



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. : 00168127

अभ्यर्थी का नाम/Name of Student : Mohit Agrawal

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

27/07/2025

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

केंद्र
Centre

Jaipur - 019

निरीक्षक के हस्ताक्षर
Invigilator's Signature

	महत्वपूर्ण अनुदेश	Important Instructions
	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।	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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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

The Consumption inequality has reduced from 85% to 70% between urban and rural areas & (2011-2023) → HOTS-2023-24

* factors →

i) Policy focus on periphery →

a) PM Garib Kalyan Anna Yojana

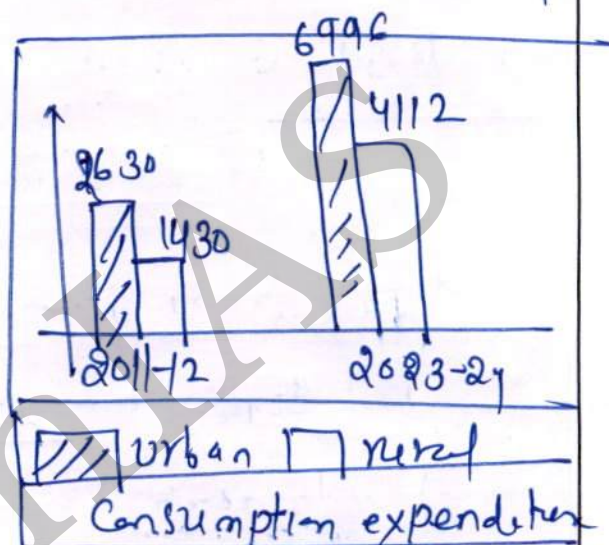
b) Development of rural entrepreneurship (MUDRA - Rural employment), PM employment guarantee

c) 'Inclusion of women' → Gender Budgeting increased to 8.5% of total expenditure (2023-24)

d) PMKSY → MGNREGS, farmer's subsidy (crop, fertilizers), PMAY (Rural urban), financial inclusion (MUDRA Yojana, PMJDY)

e) Development of hinterland

(vibrant village programme, MGNREGS)



ii) Social infrastructure: Education & health expenditure improved to 9.6 lakh crore from 6.5 lakh crore in 2015-16.

iii) Availability of 'pension + insurance' to 77.5 crore people (APY).

iv) MSMEs promotion + formalisation
eg: credit guarantee scheme.

v) not

v) Change in welfare approach from
input based to outcome based, with
last mile reach → full saturation and
Bang for the buck (Digital stack)

vi) Development of green field infrastructure
eg National infrastructure pipeline
(111 lakh crore)

challenges) rising income & wealth inequality
(World inequality lab)
→ middle income trap possibility
(World Bank)

Inclusive growth that reaches all
section of society is the essential requirement
of SDG Goal 2030

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

Recently RBI has transferred the surplus (72 lakh crore) to the government, in line with Bimal Jalan Committee Recommendation

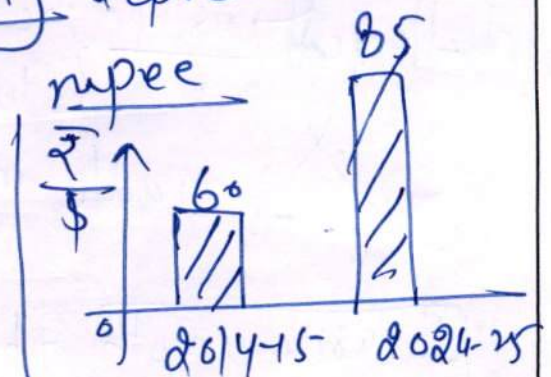
It offer government →

i) Revenue receipts → important for Capex and welfare needs (21% of total exp)

ii) fiscal consolidation in line with FRBM
iii) macroeconomic stability.

Yet challenges persists -

i) Risk of currency depreciation and manage amid global uncertainty and rupee depreciation



→ imported inflation

ii) may lead to fiscal mismanagement and fiscal profligacy due to annual theme

iii) Tritten and Mundel Hemmy Trilemma
dilemma

way forward → maintain bi Reserves with
RBI at higher tolerance
limit of Bimal Jalan
Report
'fiscal marksmanship'

must be practised in line with
glide path of 50% debt/GDP by 2030-31

RBI's monetary Policy autonomy
should not be hindered while
following its obligation under RBI act
1935

3.

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

To what extent was the first National Monetization Pipeline (NMP) able to meet its objectives? What are the objectives of the new Asset Monetization Plan 2025-30 as announced in the recent 2025 Budget? (Answer in 150 words)

10

National monetisation Pipeline (NMP) was announced in 2021 to monetise core asset of public sector which are not in use by PPP mode

1st NMP was of 6 lakh crore of which government successfully achieved its target. (NMP)

Objective was to use underlying assets with private sector while ownership will remain with public in perpetuity.

- Energy
- Road
- PSUs
- Other infrastructure

eg: Bhopal's Rani Durgawati Railway station

New NMP-2025-30 is launched on the progress of NMP-1 to

magnetise assets > 10 lakh crore

* Objectives : Nmp 2.0

i) PPP - partnership and efficient utilisation of available, existing and under utilised resources.

ii) Improve services

iii) Raise productivity of land and assets

iv) Create employment

v) Demonstration effect.

Nmp has emerged as a substitute to the disinvestment and privatisation

policy, however to achieve overall efficiency both must be complementary

उम्मीदवारों को इस दृष्टि में नहीं लिखना चाहिए
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4.

