



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. : 01217861

अभ्यर्थी का नाम/Name of Student : BHAVIKA CHOPRA

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

ENGLISH

तारीख

Date

27/07/2025

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

केंद्र

Centre

007

CHANDIGARH

निरीक्षक के हस्ताक्षर
Invigilator's Signature

Shaina Kishi

	<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**
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

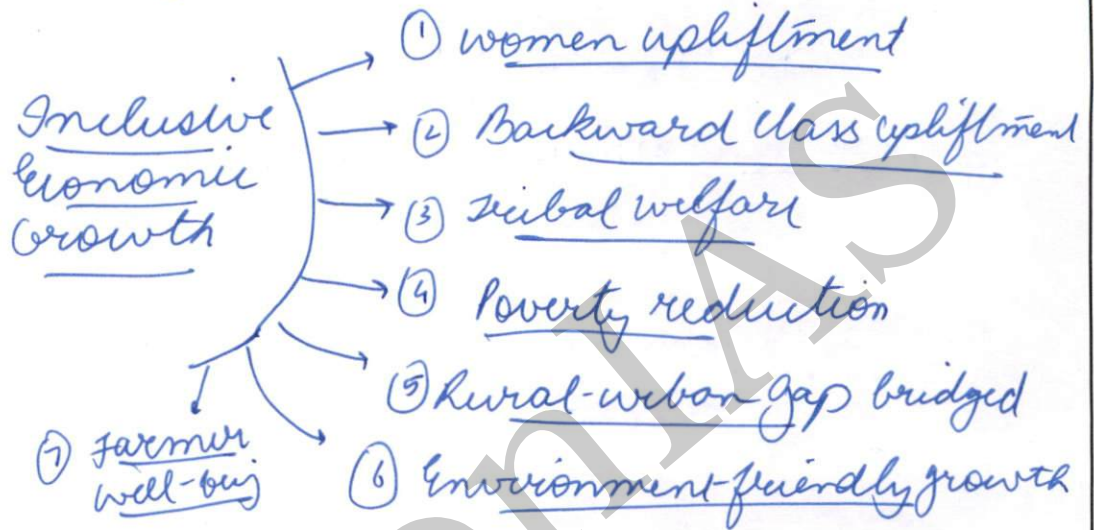
1.

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

In the past decade, India's economy has grown to a size of ₹331 lakh crore; reducing poverty to 2.3% from 16.2% in 2011-12



Factors contributing to inclusive economic growth:

1. Push for Digital Public Infrastructure - better services and governance.
2. Financial inclusion via DBT and JAM trinity
3. 'New welfarism' - for food, education, infrastructure (NFSA, 2013, Sarva Shiksha Abhiyan)
4. Farmer welfare - PM KISAN, Kishi AgriStack
5. Women focus - PM MUDRA yojana, SHGs etc.

6. Informal workers - e-Shram portal
7. Inclusive industrial growth - Eg: Udyam portal, MSME support
8. Tribal Welfare - PESA extension, PMJANMAN, Forest Rights Act implemented, Tri-food scheme
9. PM-WANI for inclusive access to services and wifi
10. Healthcare - PM-JAY insurance and Ayushman Bharat scheme.
11. National Research Foundation - for research and development.
12. One nation one subscription - for dispersed benefits of journals to scientists
13. Push to cooperatives - for rural development.
14. women safety laws and provisions. Eg: POSH act etc.
15. Physical infrastructure, eg: Railways, roadways, (North East focus) Roseways.

Thus, the only way ahead is through a joint cooperation ensuring governance, development and people led growth go hand in hand.

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

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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The RBI surplus transfers come about after the RBI accounts for its expenses and transfers the difference to the government under the RBI Act, 1937.

① helps deal with interest payments

② lowers overall revenue deficit

Affording government fiscal space

③ Frees up space for capital expenditure

④ allows for more productive spending

⑤ Prevents crowding-out from market - funds not borrowed from market.

Eg: social, physical infrastructure

However, challenges posed are as follows:

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

1. Increasing dependence on RBI - prevents fiscal prudence management.
2. Providing a cushion - FRBM act loses relevance.
3. Fiscal deficit may increase.
4. Reduced power of RBI to deal with volatility. Eg: Exchange rate management.
5. Prevents RBI innovation - eg: Reduced space to Innovation hub for initiatives.
6. Can lead to inflationary pressures in the long run.
7. Can cause crowding out - excessive expenditure → can cause low ICOR.

Thus, this must be used judiciously
for public welfare and not revenue
expenditure but capital
outlays.

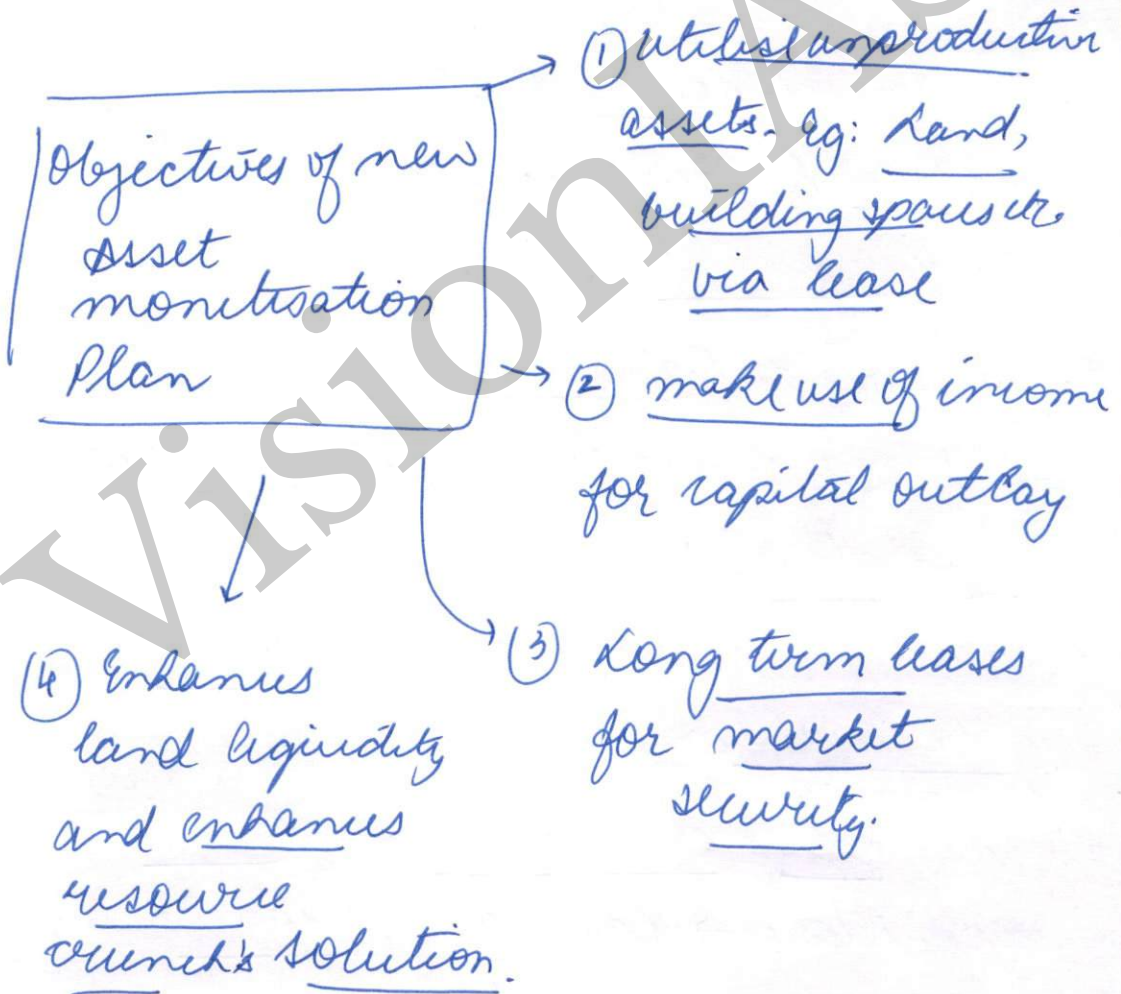
3.

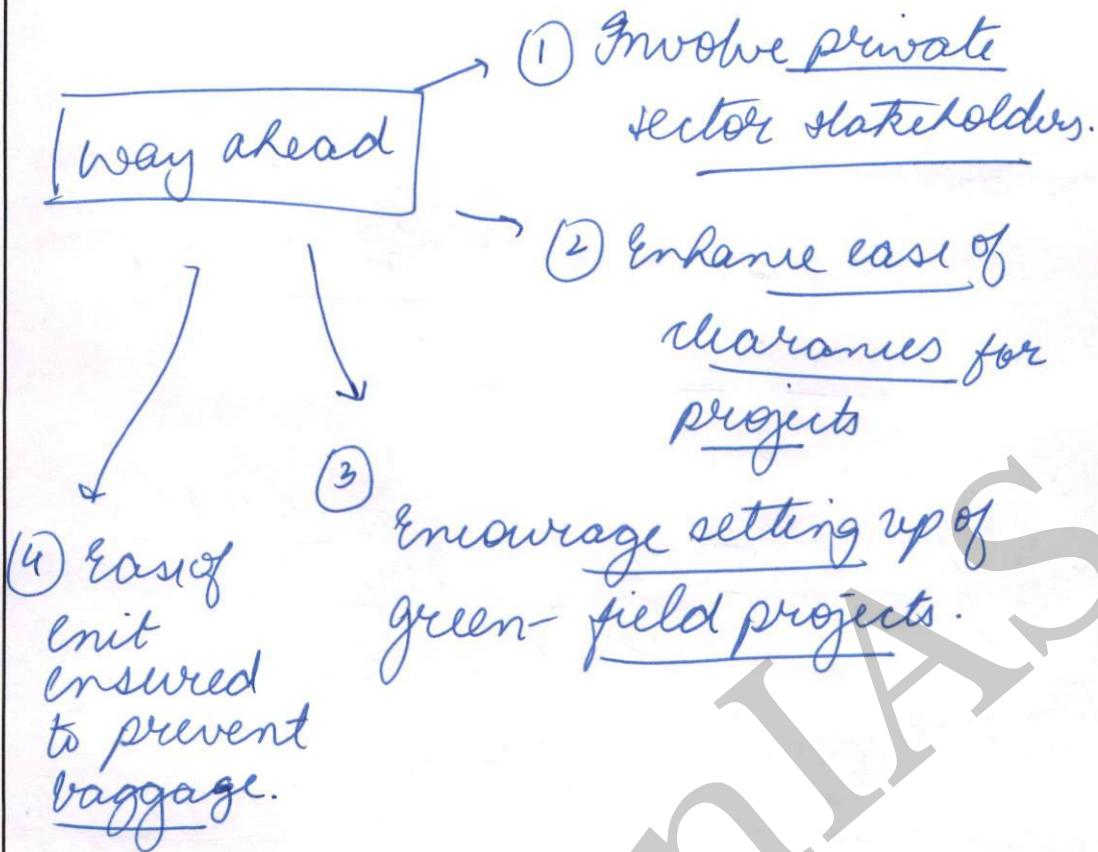
प्रथम राष्ट्रीय मुद्रीकरण पाइपलाइन (NMP) अपने उद्देश्यों को प्राप्त करने में किस हद तक सफल रही है? हाल ही में 2025 के बजट में घोषित की गई नई परिसंपत्ति मुद्रीकरण योजना 2025-30 के उद्देश्य क्या हैं? (उत्तर 150 शब्दों में दीजिए)

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 NMP did not achieve its desired targets of utilising government assets as envisaged. eg: land etc. with departments.





Thus, the NMP can generate additional income for the government, freeing up fiscal space for productive spending on capital outlays.

4.

