

These technologies must be accessible for inclusive healthcare.

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

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

In the era of ~~semi~~ industrial Revolution 4.0, semiconductors are not only a economic necessity but crucial for strategic autonomy. ISM plays a crucial role in ensuring robust semiconductor ecosystem in India.

Indian Semiconductor Mission

① objectives → build semiconductor ecosystem in India
 ↓
 build design ecosystem → focus on ATMP (Assembly, testing, Manufacturing and packaging)

② incentives - ₹72,000 crore marked for this mission
 → private sector participation through financial incentives.

↳ financial boost to establish manufacturing and packaging plants
(eg) in partnership with TATA electronics in Assam, ~~the~~ Gujarat

③ institutional architecture

↳ monitoring via high level executive committee including government officials, experts from around the world.

↳ centralised portal for clearances, industry collaboration

Major risks that could derail timelines

① trade policies of India - TSMC sees high tariffs as additional cost in importing crucial raw materials.
→ ~~due~~ TSMC declined to invest.

② Regulatory delays due to bureaucratic Cholesterol - Forx Conn - Vedanta

plant didn't materialise.

③ infrastructure lacunae -
↳ intermittent power supply
↳ need high amount of continuous fresh water

④ import dependency for crucial raw materials like silicon etc

⑤ Complex supply chain - each stage dominated by few companies. (eg) design by Nvidia, manufacturing in Taiwan

⑥ poor spending on research and development - only 0.7% of GDP

⑧ Lack of professional, skilled labour
↳ continuous monitoring, fast tracking processes to minimise delay

way forward

↳ boost R&D fund

↳ involve private sector in skilling via industry-academia linkages in universities.

Establishment of 4 ATMP plants is a good step which must be sustained

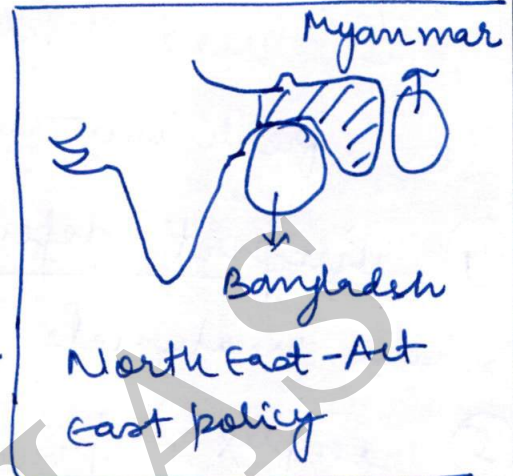
19.

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

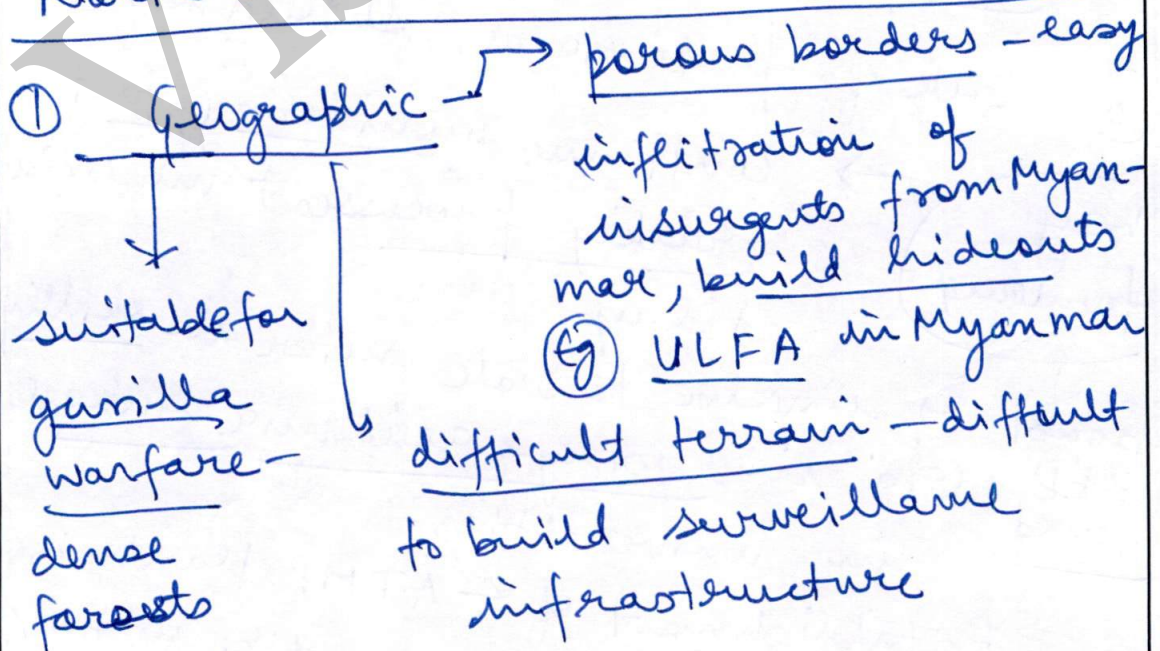
उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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North East of India (Ashtalakshmi) is extremely crucial for strategic perspective of Act East policy.