वैश्विक मूल्य शृंखला 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)

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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Textile sector in India is 13% of industrial GVA and employs 44.5 cr people (2nd highest employer)

from farm → fibre → factory → fashion and foreign, this faces

* challenges, which are

i) 'obsolete technology' leading to higher cost of product and not realisation of economies of scale

Textile
Technical textile
- 5th largest market
→ 75/15 @ 15% yoy

Initiative: Samadhaan (Trustee), reducing import duty on imports (SFUTP)

ii) Credit availability due to informality is a challenge

iii) 'labour laws' rigidity

iv) competition with global peers like Vietnam, Bangladesh who receives duty free status (LDCs)

v) Distortion due to policy of Protection
(Economic survey 2017-18)

vi) Less focus on Textured Textile which
is growing market.

vii) Low productivity of Cotton (despite
largest area under production)

Way forward: ^{Eco} survey
(2023-24)

i) Development of
clusters + SEZ/NEMZ

ii) Reduce logistics cost

iii) Deregulate → by prompt implementation of
labour wage, land use permissions.

iv) Capital investment + incentives (PLI)



National mission on technical textile
must focus on Capacity Building in
for Industry 4.0 + Circular Economy

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 कक्ष में
नहीं लिखना
चाहिए
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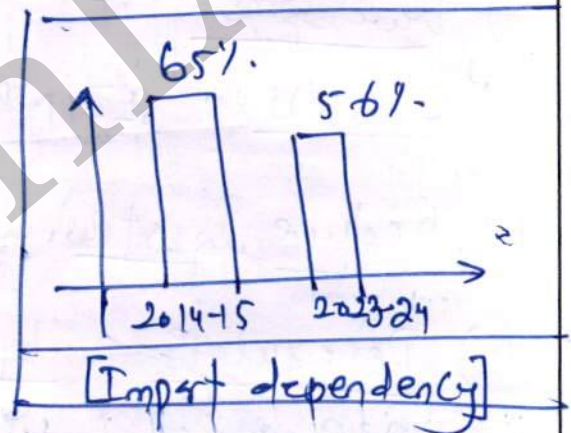
India is 4th largest producer, largest consumer and importer.

In (2023-24), the total production was 42 mMT of oilseeds (41.2 mMT oil), and 45.6% (16.5 mMT) was imported.

— Economic Survey (2024-25)

Reason for huge import dependency

i) Productivity is one of the lowest despite largest area under production (89 mhae)



The Reason: Rainfed, fly, climate extremes

ii) Production and cropping pattern in favour of cereals due to MSP' (assured and open procurement)

iii) Limited incentive to produce oilseeds due to high cost and low price realisation

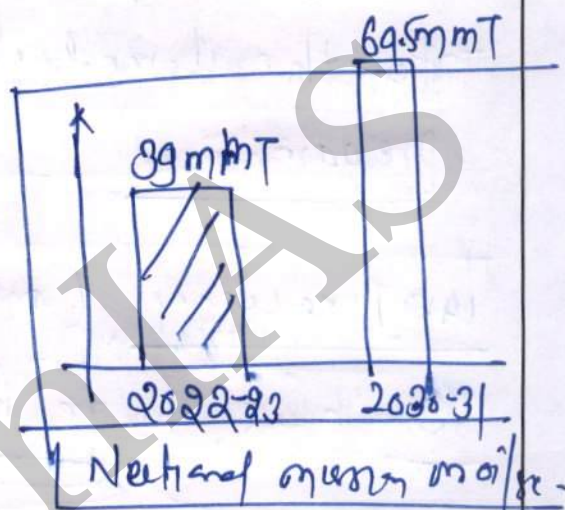
iv) Legacy issue post Green Revolution, reluctance to change cropping pattern

उम्मीदवारों को इस हार्गिए में नहीं लिखना चाहिए
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v) Higher demand due to rise in per capita income (yoy @ 6%) leading to supply-demand mis match

Recent Initiatives

i) National mission on oil seeds to raise production → productivity HYV seeds, assured irrigation, new techniques ÷ half moon terrace farming



ii) MSP raising 98% of rape seeds

III) Promotion of palm oil (NMEO-Palm) in north east.

iv) Development of Co-operatives & FPO model Under one district - one product
eg (Bharatpur Rajasthan - mustard)

Oil seeds mission will reduce import dependence to 30% by 2030-31.

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)

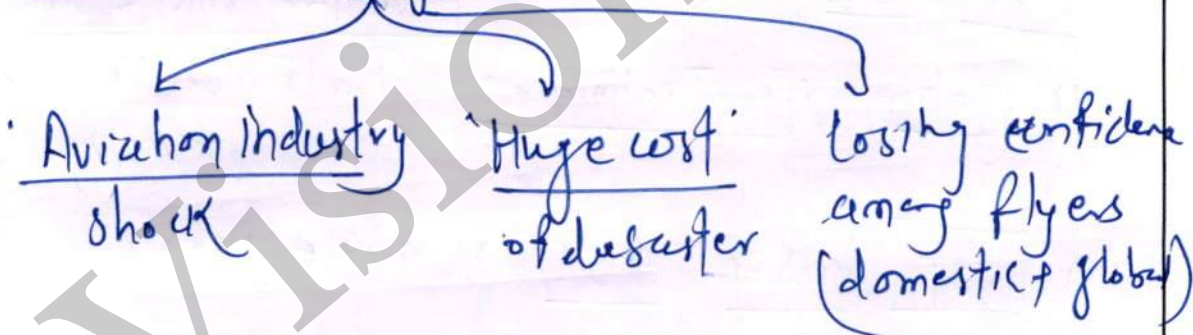
Air accidents are low-frequency but high-impact events. Examine the disaster management protocols in place for aviation-related emergencies in India. (Answer in 150 words)

10

उम्मीदवारों को इस खण्ड में नहीं लिखना चाहिए
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Recent crash of Air India London Bang flight and multiple such incidents in recent times (Bang 787 max) brings into the limelight the air accidents preparedness.

low frequency (one of the safest mode), but has huge ripple effect



* Disaster management Protocol (NMA guidelines)

i) on flight → any emergency situation highlighted, lead to instant safety measures →

उम्मीदवारों को
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नहीं लिखना
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7.

रासायनिक प्रदूषण भारत में मानव स्वास्थ्य और पर्यावरण के समक्ष एक गंभीर खतरा है। व्यापक रासायनिक संपद 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 generally a type of anthropogenic pollution, induced due to excess quantity of chemical contamination

* A Threat to human Health

- i) Exposure could interfere with nervous system, leads to allergy to fatal situation eg silicosis or nasal infection due to VOC in paints
- ii) Lead to 'Malnutrition' in offsprings — wasting (20%), stunting (35.5%) — NFHS-5

* Threat to environment

Biodiversity loss (oil spillage),
contamination of water, air → downward spiral

* Key sources

Point Source

- i) mining, drilling
- ii) Navigation
- iii) Transportation

Non-point Source

- i) Bioaccumulation
 - ii) Bio-magnification
- eg DDT, POP

* Existing laws and effectiveness

- i) Air pollution and control act, 1982 to
curb emissions (BSE norms, CRAP
CAFE norms Guidelines)
- ii) Water pollution & control, 1970 → to
specify limit of BOD, COD and
upper limit of Contaminants in water
- iii) Environmental protection act, 1986 →
prohibits CRZ, ESZ