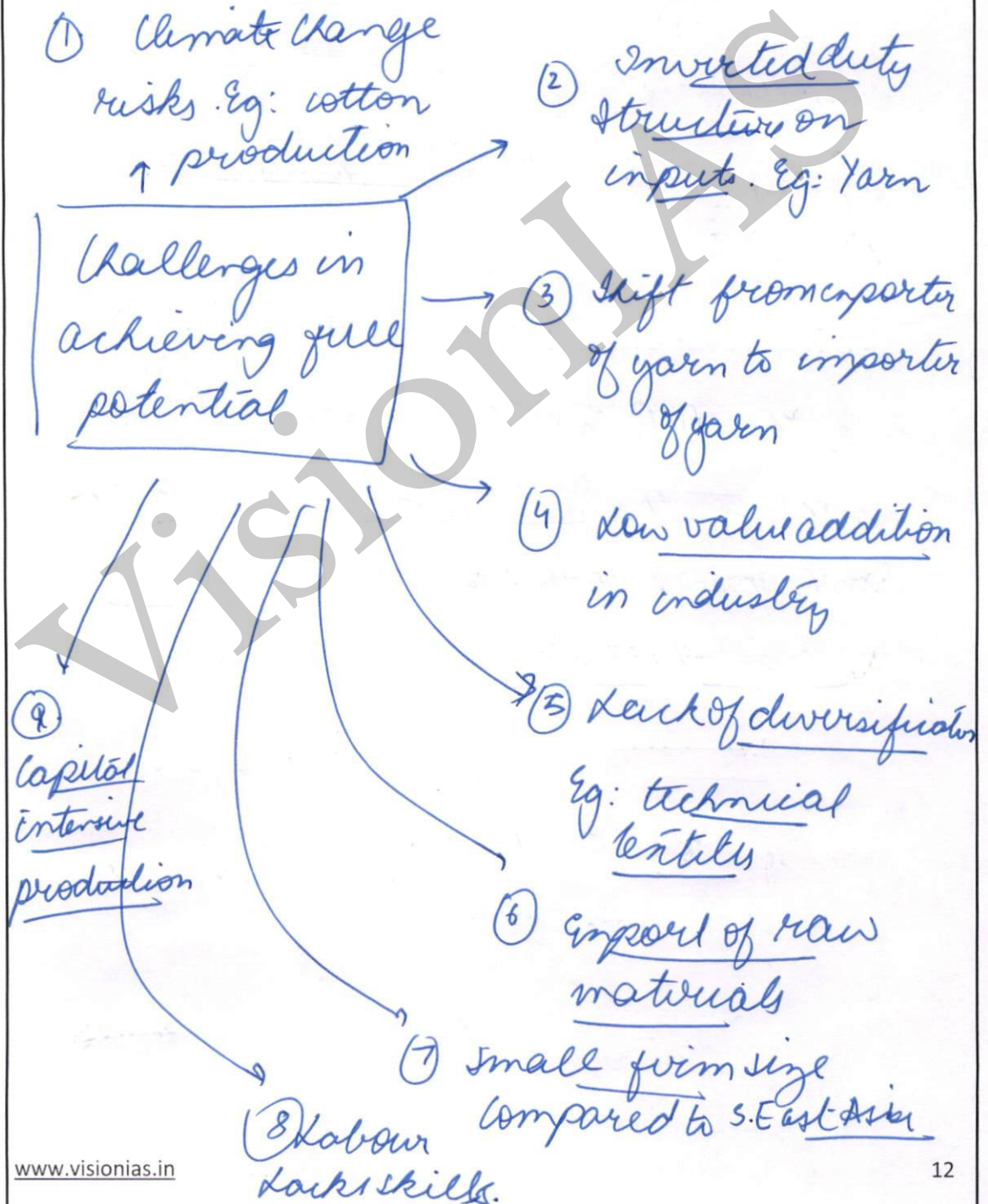
वैश्विक मूल्य श्रृंखला में भारतीय वस्त्र उद्योग को अपनी पूर्ण क्षमता प्राप्त करने से बाधित करने वाली प्रमुख चुनौतियों का परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

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 हिसाब में नहीं लिखना चाहिए
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The Indian textile industry is a major employer, employing close to 30% of the industrial workforce.



Integration in value chain measures:

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

1. Ease labour laws - to employ comparative advantage.
2. Prevent capital in production - overuse to employ labour.
3. Skill enhancement. Eg: as done in Bangladesh.
4. Export market diversification Eg: to Africa, EU
5. Prevent chakravarty - difficulty of exit of firms (ES-2017)
6. Ensure product diversification. Eg: into manmade fibres etc.
7. Signing of FTAs - Eg: EU-India FTA
8. Increase FDI → via automatic route
9. Reduce logistics cost - for all foreign and domestic firms.
10. PPD for R&D in tech hubs -
11. Ensure value chains - PM MITRA parks.

Thus, India's potential as a labour abundant nation must be exploited

5.

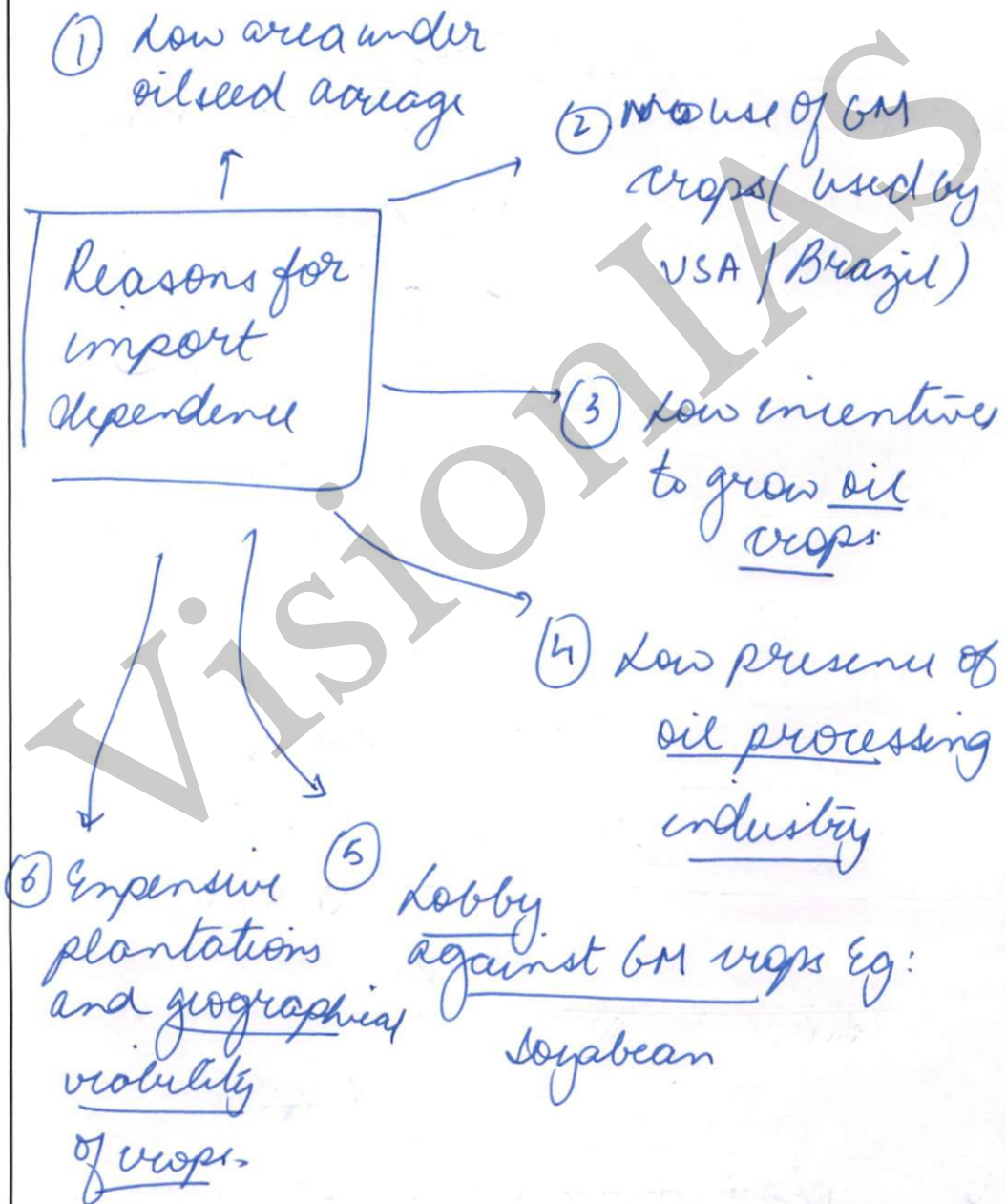
एक प्रमुख कृषि अर्थव्यवस्था होने के बावजूद भारत खाद्य तेलों के लिए आयात पर अधिकाधिक निर्भर क्यों होता जा रहा है? (उत्तर 150 शब्दों में दीजिए)

Why has India become increasingly import-dependent for edible oils despite being a major agricultural economy? (Answer in 150 words)

10

उम्मीदवारों को इस दृष्टि में नहीं लिखना चाहिए
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India imports ~60% of its edible oils needs despite being a major agricultural exporter.

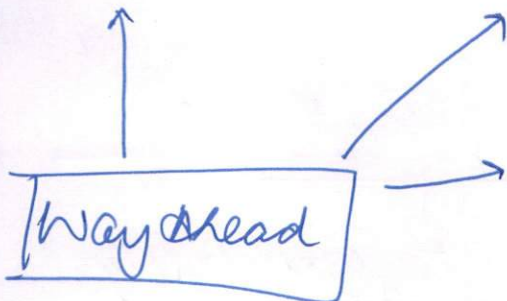


① MSD for oilseeds

↓
National mission on edible oil

viability gap

② funding for plantations



③ Trade deals with US: Import soyabean and process in India

④ Enhance oil processing capacity

⑤ GM crop research (ICAR) and use to enhance productivity

Thus, instead of focusing on oil palm, India must invest in GM crops to enhance yield and ensure Atmanirbhar in oil production

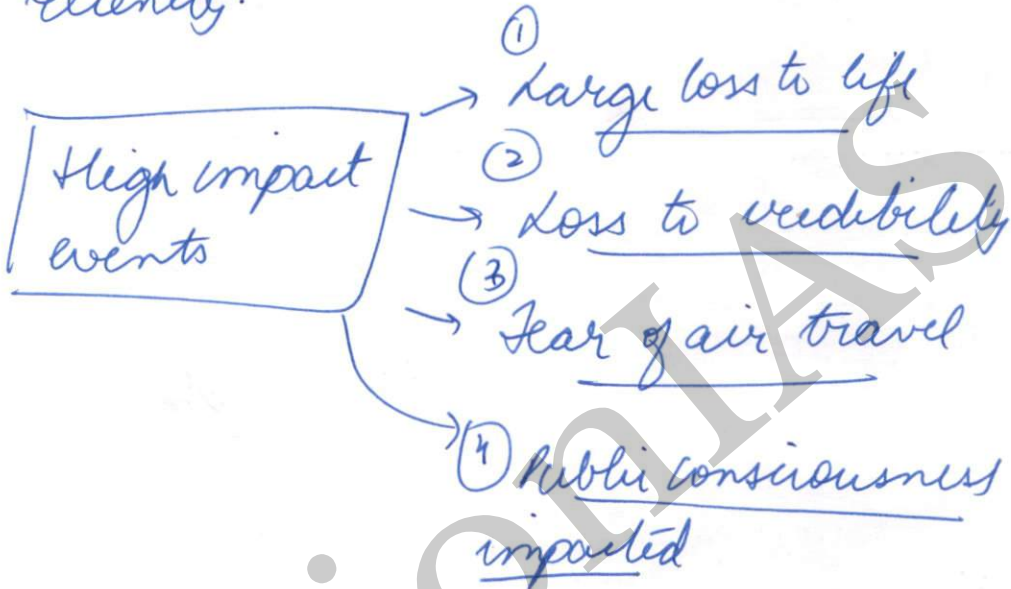
6.

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

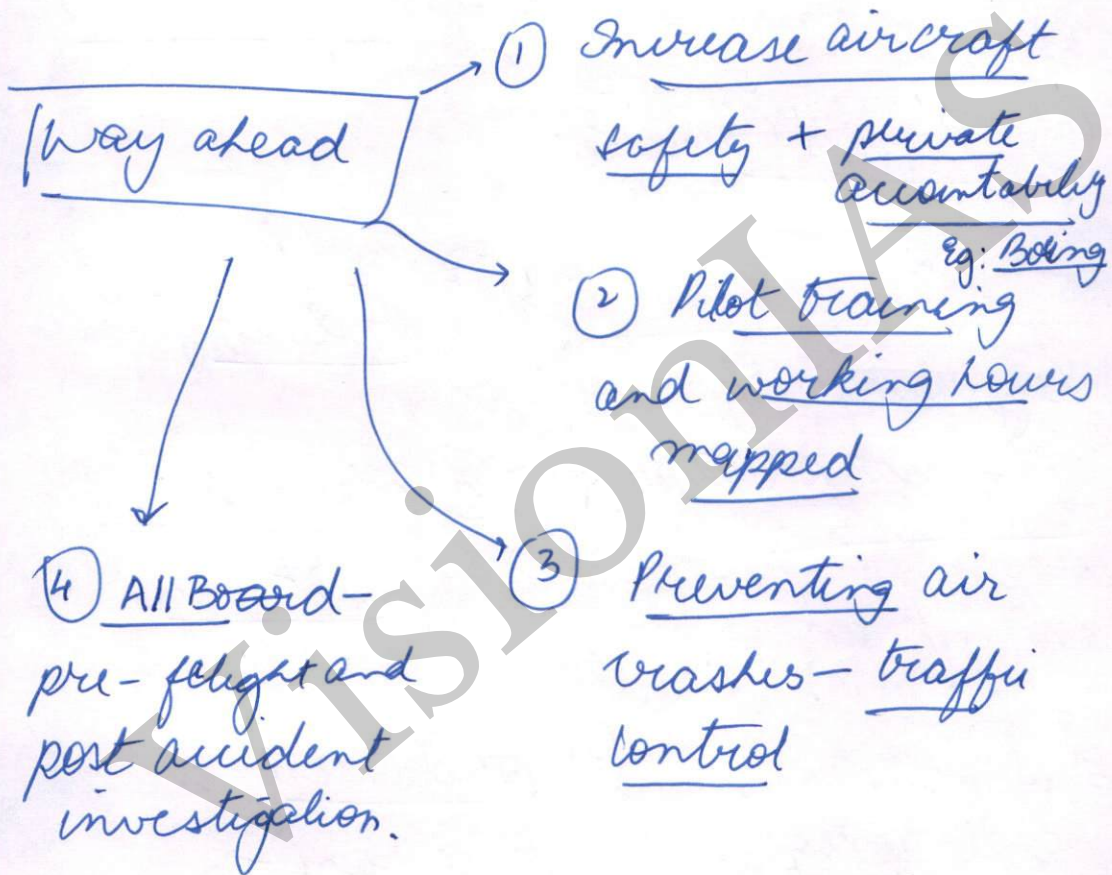
The air accident in Gujarat on an Air India flight left the country shook recently.