This is imperative highlights the importance of peace in the region.

Diverse factors behind extremism in North East



② Historical factors - division of north east to suit British interests dis-regarding diversity in the region.

③ Social factor → huge ethnic diversity
→ clash of interests
→ lack of integration - see power as Zero sum ⊕ Kukis vs Meitei for reservation

④ Economic factors

→ inadequate development of infra structure like roads, water, sanitation
→ feeling of relative deprivation
→ poor investment in the region - less than 1% FDI in North East

⑤ Security reasons

→ drug trafficking (manipur poppy fields)
→ finance extremism
→ external state actors support - China
→ non state actors like ULFA, NSCM - make peace difficult.

Multilayered strategy to tackle menace in the region

- ① Security
- empowerment of local police - advanced guns
 - disbursement of security expenditure
 - surveillance via technology - drones, thermal sensors.
- ↓
curb on drug financing
eg curb on opium.

- ② Developmental efforts
- focus on eco-tourism, food processing to boost income - food parks in Mizoram
 - attract investment - Conduit North-East investment forum.
 - build roads, rail, water connectivity through Jal Jeevan Mission

- ③ Community outreach
- form truth and reconciliation commission on lines of Africa
 - involve civil society, NGOs.

These measures can ensure free and prosperous north east crucial for its integration with rest of India

20.

महिलाओं को युद्धक भूमिकाओं (कॉम्बैट रोल) में शामिल करने की दिशा में हाल ही में उठाए गए कदमों के बावजूद, उनकी भागीदारी कम बनी हुई है। भारतीय सशस्त्र बलों में महिलाओं की व्यापक भागीदारी में बाधा उत्पन्न करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। साथ ही, उनकी भागीदारी बढ़ाने के लिए उपयुक्त उपाय भी सुझाए। (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 क्षति में नहीं लिखना चाहिए
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After Babita Punya Case (for permanent commission of women in Army) participation of women have increased in army but their role in combat operations remain low.

Recent steps

→ Induction of women through Agrivere

→ proactive participation in operation Sindoor

Key Challenges impeding greater inclusion of women in ~~combat~~ Indian Armed forces

- ① male specific military training and doctrine - isolate women
- ② sexual discrimination - women seen as passive and weak not suitable for combat

③ lack of capacity building by investment in women's training for army starting from childhood

④ inertia shown by Indian armed forces until recent times

⑤ risk of sexual harassment and exploitation at workplace dominated by men.

⑥ lack of women centric infrastructure like toilets, accommodation etc. in military academy.

⑦ Genuine concern of Army that ~~it may~~ combat environment ~~is~~ may be tough for women.

⑧ low awareness among women about their role in Army.

Measures to enhance their participation

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
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① policy reforms

- revise military academics and training module as per women demands
- infrastructure boost for women in academies

② Capacity building of women

- ↓
- advanced simulation to train them for tests
- ↓
- access to online courses for training

③ address prejudice via gender-sensitization of armed forces

④ Awareness generation among women about role of women in Army.

⑤ Serialisation of women as strong and self confident personality.

Recent involvement of women in ops of windows (Lt. Sofia Qureshi, Rafal fighter pilot)

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