Challenges → raise cost of doing business
→ measurement and monitoring
a challenge
→ Rising Urbanisation, Trade

Stockholm; Basel and Rotterdam
Convention must be followed in letter &

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)

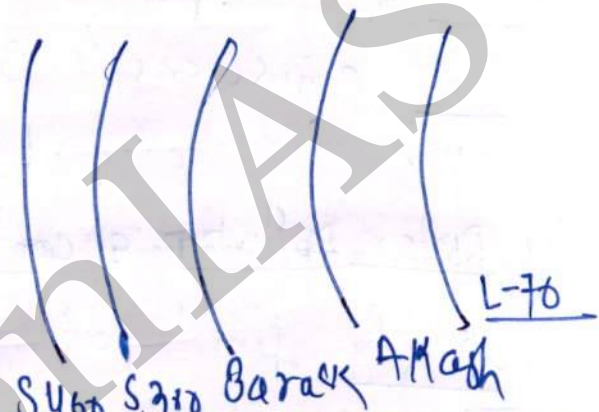
Missile defence systems are becoming critical for national security in the face of evolving regional threats and advanced weapon technologies. Explain the working principle of missile defence systems. Critically assess India's progress in developing indigenous missile defence capabilities. (Answer in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

10

India's missile defence system showed its capability during operation-smdoor

* Criticality :

i) To safeguard the threats from state and nonstate actors



ii) Create effective

India's Air defence shield

Counter posture and credible deterrence

iii) For Threat escalation dominance

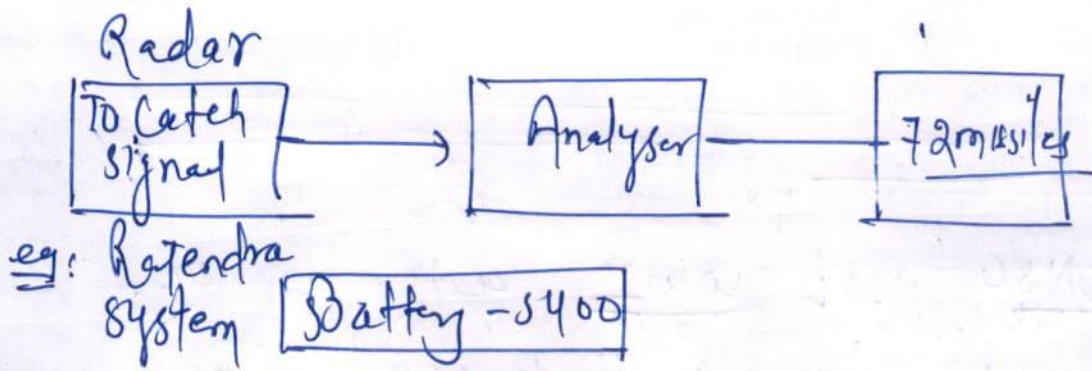
iv) Safeguard critical infrastructure

eg Delhi-mumbai ~~guard~~ guarded through S400

v) 'Budget asymmetry' and cost effective

vi) in line with India's credible minimum deterrence policy

Working principle



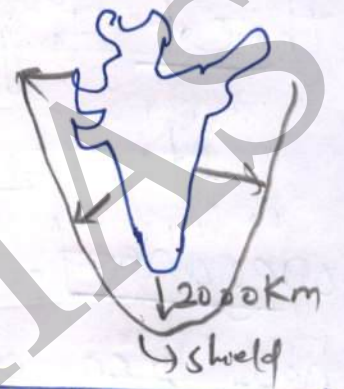
उम्मीदवारों को इस खण्ड में नहीं लिखना चाहिए
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India's progress →

i) 'AD-1' upto 2000km is ~~used~~ operational

→ only 10% low used density
'8-10th may escalation

ii) [AD-2] under operation development for intercontinental defence.



A. ~~del~~ credible defence system is the reality of today, which India demonstrates successfully.

However, advance indigenous technology program is needed.

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)

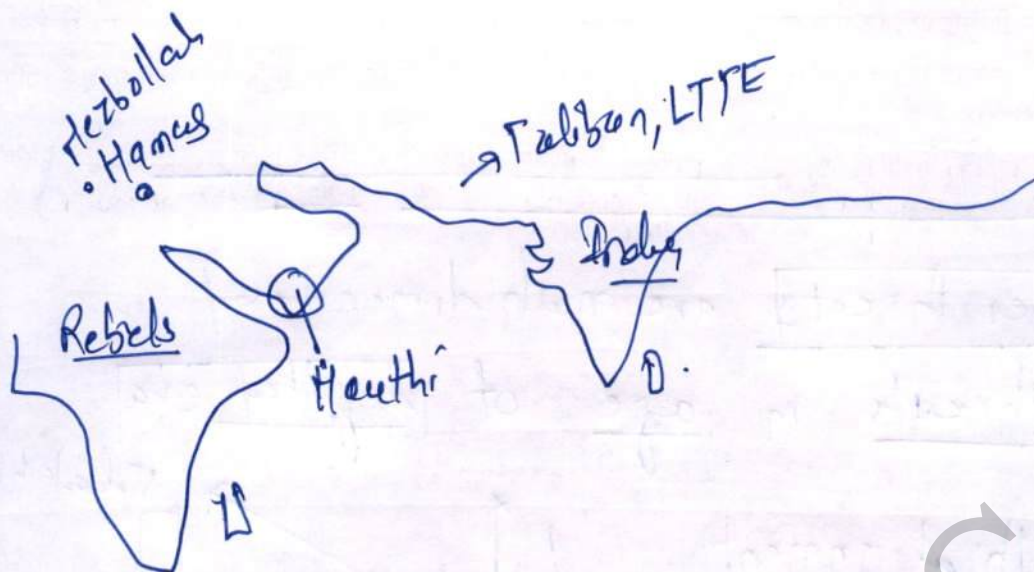
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UNSC post WWII acts as an apex organisation to counter any threat to global stability

Its resolution '1267' is operational, but limited success has been achieved to counter terrorism.