Protocols in place for aviation emergencies:

1. may-day calls, to air towers.
2. cat-III-B runways for fog/ low visibility.
3. Emergency training to pilots

4. Free use of airspace for landing.
5. Pre-flight protocols.
6. Black Box - for further learning / prevention



Thus, mapping out risks, ensuring aircraft safety standards and pilot training can aid air-related disasters

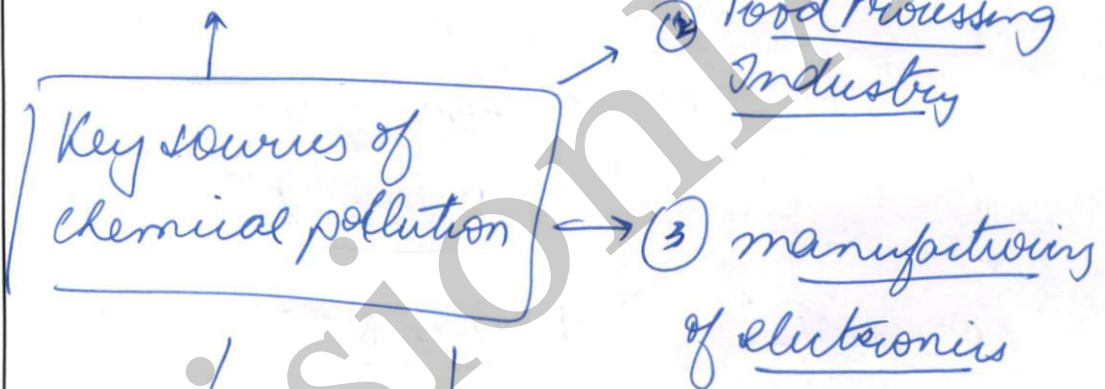
7.

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

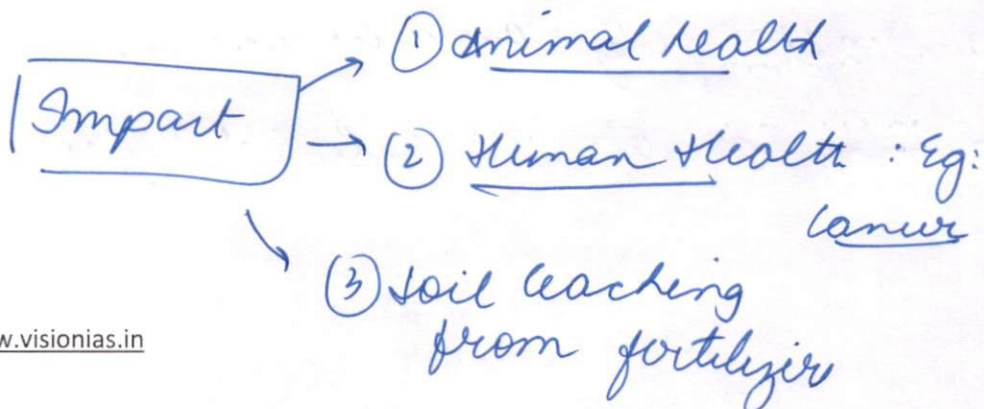
Chemical pollution impacts the whole environmental cycle in India, from microbes to the larger biosphere.

① Pharma industry

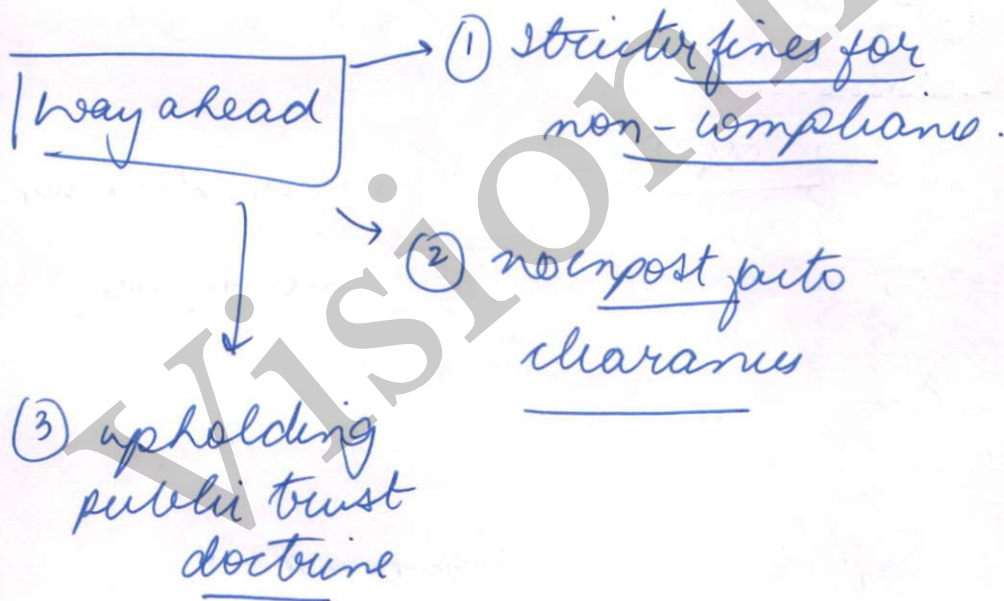
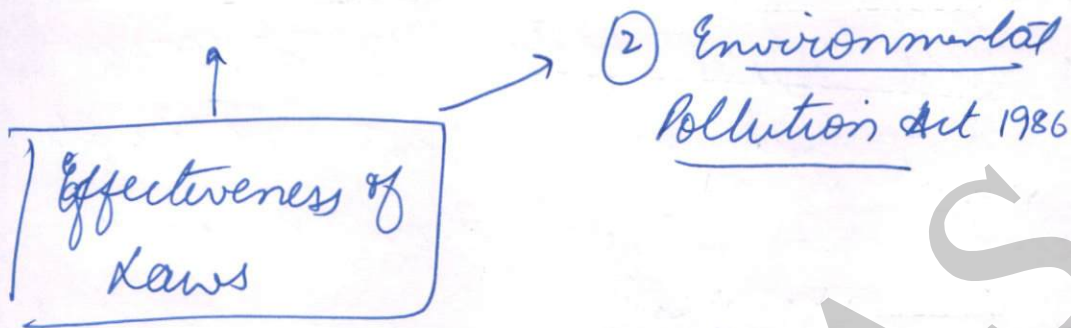


⑤ Textile and dyeing industry

④ Solid waste disposal + agriculture



① water pollution
act → not deterrent
enough



Thus, ecology is the permanent economy - as per Dr. Gadgil; so must be preserved.

8.

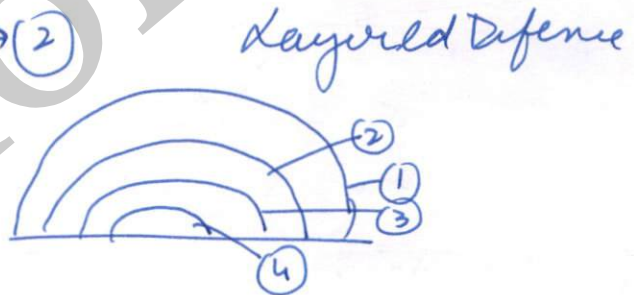
उभरते क्षेत्रीय खतरों और उन्नत हथियार प्रौद्योगिकियों के मद्देनजर मिसाइल रक्षा प्रणालियां राष्ट्रीय सुरक्षा के लिए महत्वपूर्ण होती जा रही हैं। मिसाइल रक्षा प्रणालियों के कार्य सिद्धांत की व्याख्या कीजिए। स्वदेशी मिसाइल रक्षा क्षमताओं के विकास में भारत की प्रगति का समालोचनात्मक मूल्यांकन कीजिए। (उत्तर 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 systems work against ballistic and non conventional threats as well. Eg: Israel's Iron Dome and India's Akash

① - Radar based detection

Working Principles of missile defence systems



③ movable v/s non movable
Eg: Pinaka rockets from S400, MANPADS

④ neutralising missiles in air space

Indias' achievements and progress

① Pinaka
Barak
rocket
launcher

② Brahmos
missile

③ Integrated
missile Development
programme

④ use of
drone
and air
borne anti
missile
systems

Way ahead

① move away from
Russian imports

② Enhance tech
transfer (France,
Israel)

④ Enhance
budget outlay
for production

③ PPP in defence sector
for innovation

Thus, missile defence systems on ships, in the air and on land pave the way in a time of autonomous warfare.

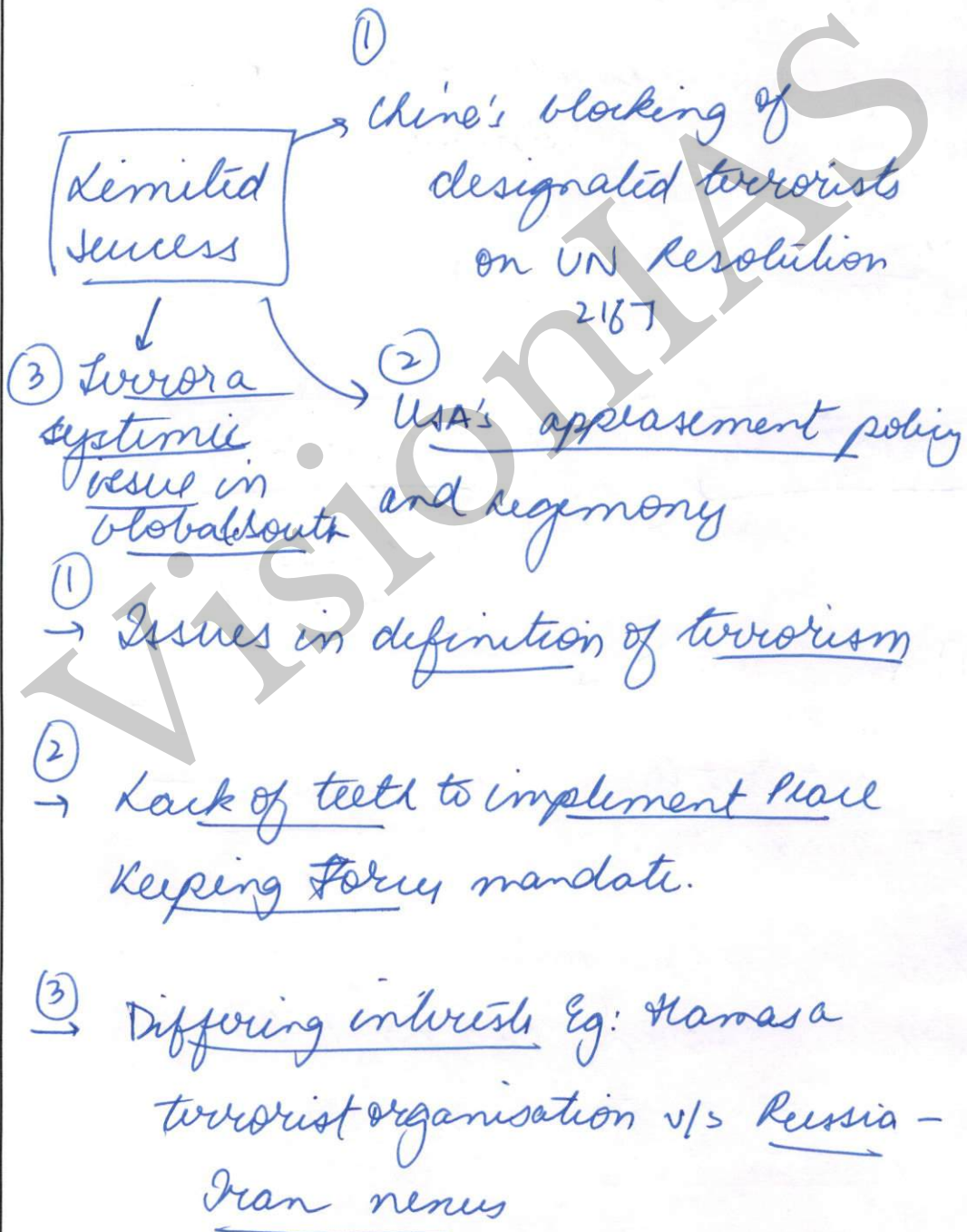
9.

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)

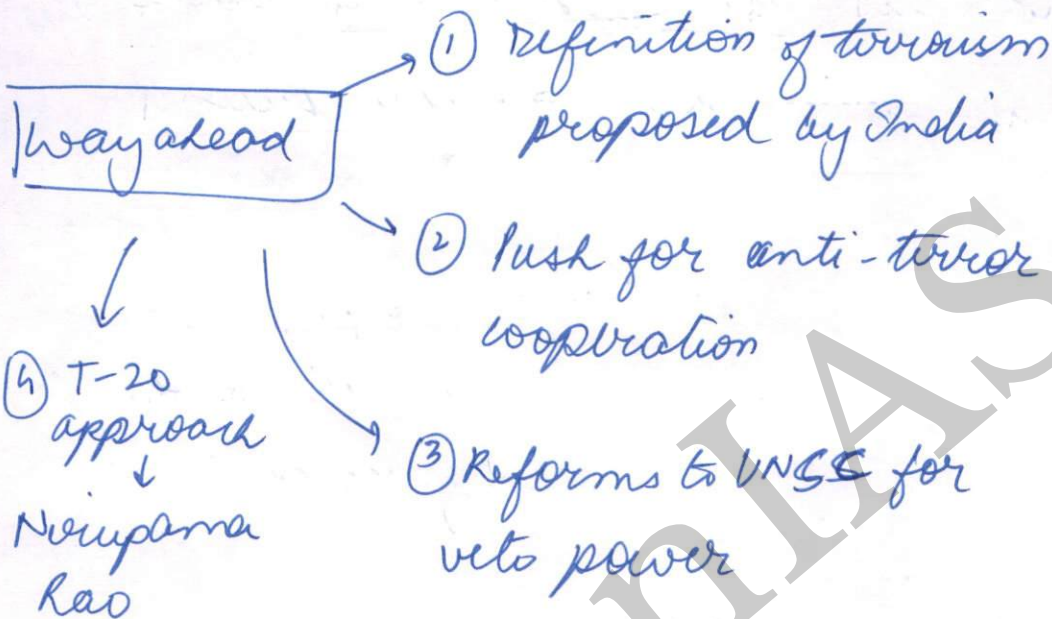
10

UNSC has a Counter Terrorism Committee but is mired with factional interests



④ Lack of recognition of state sponsored terrorism

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
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Thus, global cooperation is the only way forward to combat the global war on terror — the designation of TRF as a terrorist organisation has come too late.

Further efforts must emphasise terror as a structural issue in global south, not as a series of one-off incidents

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 cyber diplomacy works

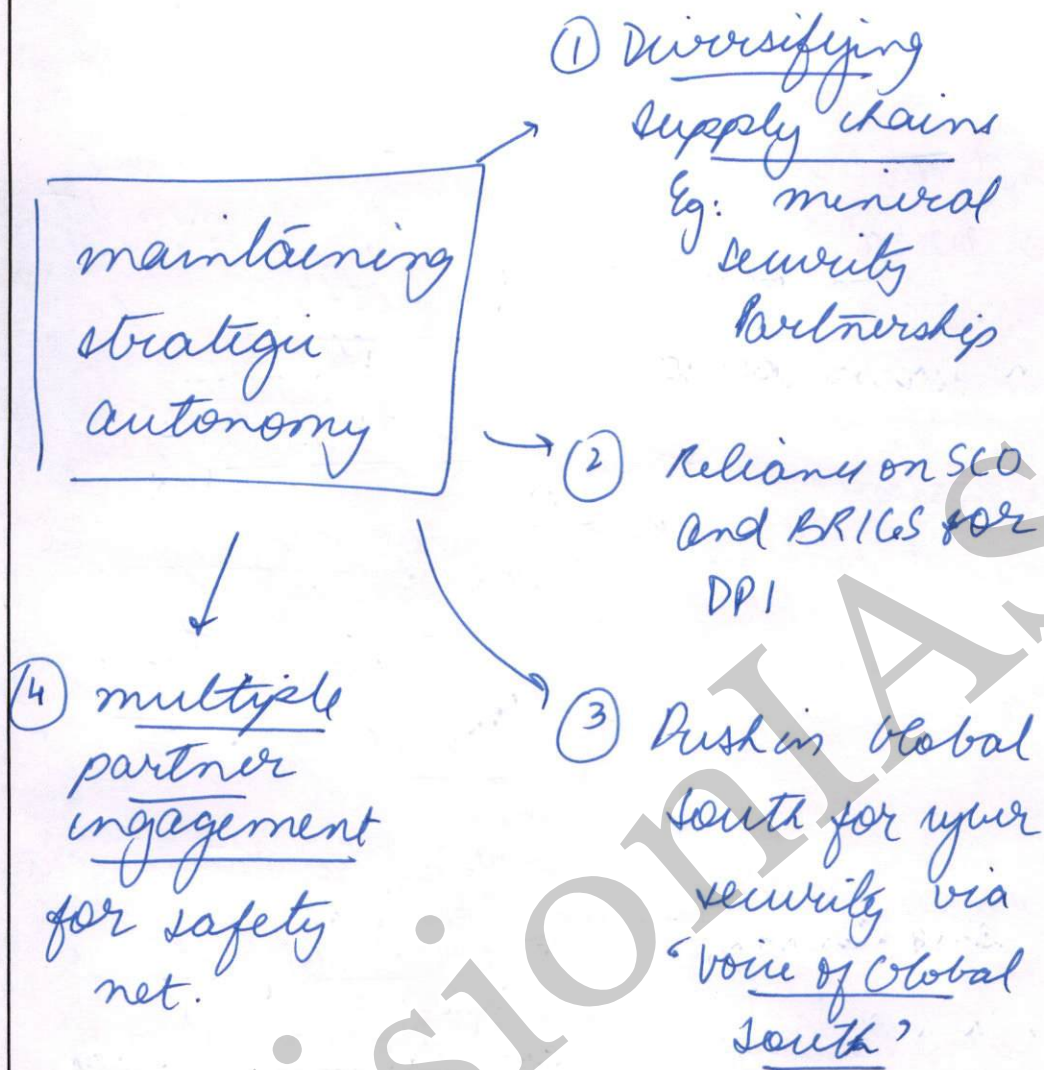
on principles of

- ① self sufficiency
(indigenous development)
- ② import from multiple nations
(eg: USA, China etc)

Strengthening Internal Security

- ① cooperation at various fora. eg: FATF, AI summit, GPA

- ② ministry of IT → oversees rules of cyber engagement



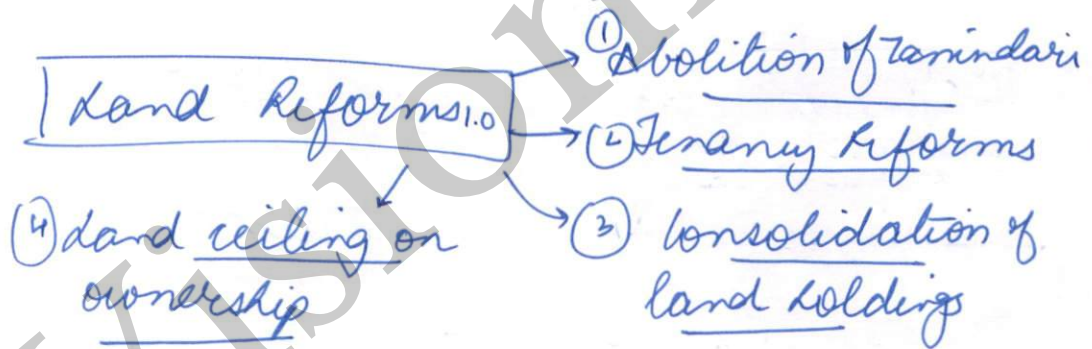
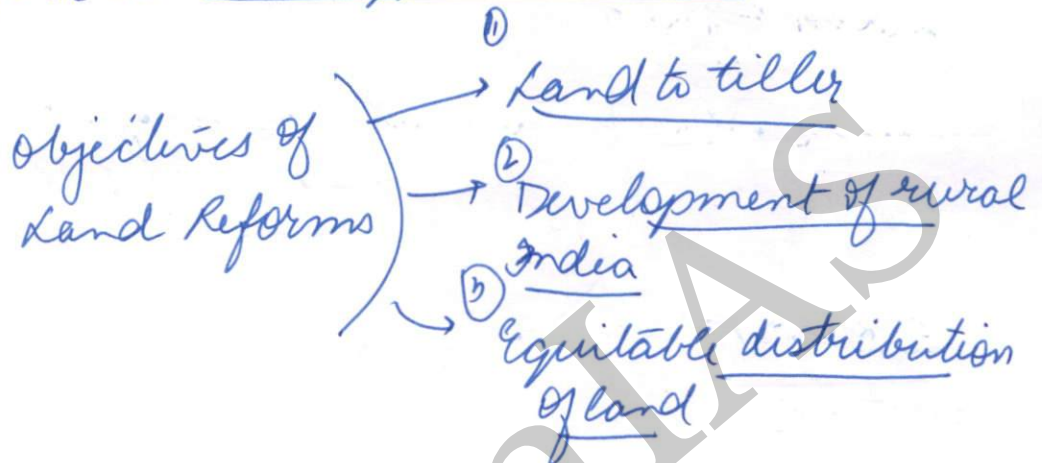
Thus, on a software, hardware and diplomatic front, multialignment helps India develop a security architecture

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

Land reforms of the post independence era were undertaken at the recommendations of the JC Kumarappa Committee.

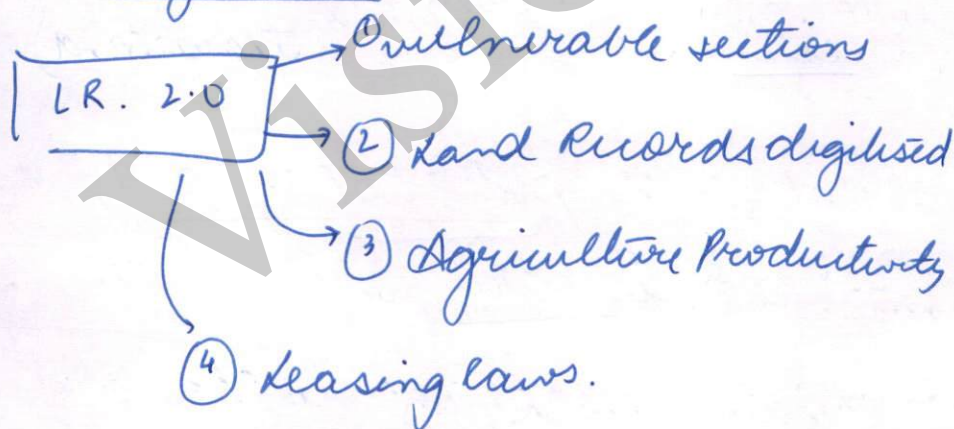


Shortcomings of land reforms:

1. Landowners' not cooperating - evasion of ceiling via divorce
2. Unequal regional balance - impact in West Bengal, not as much in Bihar, UP.

3. lands to dominant castes in villages - consolidation of power.
4. Reverse leasing by small farmers. Eg: in Punjab
5. low benefits to women - own only 17% of land in agriculture.
6. Tribal populations did not benefit - Forest rights ~~are~~ not implemented
7. Slaste population - 66% does not own any land.

Thus, land reforms 2.0 need a multi-pronged approach.



Way ahead:

1. model Tenancy Act enacted to free up unused land and small land holdings

2. Forest rights Act implemented for Tribal Rights.
3. Consolidation for economies of scale.
4. Digitisation of records) — remove discrepancies
— land titling
5. Land pooling practices + joint ownership of farms.
6. women's rights — 77% agri-labour by women → need the land they till.
7. Proper mapping across regions via SVAMITVA (100% in Telangana, ~50% in Jharkhand)

Thus, to unlock the potential of land, reforms are necessary to see benefits in inclusive growth, agriculture and farmers' income.

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

NITI Aayog was created in 2015 as the premier think tank; replacing the Planning Commission of India.

Role of NITI Aayog in planning and development paradigm:

Positive Role played:

1. Promoting cooperative federalism - via ground-up consultation.
2. Promoting best-use practices across states.
3. Fostering competitive federalism. Eg: Export preparedness index
4. Responsible for SDG implementation in the country.
5. Reports regarding vulnerable sections. Eg: Big workers economy report.

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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6. Planning advice tendered to government.
Eg: Education: Sarva Shiksha Abhiyan
7. Checking regional balances - via inter state comparison.
8. Pushing for reforms. Eg: Business-friendly reforms.
9. Study of environment - for sustainable growth. Eg: Water index etc.
10. Aspirational districts programme - for unique developmental needs.
11. One district one product - for push to artisans and traditional craft.
12. Push to exports - eg: millet promotion, health reports etc.
13. Assessment of policies. Eg: Education measurement etc. via outcomes.

However, it does face some course as it remains only an advisory body.

① only advisory
in nature,
has recommendation
mandate

② cannot allocate
funds for
specific purposes



③ criticised for
being line of
government

④ political interference

⑥ often
unrepresentation
of ground-workers
eg: PRI leaders.

⑤ often lacks the other
side of the story. eg:
farm laws controversy

Way ahead

① Parliamentary
committee oversight

② Inclusivity in
make-up

③ Diversity of opinion.

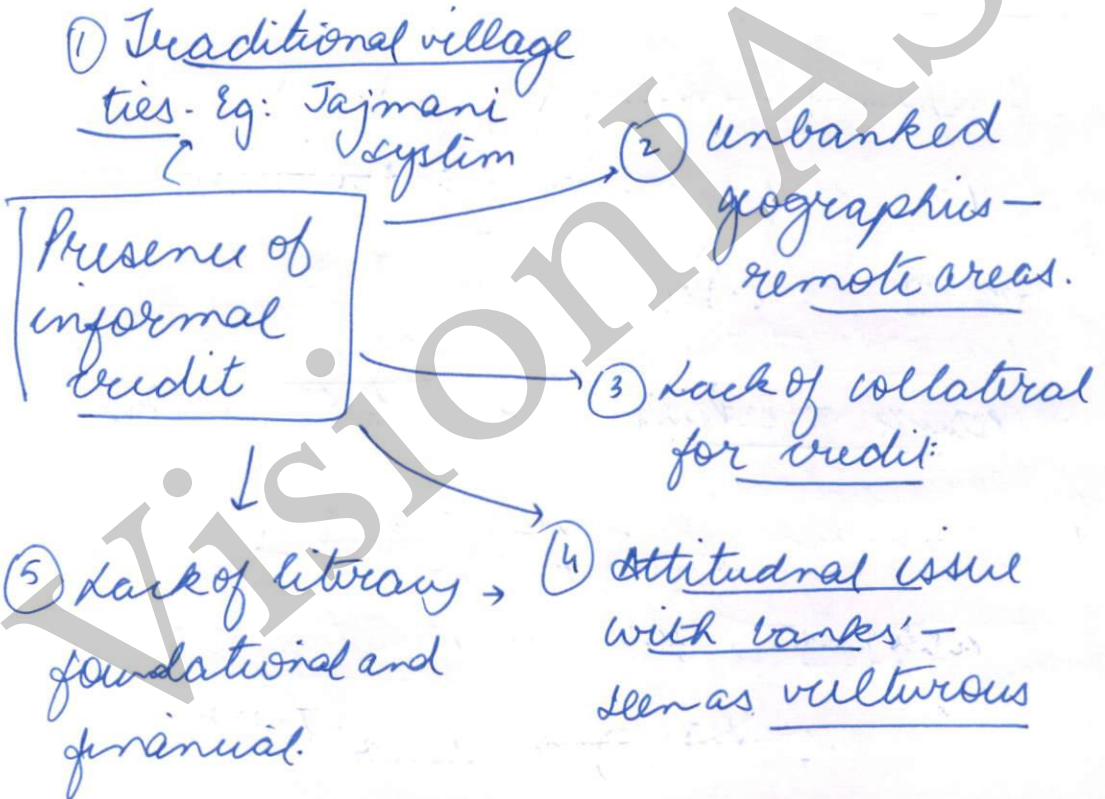
Thus, the NITI Aayog is an exercise in
decentralised democracy; must be
implemented in letter and spirit.