The Reasons

- i) No universal definition of Terrorism
- ii) Not implementation of India's led Counter terrorism treaty
- iii) Parochial interest of world superpowers and veto



(iv)

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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)

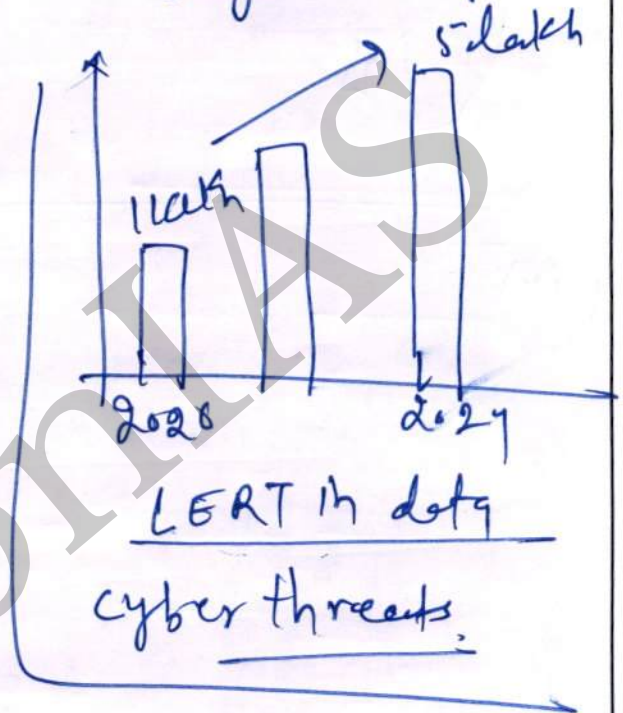
India practices a 'multi-alignment' approach in its cyber diplomacy. How does this posture strengthen India's internal security while maintaining strategic autonomy? (Answer in 150 words)

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इस क्राफ्ट में
नहीं लिखना
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10

Cyber threats are multi-dimensional
threats in age of digital era

multi-alignment
approach

engaging with
multiple states
and state and
non state actors



* National security + Autonomy

- i) To curb threats from multiple
direction - gathering objective
intelligence
eg Under COMCASA, QUAD
and as well as SCO

ii) Prepared for grey zone warfare

iii) Allows autonomous institutions
with no alignment

iv) Establishes credibility of efforts

v) Deterrence ,

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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 कक्ष में नहीं लिखना चाहिए
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Land Reforms refers to change in ownership and ease of transfer along with equitable distribution of land.

Post independence land reforms were carried out with the objective to reverse 'farmer's oppression' and create equitable agriculture.

* Land Reforms and shortcomings

i) 'Abolition of zamindari' → except Bengal and Kerala, the meaningful abolition could not be achieved.

ii) 'Land ceiling' → to reduce the inequality in land holding, but due to bureaucratic hurdle and

loopholes like 'family definition' success could not be much achieved.

iii) 'Land consolidation' to reduce fragmentation of land. But sentimental

attachment and majority area rule → Teelindeset

उम्मीदवारों को
इस कक्ष में
लिखना
चाहिए
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iv) Tenancy Reforms to provide security of
Tenure, but lack of availability of
'land records' and conditional hold of
big landlords could not be converted
into meaningful reform.

Present status

① ~ 89% farmers are
small and marginal (< 2 ha)

② Farmer's Income (NSD - Situation assessment
survey - 2019)
↳ ₹10,218 / month with huge variation
among states

③ Land Records are still not digitised fully.

There is need for Land Reforms 2.0

(i) 'Digitalisation through AgriStack' to
realise 'actual data' with Geospatial
tagging (Digital agriculture mission)
→ 2020cr.

ii) 'Model Land Leasing Act' —

To provide land to landless labour
for new age integrated farming (Professor Pandey)

iii) Ease of doing business → ease of
land registration, land transfer and
through online portal with timely
conversion of land (Madhyanch model)

iv) Deregulation (Economic survey 2024-25)
to ease land use norms and raise
built up area with minimising setback
norms

v) 'Contract Farming' by encouraging
FPOs (sahyadari FPO - model)

vi) Development of land bank (Luxemburg
model)
for industrial development (SEZ)

land reforms is the new imperative
to convert wasteful land into
arable and inequality of ownership
to equality.

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)

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इस हिसाब में
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NITI aayog was established on 1st January 2015 by abolishing erstwhile planning commission (PC).

* Role : Accomplishments

i) Established fixed federalism with idea of co-operative federalism by including states in planning unlike PC. eg Governing Council includes CMS

ii) Acted as Think Tank to government with bottom up approach.
eg Green hydrogen mission, POSHAN abhiyan,
Critical mineral mission.

iii) Developed Performance Based Index Programs

* SDG index index, multidimensional
poverty index, export performance
index

iv) Promoting inclusive growth and development

by implementing the programmes like aspirational district programme, aspirational block programme with states as equal partner

v) making action plan, vision plan to achieve aspiration of Viksit Bharat (2047) in AMRIT Kaal

vi) Collaborating with multilateral agencies, researchers and academics to identify new areas of growth (eg): AI mission, Space Policy, 2023, Quantum mission.

vii) Guiding Centre and states towards fiscal prudence and fiscal consolidation

eg: suggestion regarding GST inclusion for electricity & petroleum

However, there are some lacunae →
i) No financial power unlike (P.C.)
make it as 'Toothless Tiger'

ii) Recommendations are 'not binding' and
ignored

iii) States have limited role in Executive
Council

* Suggestions : To strengthen

i) Inclusion of states in Centre on
deputation basis (pm Exo-advisory
Council)

ii) Staffs on permanent basis

iii) Reinvigorate the Interstate Council
that can help act as a
philosopher

Niti Aayog is making ~~AIIF~~ NETI

for New India, with goal of
newelfarism and Viksit Bharat
in mind.

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)

Post 1969, banking nationalisation,
rural credit has increased from 7% (1951) to 75% (2024) → (Economic Survey 2024)

But the penetration is still low,
leaving significant population unbanked.

* Primary Causes

i) lack of Bank Penetration in rural and semi-urban areas

eg. Current density $(14.3 / 100000)$ population

ii) Poor credit culture → reluctance of banks for lending.
eg moral hazard due to political loan waiver. +

high (NPAs) from Rural areas

iii) High informalisation of economy →

only 2.63 crore NRE has been registered on Udyam portal

उम्मीदवारों को इस कक्ष में नहीं लिखना चाहिए
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iv) 'Lack of documentation and high transaction cost': ~~due~~ Corruption at lower Bureaucracy (Manager and Cashier level)

v) "limited Bank accounts in rural areas despite PM Jan Dhan" $\rightarrow$ 78% population is covered (56 crore accounts were opened) even many lying dormant.

vi) Lack of awareness regarding ease of getting a loan in rural areas.

vii) "Digital divide" $\rightarrow$ reluctance to use Internet Banking.