13.

भारत में ग्रामीण तथा बैंकिंग सुविधा से वंचित आबादी के बीच सीमित औपचारिक ऋण पहुंच के लिए उत्तरदायी प्राथमिक कारण क्या हैं? इस अंतराल को समाप्त करने और समावेशी वित्तीय विकास को आगे बढ़ाने में लघु वित्त बैंकों की प्रभावशीलता पर टिप्पणी कीजिए। (उत्तर 250 शब्दों में दीजिए)

What are the primary causes of limited formal credit penetration among the rural and unbanked populations in India? Comment on the effectiveness of Small Finance Banks in addressing this gap and advancing inclusive financial growth. (उत्तर 250 शब्दों में दीजिए)

As per estimations by the World Bank, 78% of adults in India have a bank account, but even 22% of the population of 1.5 billion unbanked is a large number.



need for formal credit facilities:

1. Rural development - for economic activities. Eg: Entrepreneurs on farms
2. Women-led growth for SHGs and financial inclusion

3. Larger benefit to economy - liquidity of funds.

4. Farmer credit - necessary for working capital and farming needs Eg: seed lost, machinery etc.

Effectiveness of Small Finance Banks in addressing gaps:

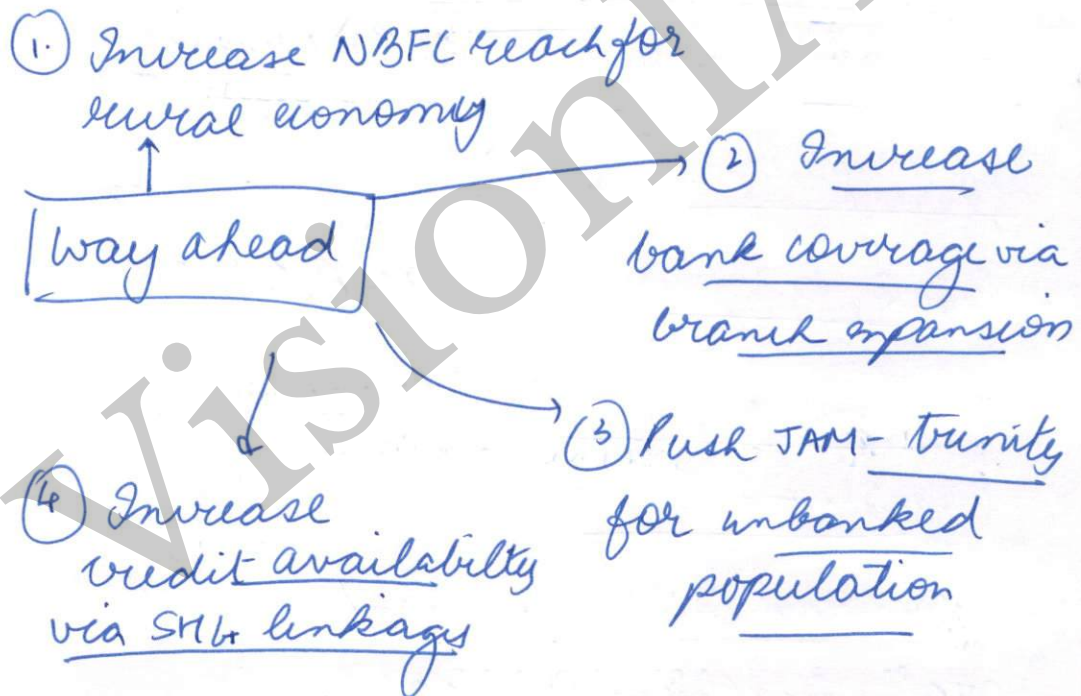
1. Presence in rural areas.
2. 70% of credit to go to priority lending sector
3. Bank facilities to rural population.
4. Consumer friendly set-up for illiterate population.
5. Low capital requirement to set up SFB - makes more viable.

Effectiveness of SFBs in ~~set~~ inclusive financial growth:

1. Outreach to vulnerable sections -
Eg: women's bank accounts.

2. Inclusion of tribal populations for government scheme benefits.
3. Inclusion of senior population for income / pension security.
4. Regional balance maintained → rural-urban and north-south.

Thus, the way ahead lies in:



Thus, inclusive financial growth has a road that runs through the villages of rural India.

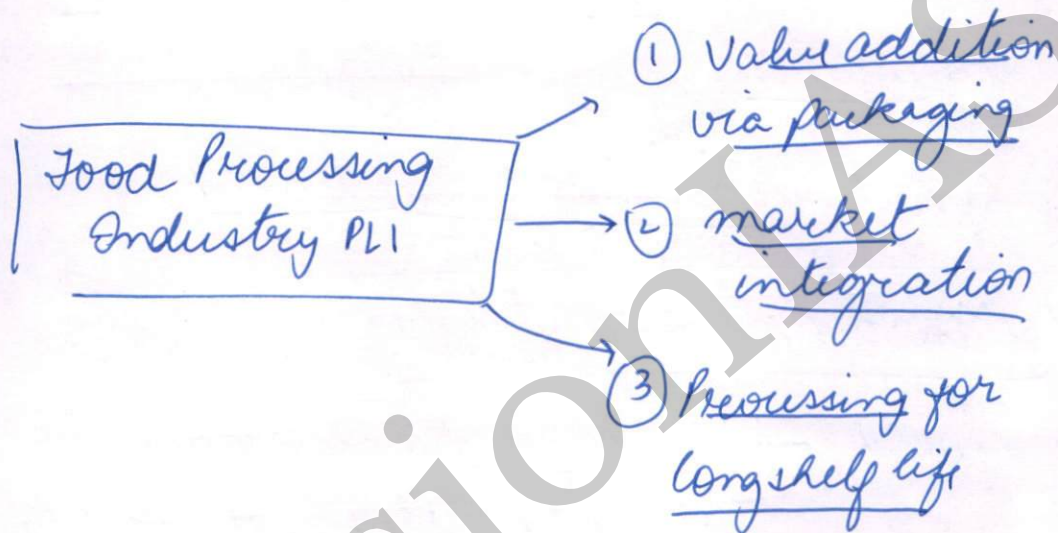
14.

खाद्य प्रसंस्करण उद्योगों के लिए उत्पादन से जुड़ी प्रोत्साहन योजना ने भारत के खाद्य प्रसंस्करण उद्योग में मूल्यवर्धन, रोजगार सृजन और वैश्विक प्रतिस्पर्धात्मकता को किस हद तक सुगम बनाया है? (उत्तर 250 शब्दों में दीजिए)

To what extent has the Production Linked Incentive Scheme for the food processing industry facilitated value addition, employment generation, and global competitiveness in India's food processing industry? (Answer in 250 words)

15

The food processing industry remains the sunrise industry for India with vast unexploited potential.



Role of PLI in value addition:

1. Agriculture adds 17% to GVA (2023) - potential for increase.
2. Creation of backward and forward linkages. Eg: Tomato farms → ketchup → marketing.
3. Creation of supplementary source of income for farmers.

4. Stability of market demand. Eg: Potato farmers and processing.

Role in employment generation:

1. Production linked scheme - given incentive to small, informal enterprises
2. creation of employment opportunities for women.
3. Rural employment generated.

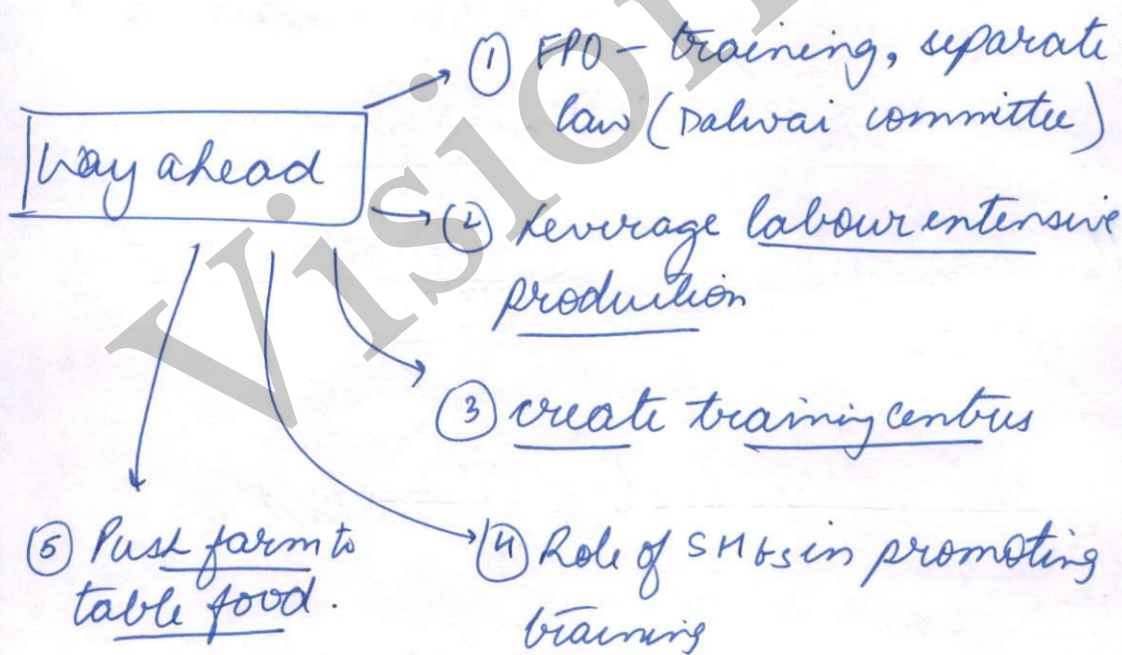
Role in global competitiveness

1. Leveraged labour-intensive production.
2. Leveraged productivity in rural sector.
3. Push for indigenous grown crops - eg: millets etc.

However, the industry faces certain challenges as well:

1. Small scale operations - not profit generating - small margins.
2. Rural concentration - low skill.

3. Lack of technology use.
4. Lack of training to farmers/employees.
5. Improper cold chain infrastructure:
post harvest losses.
6. Low market linkages.
7. Sanitary and phyto-sanitary issues -
prevents exports.
8. Behavioural change - create consumer demand for processed food.



Thus, value addition at the farm level can actually lead to realising the goal of doubling farmers' income.

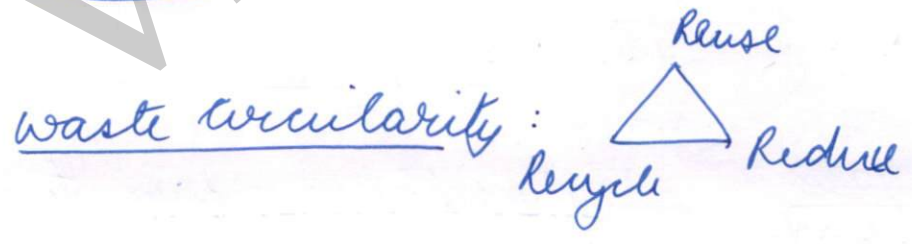
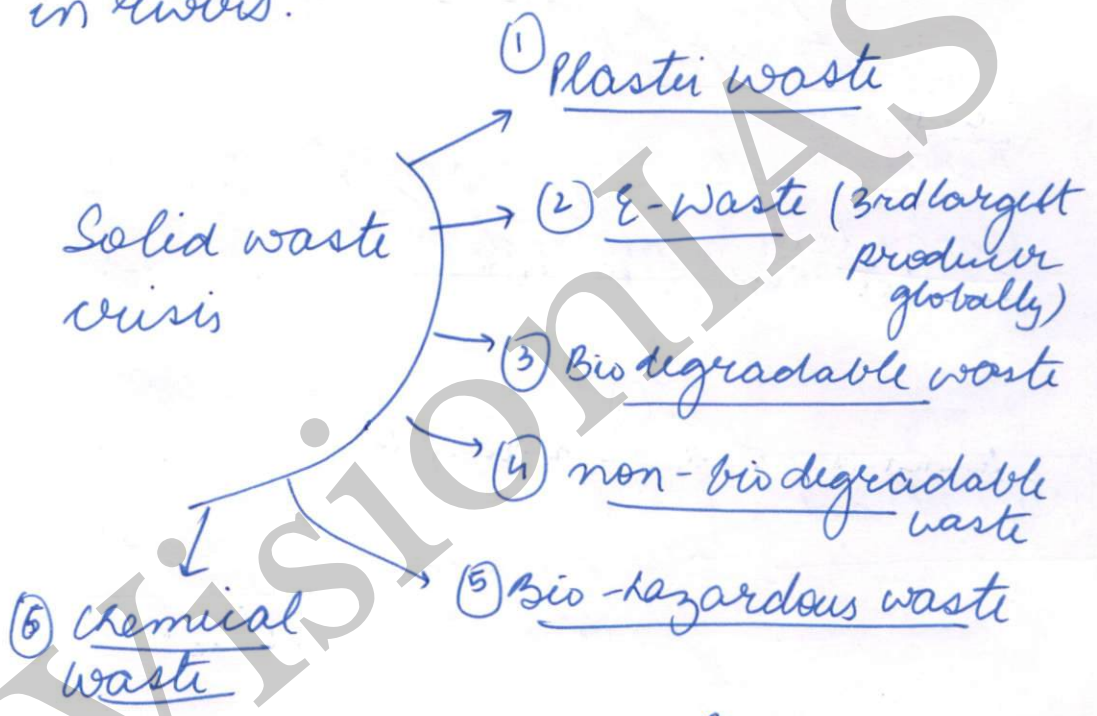
15.