Small Finance Bank (SFB) was launched in 2016 on recommendation of Nishikant Kumar committee to serve unbanked areas.

* Effectiveness $\rightarrow$ ① Higher PSL norms $> 75\%$ will raise liquidity of loanable funds.

- 2) Mandatory opening of branches in rural areas will raise accessibility
- 3) New Tools like neo-banking, P2P lending will enhance credit provision
- 4) Incentive to convert (upgrade) into schedule commercial bank on the condition of Banking Penetration will raise rural credit.
- 5) Availability of collateral free loans

* Challenges →

- i) High Rates with exorbitant extortion method
- ii) limited penetration in remote areas
eg. Leh district, Gadchiroli (Maharashtra)
- iii) Possibility of uncorruptness practices. (Recent cases of frauds)

Since independence penetration has improved, but to realise the goal of Inclusive growth with rural empowerment, SFB could play a role of Catalyst.

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 खण्ड में नहीं लिखना चाहिए
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15.

Atmanirbhar Bharat programme amid Covid crisis, led to announcement of PLI in 14 sectors, including Food processing to establish India as a global leader in 'food processing' (FP).

The ₹8000 cr was extended under this programme.

* Benefits created

- i) Total exports of food processing in Agri export basket stands at 24.8% (2022-23) from 4.4% (2014-15)
- ii) The employment is a 20 lakh workers (2nd largest in formal manufacturing)
- iii) The value addition in milk (21%) fisheries (14%) has been achieved

iv) New areas where comparative advantage improved is $\rightarrow$ medicinal herbs, processed and taste (Jam, roasted cashew) etc.

v) New food parks has emerged (led to economies of scale and external economies)

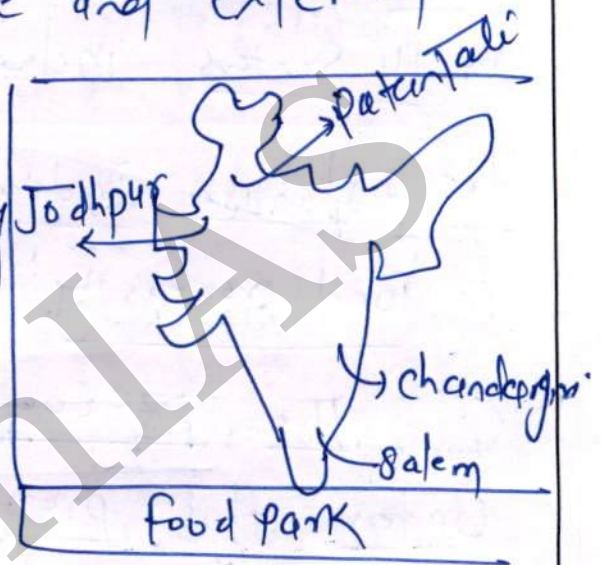
* Challenges + Short comings

i) value addition is below par

eg: only 3% in fruits (China ~30%)

ii) Post harvest wastage (15-30%) for cereal and horticulture crops.

iii) Limited Penetration in global markets due to Sanitary & phytosanitary issue, (mango core), high logistics + unavailability of Refrigerators



Solution →

i) Deregulation → (Economic survey 2020-21)

The essential commodities act, to provide incentive for storage.

ii) Implementation of Farm bills by separate consultations to promote Contract farming prof. (Ashok Gulati)

iii) Development of post harvest infrastructure
(AIDP of 1 lakh crore)

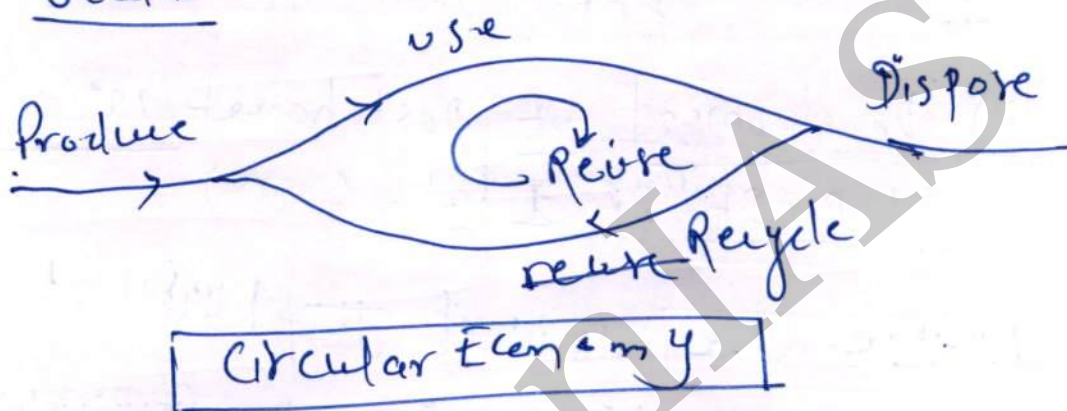
Food processing is not just about agriculture, it is the pre-requisite for all round Rural development and Regional growth

15.

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

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

only 20% of India's solid waste is processed, rest go into landfill or oceans



* Key Principles of waste circularity

i) Producer Responsibility → through mandatory procurement of goods, recycle, make reuse and repair ready products eg e-waste rules, 2012

ii) 'Responsible production' by including refurbished, recycled products eg H&M apparel.

iii) Responsible Consumption : By reducing
profligacy and use long lasting product

iv) Doctrine of absolute liability due to
hazard from the product (Mcmehtha case
1994)

v) Minimise waste along with Responsible
disposal

* Government Initiatives

i) 'Nudge the citizens' via mission life
through reducing in demand, responsible
consumption.

eg. use of dis. leafs during food service
rather than

ii) Extended producer Responsibility under
environmental protection act - 1986 (E-waste,
plastic, etc.)

⇒ Repairable Gadgets; 20% recycl of
products.

iii) Development of 'Waste to Energy plants'
Through Pyrolysis, incineration, Bio gas projects

10) Effectiveness →

i) construction of 'plants' that can use and recycle the products

ii) Mandatory EPR allowing responsible production

iii) People's movement by shifting to reduction in ^{conscious} consumption oriented & lifestyle.

Challenges i) India is 3rd largest waste producer (Delhi alone produce 44000 te waste / day) eg. Gazipur landfill

ii) Limited Technological progress
eg waste Recovery of precious metal due to informal sector

Way forward → i) Incentivise Local Bodies for waste segregation and decentralised processing (primary)
— (15th FC)

ii) Enforce monitoring and implementation of existing laws under EPR

As Resources are limited, Climate change is

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)

उम्मीदवारों को इस खण्ड में नहीं लिखना चाहिए
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15

India's tribal communities (~ 8.6% (Census 2011)) have been living with harmony of nature since generations.

Over the years, their understanding of their surroundings helped them in mitigating and Adapting with Prevention of certain degree of disaster.

Importance of Integration under Sendai Framework
* and PM's 10 point Agenda :-

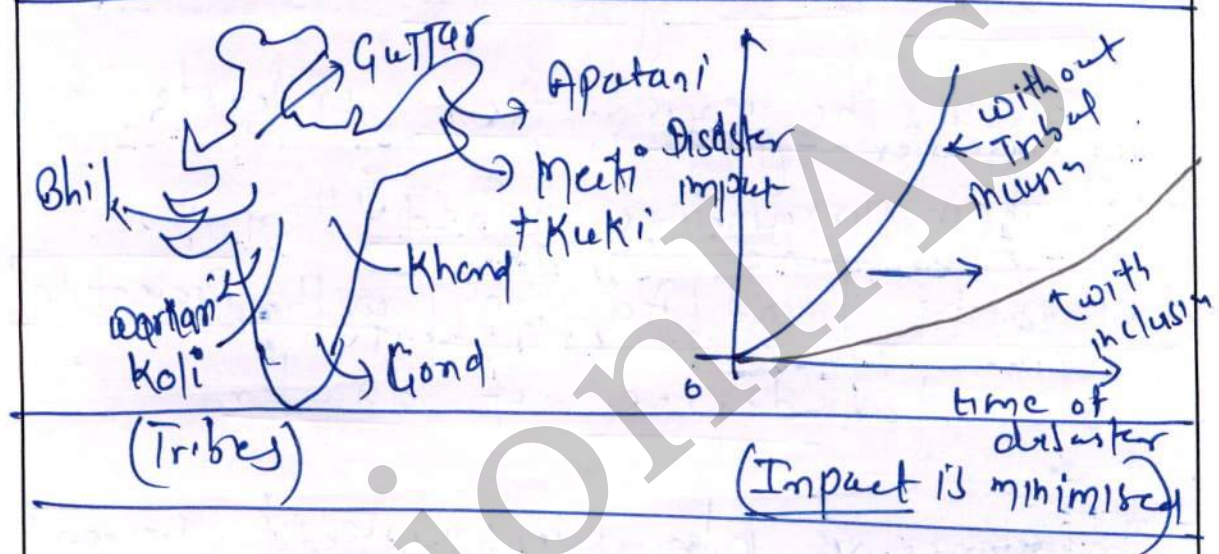
i) 'Prevention' by including practices like 'waterline' in forest to prevent forest fires.

ii) Mitigation → through disaster resilient infrastructure + adopting sustainable practices of Joint forest management +

Common Property Resource with (Sustainable harvesting)

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iii) Disaster Preparedness: Community led
Capacity Building by Joint/specialised
efforts to minimise harm.



* Examples →

i) 'Gaddi and Gurtar Tribe' (Himalayas)

- practice limited grazing of the cattle → land stability and minimise the event of landslides
- They plant trees to consolidate underlying soil

ii) Sacred Groves + water harvesting Techniques
of Jhil tribe in Southern Rajasthan

↳ helps in meeting water shortage during

most drought years (El Niño)

↳ mitigates flooding due to water as buffer

by mitigating storm water flow

iii) 'Disaster Resilient Homes' by hill tribes
of Arunachal (Apatani) to mitigate
the impact of earthquake.

Tribals are the Gold mine of
Knowledge. Integrating the technique
and practices could be most effective
disaster management strategy.

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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

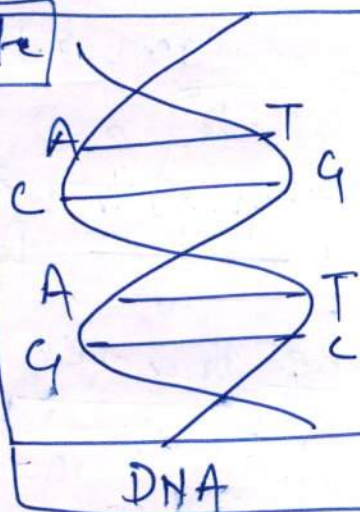
'CRISPR' is a biotechnology tool to accurately cut and edit the DNA from a specific location with the help of CAS-9 protein.

* Recent advancement + Applications

i) 'Gene Therapy' to eliminate diseases; hereditary or non-hereditary
eg: ① healthy babies.

② 'Cancer' elimination

by CAR-T cell therapy



ii) Production of designer Babies is possible as per the request traits and Cognitive capabilities

eg China's demonstration monkeys

iii) Agriculture Technology : To produce Climate Resistant Crops with high yield and higher shelf life