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

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

उम्मीदवारों को इस हस्तिए में नहीं लिखना चाहिए
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As per NITI Aayog, only ~25% of India's waste is properly processed and the rest is ending up in landfills and discharged in rivers.



Key principles of waste circularity:

1. Formalising waste collection - Swachh Bharat Abhiyan 2.0
2. EPR - for producers of plastic

and electronics

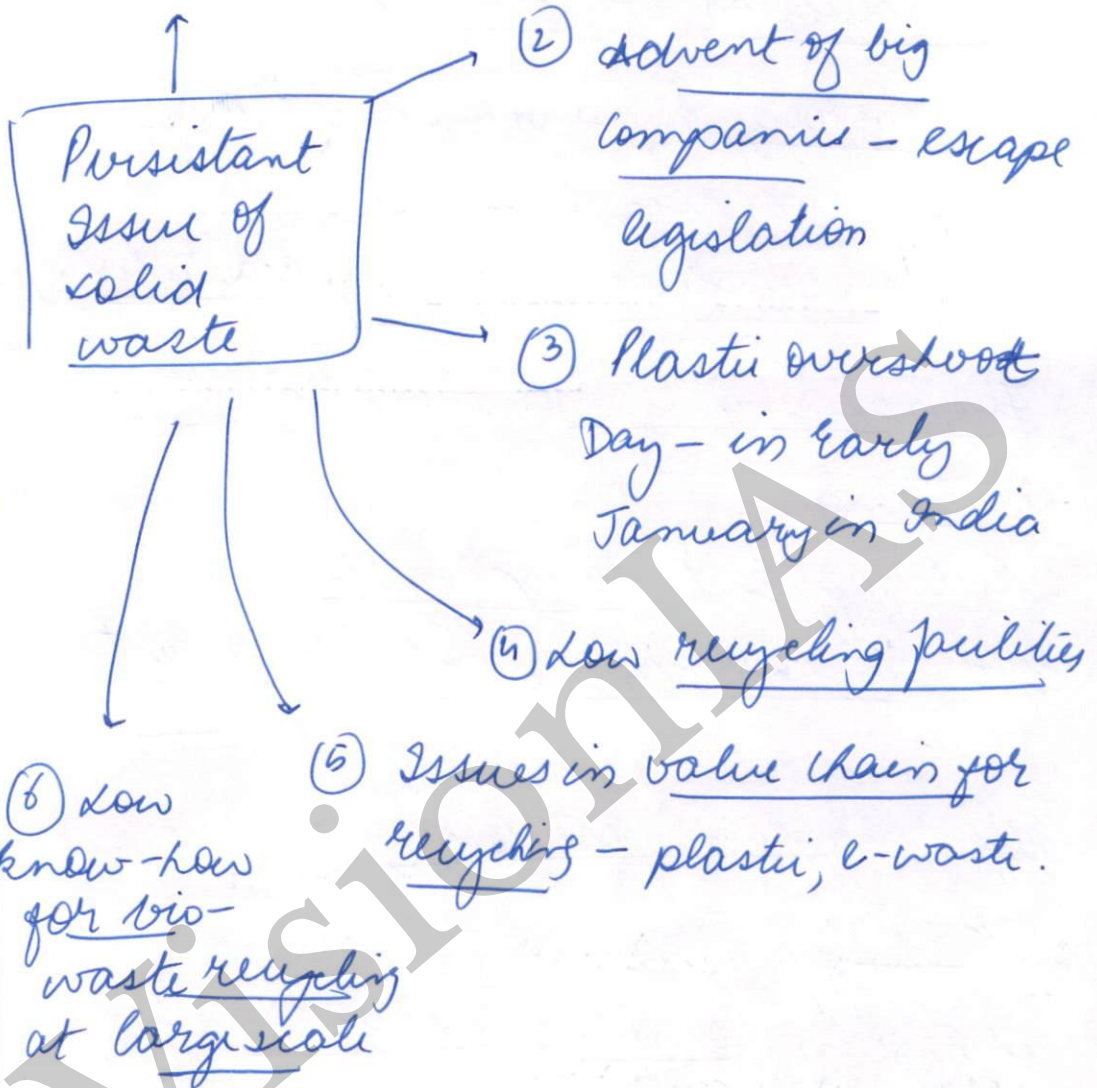
उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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3. mission life - for consumer behaviour and reduction in consumption.
4. Plastic recycling - via increase in quality:
10 - 120 microns -
5. Ban on single use plastics (Plastic Rules)
6. Formalising E-waste - to prevent dumping
7. Rules against dumping chemical and bio-hazardous waste (Solid waste Rules)

Effectiveness in fostering circular economy:

1. Change in consumer behaviour - lower consumption of unsustainable goods.
2. Producer incentives - EPR by big companies to return gadgets.
3. Municipalisation of bio-hazardous waste.
4. Reusing and production of re-usable goods. Eg: plastic containers

① Informal waste collection of E waste,
↳ 90% informal



Thus, the way ahead must be one that includes all stakeholders - companies, consumers and waste collectors.

16.

भारत के जनजातीय समुदायों के पारंपरिक पारिस्थितिक ज्ञान को आधुनिक आपदा प्रबंधन ढांचों के साथ एकीकृत करने के महत्त्व 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
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Traditional knowledge of communities goes beyond modern conventional knowledge, as it focuses on nature centrism and human-environment harmony.

Importance of traditional knowledge integration:

1. Use of readily available material.

Eg: wood for stilts etc.

2. Use of age-old practices.

3. Environmentally sustainable practices.

4. Low waste production in building resilience.

5. Harmonious with forests / rivers etc.

Eg: Flood management.

6. use of community resources and information networks.

7. helps vulnerable communities - eg: those away from mainland.

Integration of two practices with modern framework:

(I)

1. use of stilt houses in north east to deal with flooding, prevents damage to life and property
2. can be integrated with early warning system.
3. Builds climate resilient infrastructure
4. Built with wood/bamboo - cheap and sustainable material.

II use of Kath-Kuni architecture in
(1) Himachal Pradesh

(2) Prevents snow - laden geom
avalanches.

(3) Prevents landslides on slopes.

④. use of wood - thus sustainable

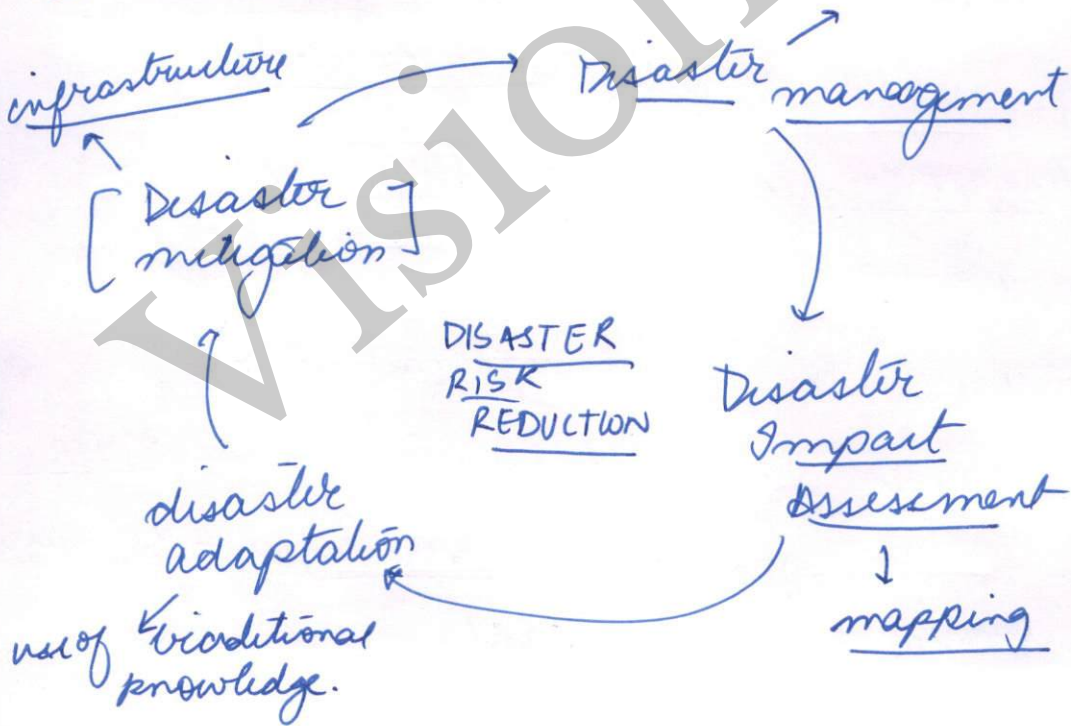
III

① use of mangroves for cyclone resistance - as in west Bengal and Andaman and Nicobar

② ensures climate risk adaptation.

③ leverages natural resources.

Thus, the cycle of disaster management is handled:



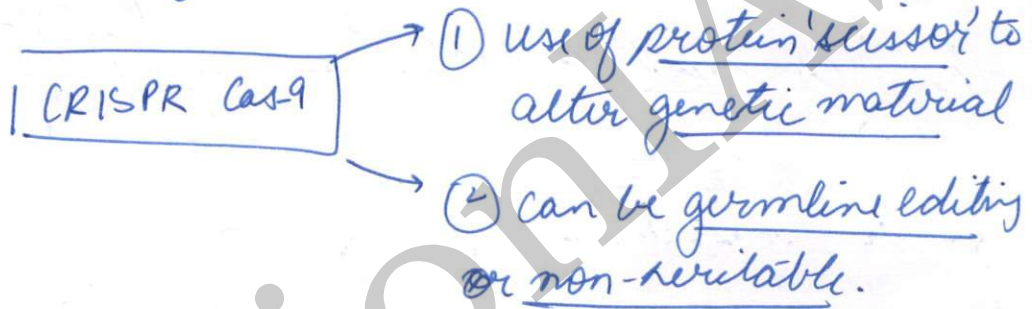
Hence, use of traditional knowledge aids better management in a time of increased climate changed induced disasters

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

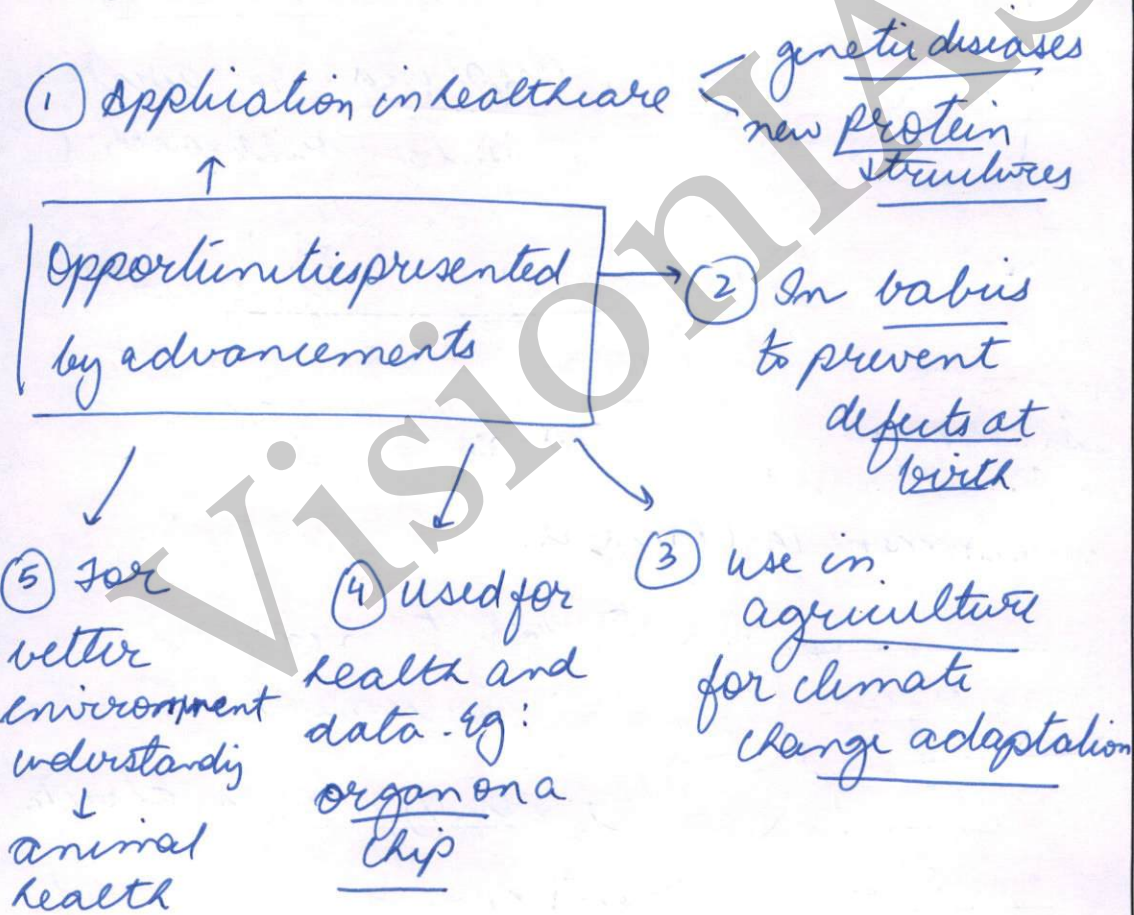
Recently, the first designer baby was born using CRISPR gene editing technology - also highlighting ethical concerns linked with the use of the technology.