iv) Development of Organs via stem cell culture

v) Animal Husbandry and aquaculture by producing high yielding variety

vi) Space-human Technology → food production

vii) Climate change impact mitigation
possibility of use in silviculture

* Opportunities and challenges

i) Improve the quality of life for differently abled

ii) Economic development with food security

i) Against the law of nature

ii) possibility of

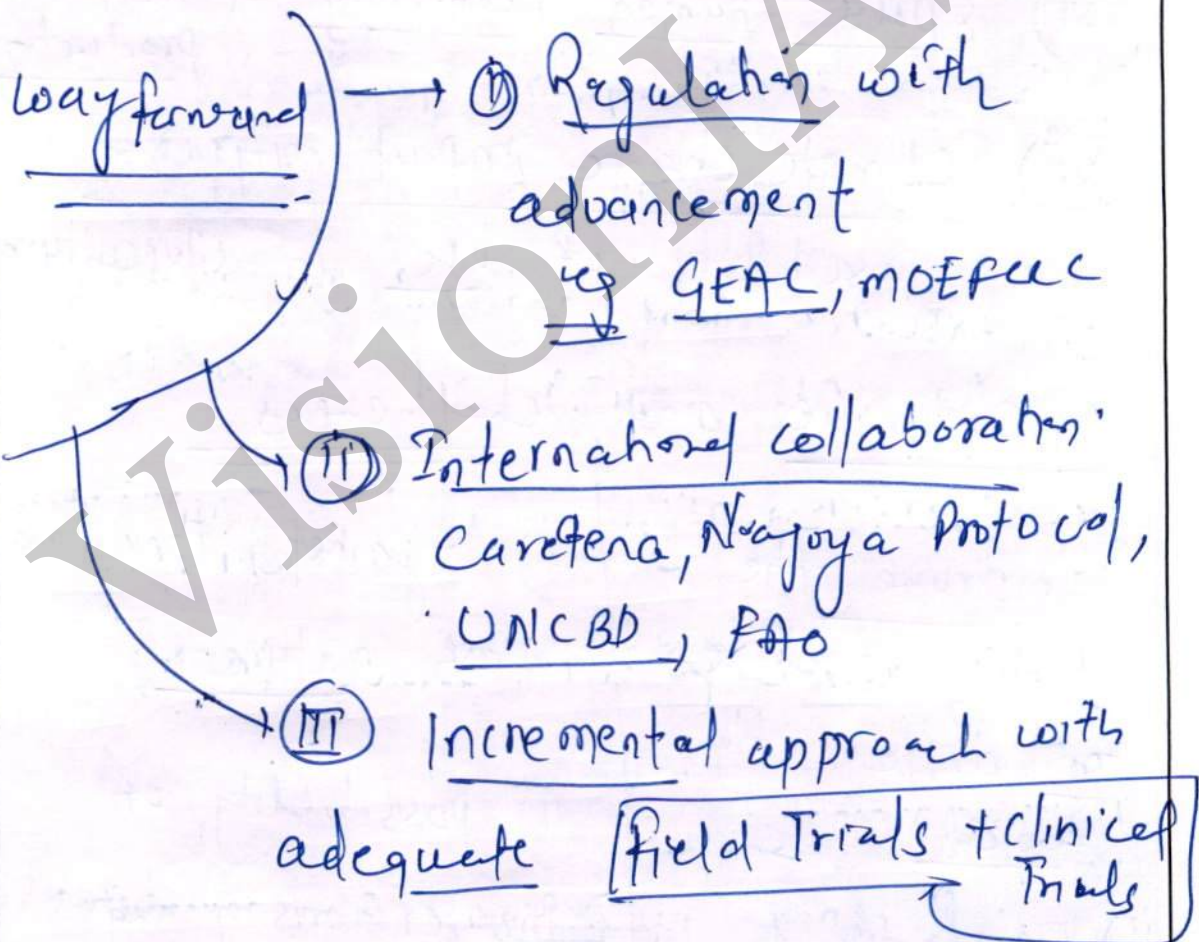
Bio-Terrorism and Biological weapons

iii) mitigate the
Anthropogenic loss
of climate

iv) Inclusive growth
by making
farming
Remunerative

iii) Invasive species
and challenge in
Biodiversity
eg non approval of
Gm-mustard

iv) Unintended and
unanticipated effect
in Human biology is
possible



CRISPR can be double edged
sword, it must be promoted
in ethical usage, yet regulated.

एक विश्वसनीय सेमीकंडक्टर इकोसिस्टम भारत की आर्थिक सुरक्षा के साथ-साथ राष्ट्रीय सुरक्षा के लिए भी महत्वपूर्ण है। इंडिया सेमीकंडक्टर मिशन (ISM) के रणनीतिक उद्देश्यों, प्रोत्साहनों और संस्थागत संरचना का विश्लेषण कीजिए। उन प्रमुख जोखिमों की पहचान कीजिए जो इसकी समय-सीमा को बाधित कर सकते हैं। (उत्तर 250 शब्दों में दीजिए)

A credible semiconductor ecosystem is pivotal for India's economic security as much as for national security. Analyse the strategic objectives, incentives and institutional architecture of the India Semiconductor Mission (ISM). Identify the major risks that could derail its timelines. (Answer in 250 words)

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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15

'Semiconductors' are the single most essential tools of Industrial Revolution 4.0 powered by AI.

* Semiconductor: Economic Paradigm

- i) Boost industry '4.0'
- ii) Essential component of Development
(Agri Stack, Digital mission, smart city)
- iii) Export earnings (forex) $\Rightarrow$ macroeconomic stability
- iv) Inclusive growth (India stack)

National Security —

- i) Defence equipment and machines
an essential component of
(Drones, missiles, Defence system)
- ii) 'Border management' (CBMs)

iii) Fragmented supply chains → Exposed vulnerability

उम्मीदवारों को इस हशिप में नहीं लिखना चाहिए
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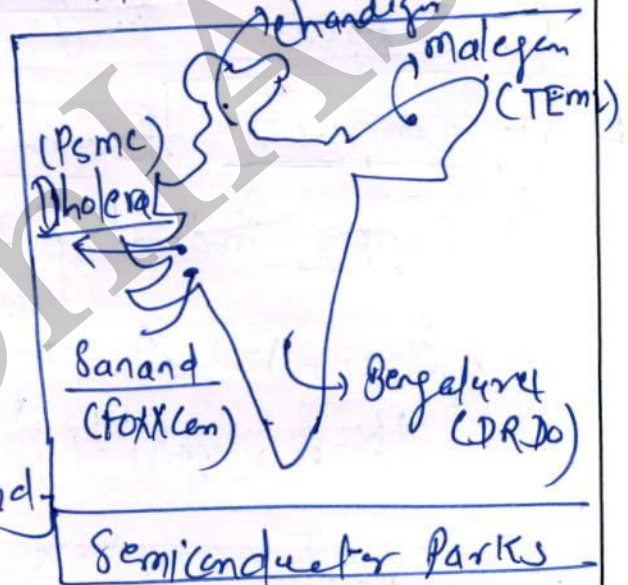
* India Semiconductor Mission

* Objective: To produce world class semiconductor chips, ecosystem from "design to chip" by promoting R&D, Capital expenditure, FDI and Global Collaboration (US-India ICET)

recently 5th park was announced in Gandhinagar

* Incentives:

A designed linked incentive scheme to promote capital spend + subsidy on production.



(e) upto 50% land duty reduction + cost reduction

assured Clean water + Electricity supply

* Institutional Architecture - fast Track approval of FDI

Commission mode

→ fabrication units, gradually improving to 4 nanometer from 28 nm.