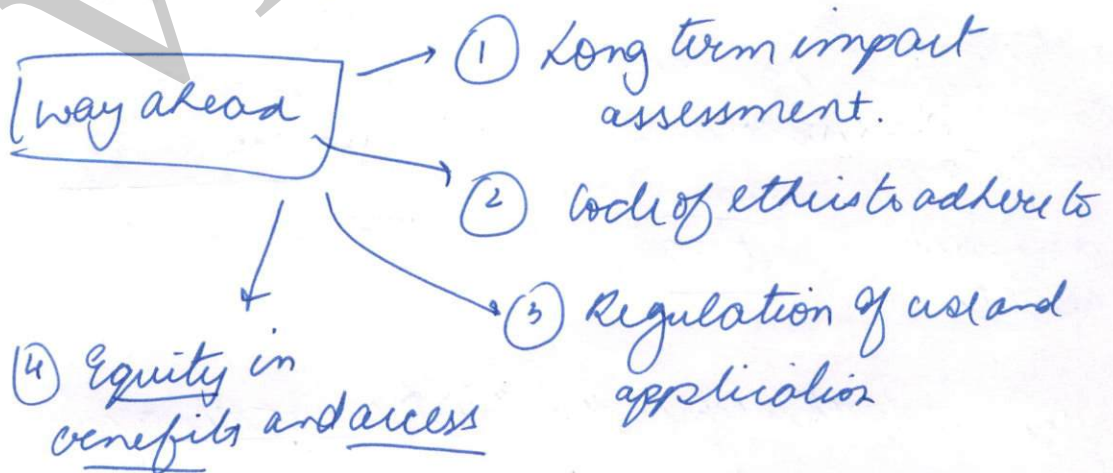
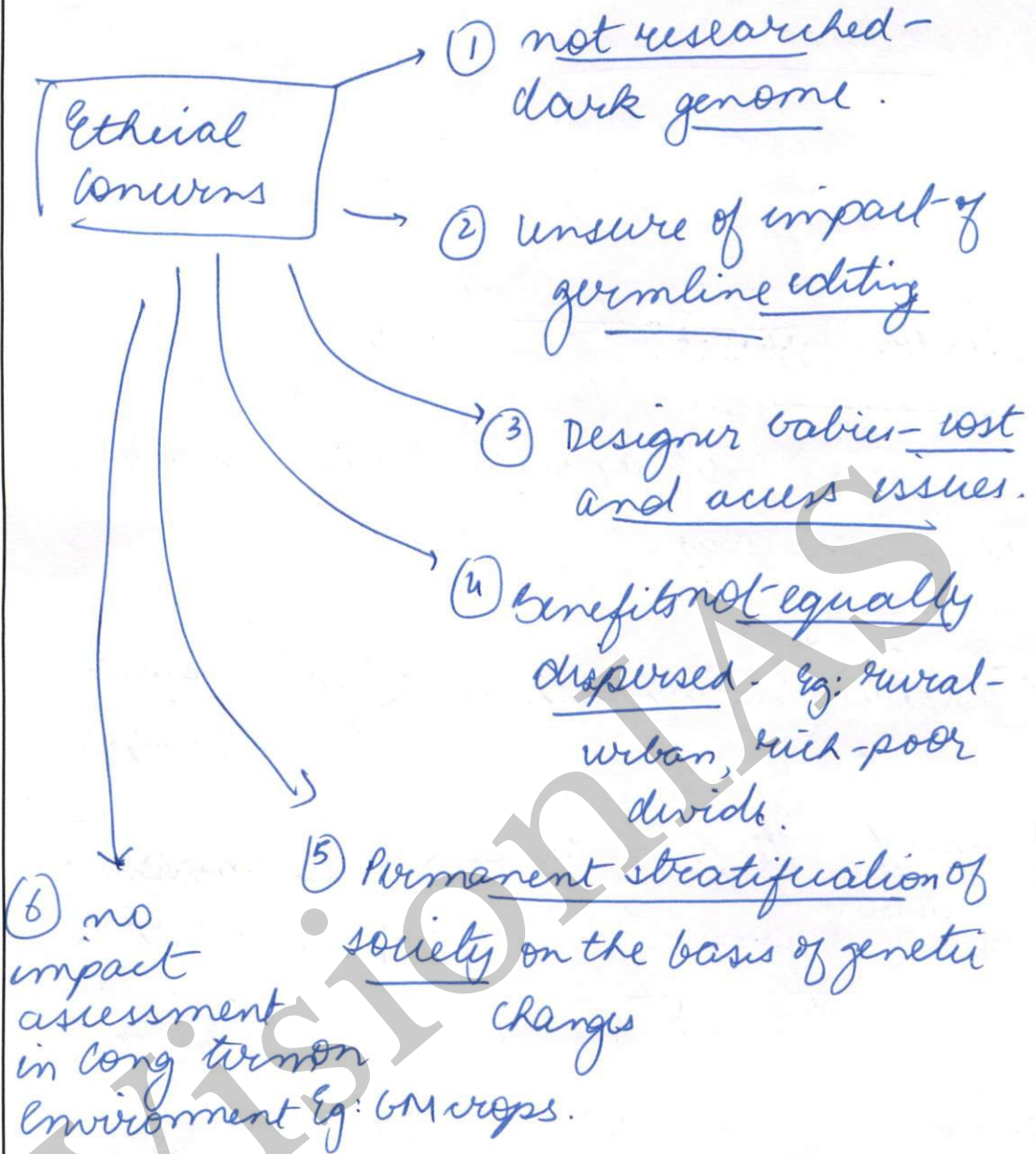
Recent developments and use of CRISPR:

1. Use for research for cancer and cures. Eg: CAR-T cell therapy.
2. Use for genetic disease cures. Eg: Tallosemia
3. Use for agricultural seeds/crops. - to make more climate resistant.
4. Used for environmental clean up - special microbes eat plastics
5. Use for specialised weeding - for weeds resistant to herbicides

6. Used in correcting genetic defects. Eg: sickle cell anaemia
7. Development of entire animals Eg: Direwolves re-birthed
8. Study of entire animals. Eg: Dodos, mammoths.
9. Use in Xenotransplantation - growing organs in pigs.



However, this interference has ethical challenges as well.



Thus CRISPR can be leveraged for a better society if distributed equitably.

18.

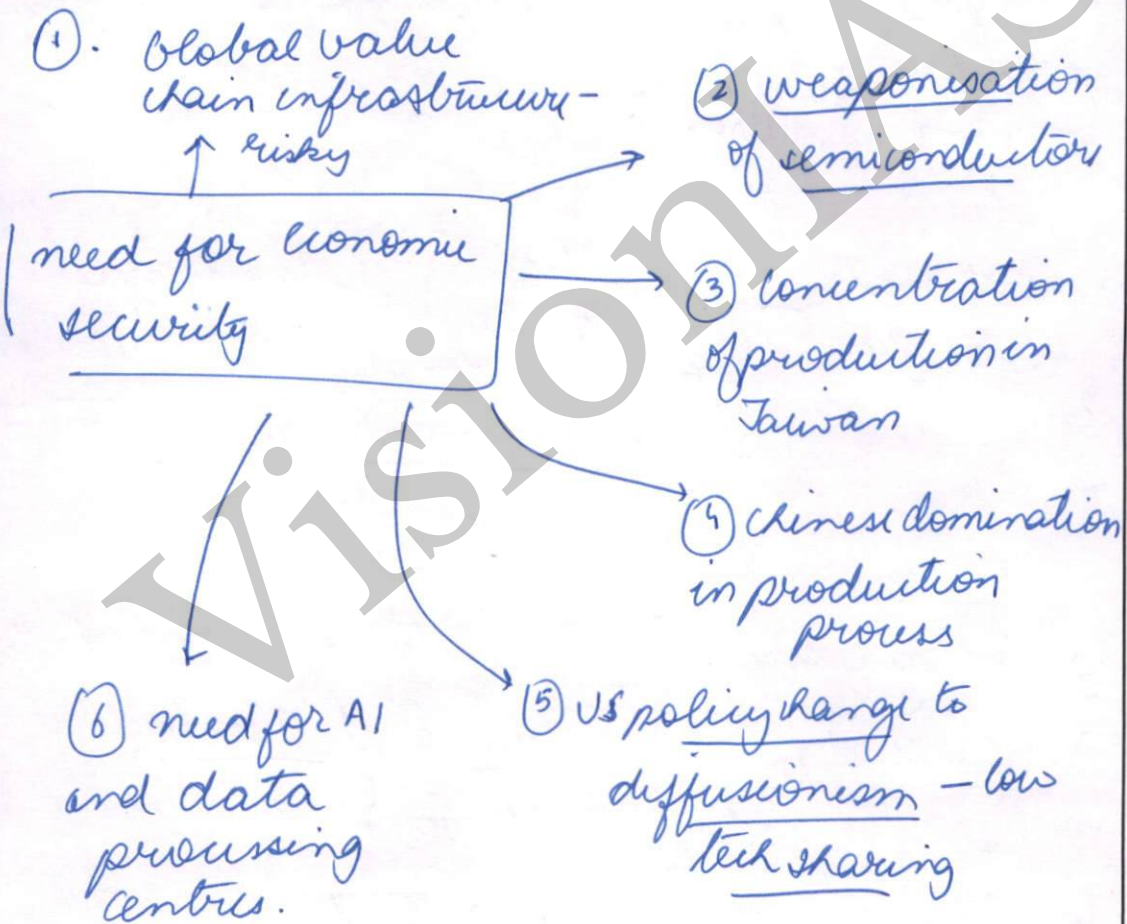
एक विश्वसनीय सेमीकंडक्टर इकोसिस्टम भारत की आर्थिक सुरक्षा के साथ-साथ राष्ट्रीय सुरक्षा के लिए भी महत्वपूर्ण है। इंडिया सेमीकंडक्टर मिशन (ISM) के रणनीतिक उद्देश्यों, प्रोत्साहनों और संस्थागत संरचना का विश्लेषण कीजिए। उन प्रमुख जोखिमों की पहचान कीजिए जो इसकी समय-सीमा को बाधित कर सकते हैं। (उत्तर 250 शब्दों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

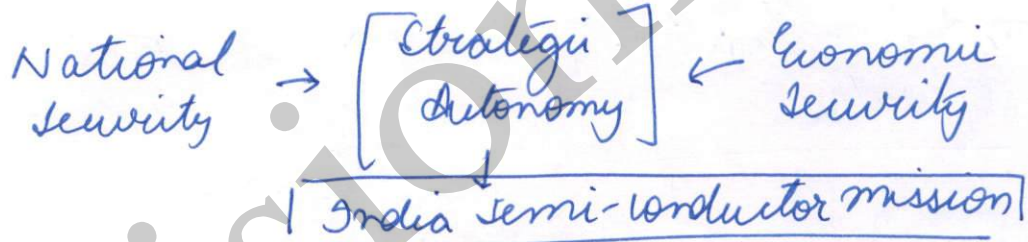
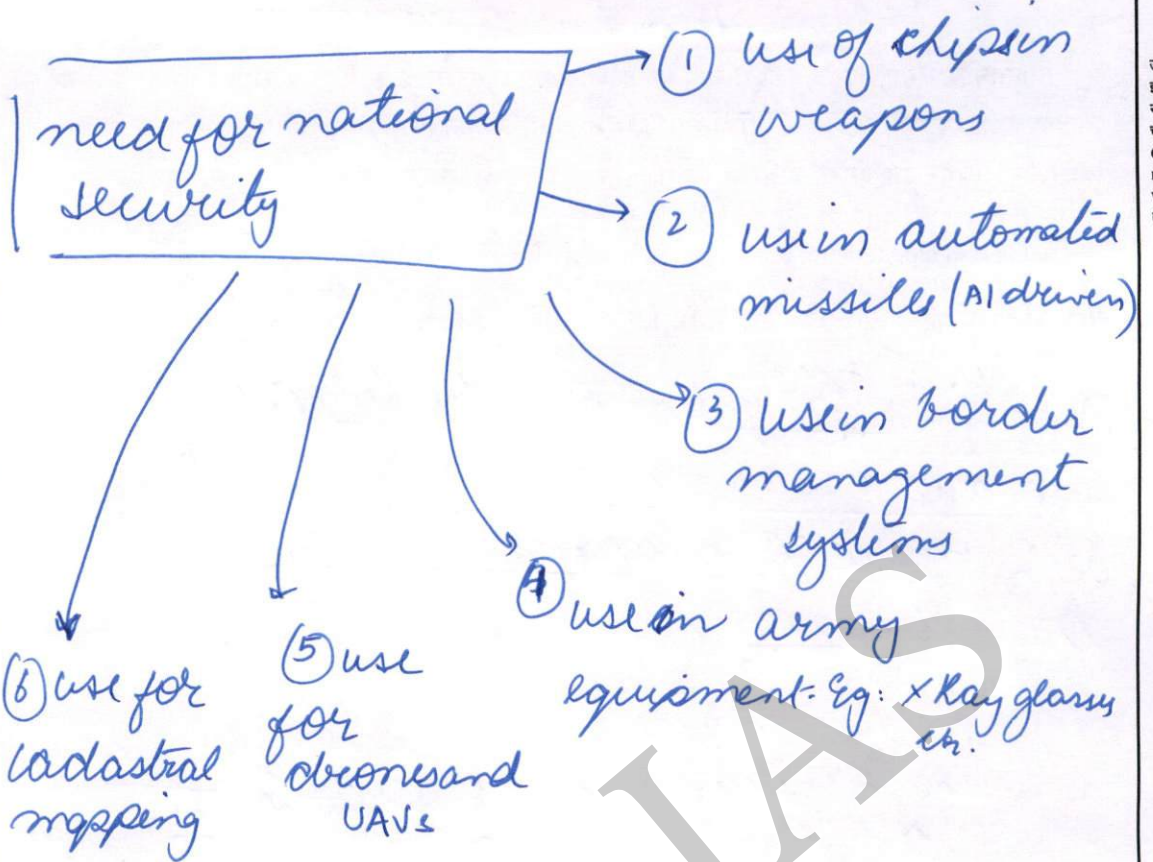
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15

As India's largest semiconductor plant comes up in Jamnagar, never has technology been more pivotal for strategic autonomy than it is now.