Major Risks : (Economic survey 2024-25)

i) 'Technical Knowhow' : is with major players of Taiwan (TSMC/PSMC), South Korea (Samsung)

ii) market capture by few players

iii) Huge Capex with Sys' gestation period

iv) Technology Transfer in high end chips

v) environmental concern in entire supply chain

vi) Raw material (rare earth) with 70% supply of china

Way Ahead

- * Global Collaboration
 - mineral security partnership
 - KABIL venture in Latin America & Africa

Technology Transfer domestic offset clause -

India must walk in the semiconductor race amid China+1 perception to capture the vacuum.

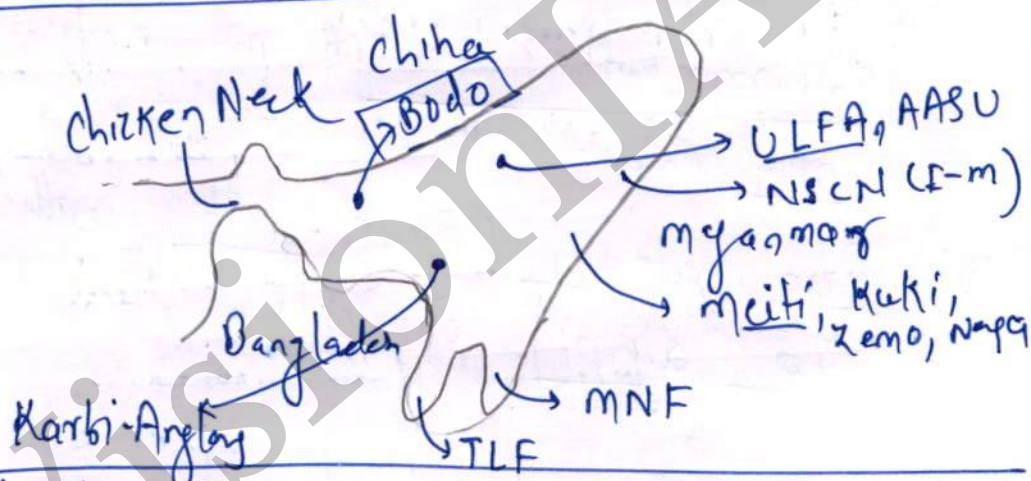
19.

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

North east is 7% of India's land, but political and social unrest poses a unique force multiplier threat to India's national security paradigm.



North-East → 10% of India's Annual Budget

* Interplay of Diverse Factors

i) Geography :: 3 sided hostile neighbours (new government in Bangladesh, China's Arunachal Policy, Myanmar's Junta)

• Difficult Terrain ::

connectivity with mainland and reduce mobilisation & administration

→ 27 km long Siliguri corridor

ii) Southeast → > 200 ethnic group with mixed races ~~East~~ (Mongoloid, Australo-Asiatic)

• migration by Bangladesh and Myanmar
racial ethnic tension (AASV accord 1985)

iii) Political: Demand for autonomy and independence
eg. Greater Nagaland by (NSCN-IM)

iv) Economic backwardness
eg. Industrial contribution (0.7% of GDP) (ELOSUN 2024-25)

v) Disconnect with mainland India
eg. 2023 Bengaluru protest and violence.

These challenges requires multi-layered approach →

i) 'Development' → By reaching the last mile → 'vibrant village programme, Aspirational Block', under mission for development of north east,
UNNATI to promote industry

ii) Confidence Building :: By engaging with splinter groups eg Tripartite Tripura accord (successful) to assimilate 'Bru', Bodo accord.

iii) • Limit on AFSPA (Jeevan Reddy committee)

• Engagement and promotion of youth in national bodies (Manipur National sports university)

iii) Diplomatic engagement to reduce infiltration and border security.

iv) Assimilate the aspirations on care by care basis to grant autonomy eg Karbi Anglong hill district council

Operation [SAMADHAN] of Naxalite approach is the way forward to curb [ethnic violence] and realise untapped potential of Northeast.

महिलाओं को युद्धक भूमिकाओं (कॉम्बैट रोल) में शामिल करने की दिशा में हाल ही में उठाए गए कदमों के बावजूद, उनकी भागीदारी कम बनी हुई है। भारतीय सशस्त्र बलों में महिलाओं की व्यापक भागीदारी में बाधा उत्पन्न करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। साथ ही, उनकी भागीदारी बढ़ाने के लिए उपयुक्त उपाय भी सुझाइए। (उत्तर 250 शब्दों में दीजिए)

Despite recent steps towards inducting women into combat roles, their participation remains low. Examine the key challenges impeding the greater inclusion of women in the Indian armed forces. Also, suggest suitable measures to enhance their participation. (Answer in 250 words) 15

उम्मीदवारों को इस खण्ड में नहीं लिखना चाहिए
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Post Babita Punia judgement, women are included into commissioned rank in the army. Recently (2024) a first batch passed out parade was conducted.

Recent steps

- * i) Commission service inclusion in NOA, CDS, CAPF
- ii) Reservation by state governments to raise equity
eg 33% in Rajasthan

Role models

- Col. Sophia Qureshi
- Captain Vyomika Singh
- Shakti Devi
(UN Peacekeeping award)

- iii) Agniveer scheme to include women
- iv) women sensitive infrastructure in armed forces.

Despite steps women constitutes 410% of state police force and even 100% in Armed forces.

* Key challenges

i) Mindset & Prejudice

that women are compassionate and unsuitable for ruthless fighting

eg: Traditional role association as Devi

ii) Gender inclusive weapons and appropriate infrastructure

iii) Male dominated system where major decisions are taken by male - lead to Unsolicited Biasness

iv) "limited pool of candidates" despite Government's inclusive policy due to family and societal barriers.

v) Dual Burden and multiple responsibility of family, society and profession
→ mental stress & fatigue

major role assigned

• Doctor, nurse

• Desk job

• intelligence role

*

measures

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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i) Inclusive Policies → Co-Transfer of spouse, leave policies, gender sensitive infrastructure (washrooms, drinking area)

ii) Social attitude change by marketing, removing Confirmation Bias

my daughter my Pride (father of Col. Sophia Quereshi)

iii) Reward mechanism

women inclusive combat policy will help in New Gen warfare, hybrid war that requires women Troops and officers as much as men.

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