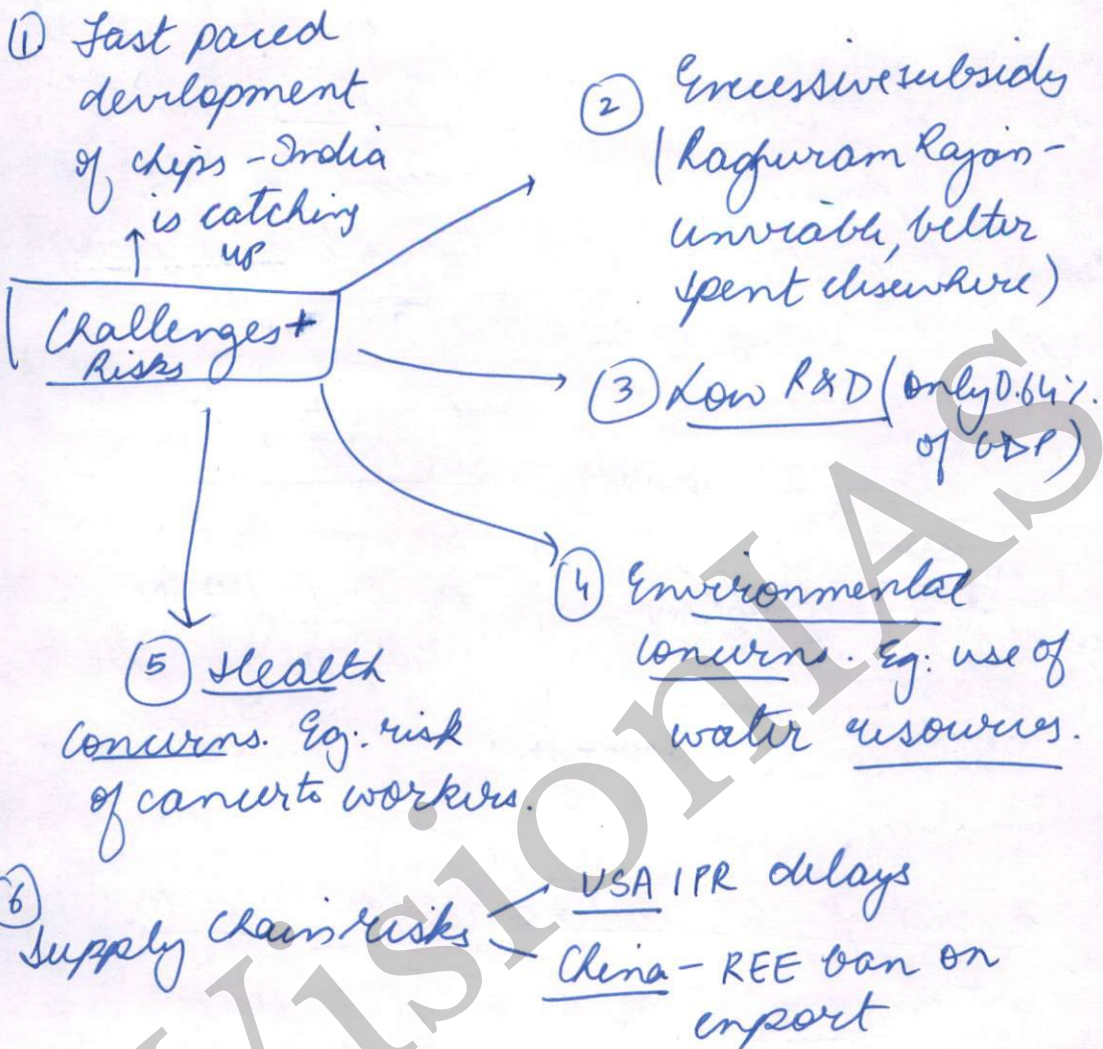
Hence, not only is it important for the 4th Industrial revolution, but also national security.



1. Provision of PLI incentives
2. Heavy subsidies (~90%) to Foxconn, Vedanta
3. needed for electronics and IT sector
(service sector is IT driven)
4. Push for viability gap funding
5. Ensuring catch-up with global technology (chip size halves - Morgan's law)

6. Ensuring end-to-end academia-industry linkages.

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- Thus, a way ahead is
- ① Ensuring R&D in chips
 - ② viability gap funding
 - ③ Ensuring backward-forward linkages
 - ④ Encouraging FDI

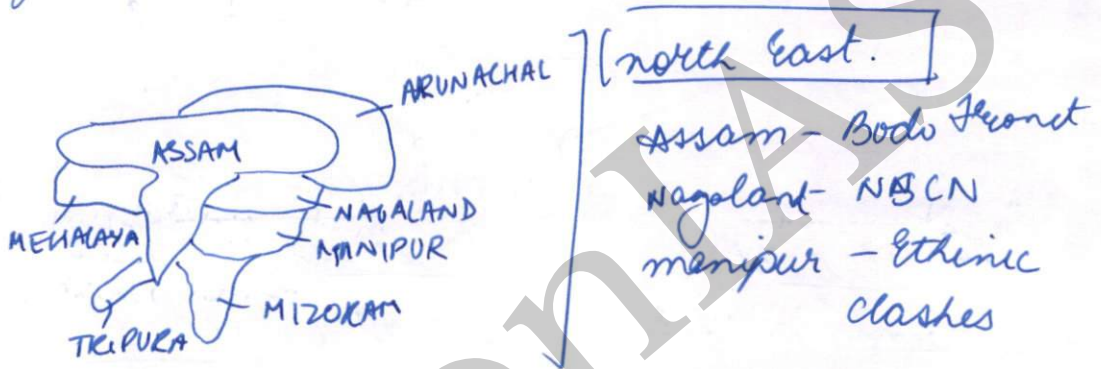
Thus, small chips have large impacts on India's future as a global powerhouse.

19.

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


Intricate inter-play of diverse factors has been the force multipliers for extremism in the North East. Discuss. Suggest a multilayered strategy to tackle the menace of extremism in this region. (Answer in 250 words) 15

The recently concluded ULFA accords and yet, the presence of extremism in the north East present a troubling picture for extremism in the area.



Diverse factors interplay for rise to extremism:

1. Historical Background : of conflict and 'ethnic tensions'

eg:  Tribals v/s tribal
Insiders v/s outsiders (Assam refugee crisis)
Tribal v/s Non Tribal (Kuki-Mizos)

2. Porous borders - Eg: Free movement regime from Myanmar: kuki-20 conflict.
3. Governance Deficit / ungovernability (terrain etc) / Lack of outreach
4. Development Deficit / social infrastructure (eg: health, educ) / physical infrastructure (chicken neck corridor) / digital infrastructure
5. Colonial Legacy - of outsider interference and ethnic tensions Eg: Bengal Partition
6. Demographic Change Eg: Post war (1971) refugees in Assam, inflow of Rohingyas
7. Security excesses by forces Eg: by AFSPA
8. Border disputes among states leading to conflict. Eg: Assam - Manipur etc.
9. Environmental Issues : seen from lens of exploitation
10. Discrimination and 'othering' from mainland politics and people.

11. Assimilationist tendencies - lack of respect for cultural diversity.

For tackling the menace of entremism, a multi-layered strategy is necessitated:

① WHAM - winning hearts and minds

② Anti discrimination laws: Bezbarua Committee

③ Bridge governance deficit eg: PESA, 6th Schedule

④ Comprehensive border management (CBIMS, FMR revamp)

⑤ Bridge developmental deficit - presence of industry, jobs, education, health facilities

⑥ Respect for environment and traditional culture

⑦ Taxa Committee - including mainstream politics

Thus, providing an atmosphere of 'Trust as a public good', entremism can be tackled in the North East.

20.

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

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

The recent supreme court judgement and the subsequent passing out of women OTA candidates is testament to the attitudinal change in the armed forces in combat roles.

Recent steps

1. Increased service post short service commission
2. OTA - first batch of women officers

Reasons for low participation:

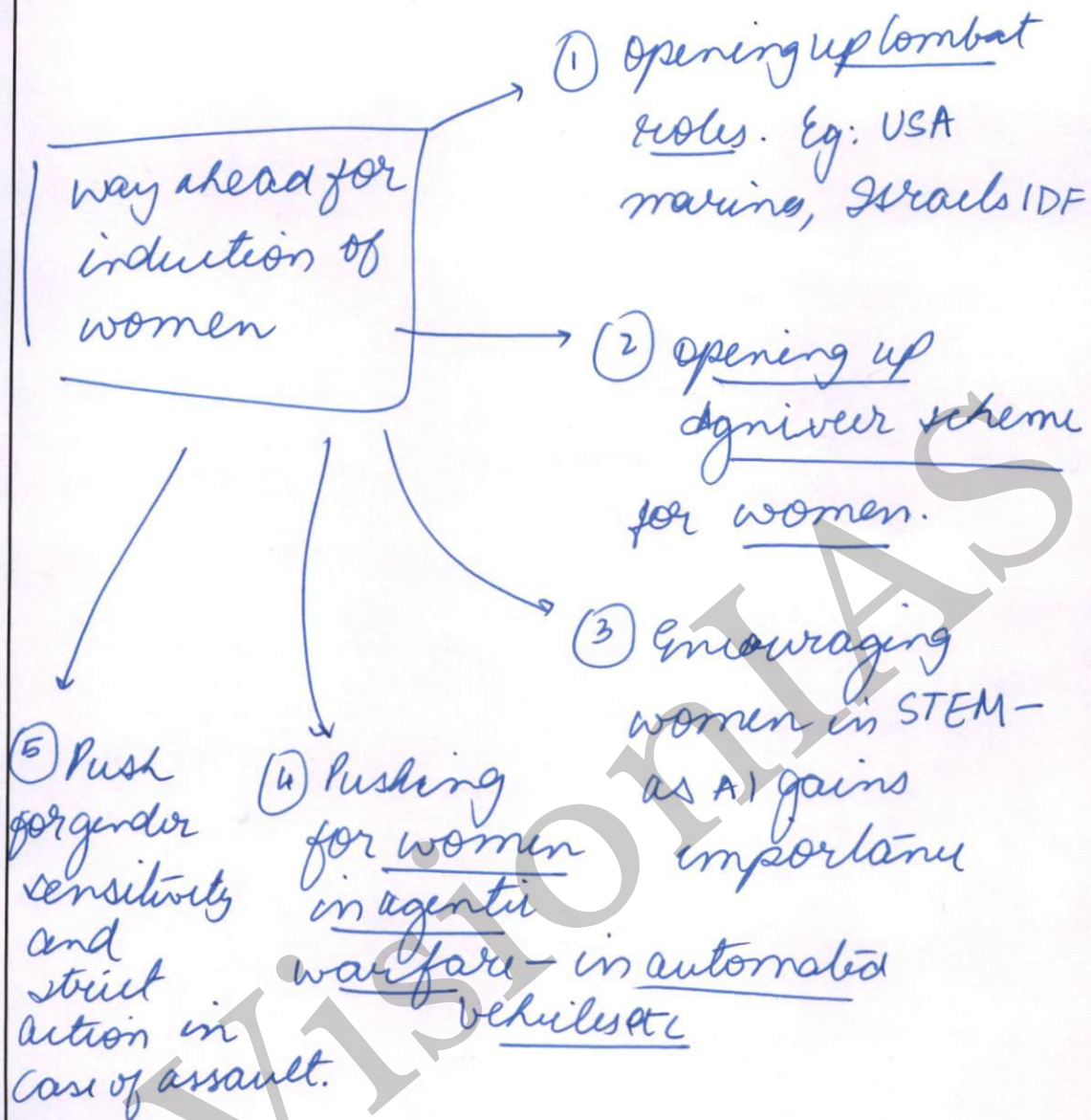
1. Low inclusion - seen as historically a 'male' field
2. Gender roles - women in medical corps and logistics in army, air force and navy.
3. Colonial legacy - of male dominated battlefields

4. Low levels of labour force participation (only \approx 37% in India) - larger issue of public-private sphere.
5. Lack of gender sensitisation in armed forces.
6. Lack of female-specific needs in infrastructure.
7. Cases of sexual abuse - may deter fighting spirit.
8. Mistreatment of WVs in combat situations. Eg: Captain Abhimanyu
9. Lack of familial support - seen as unsafe; occupational hazards.
10. Low enrolment in technical courses - Eg: Engineers, Technicians etc.

However, the press briefings during operation Sindoor by Col. Sojaya Suroshi and Wing Cds. Vomika Singh are testament to India's

growing gender inclusive armed forces.

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Thus, in a world where warfare is leaving the battlefield, leaving more minds behind a greyzone warfare will aid national security - by including women.

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