



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. : 00472790

अभ्यर्थी का नाम/Name of Student : RANVIL PATHI

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

27/07/2025

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

केंद्र
Centre

Karol Bagh

निरीक्षक के हस्ताक्षर
Invigilator's Signature

Prachi

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

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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

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

The decade of 2014-2024, lifted about 15 crore indians out of multidimensional poverty, showing inclusive economic growth.

Factors contributing

(1) labour intensive industry schemes

④ Textile, leather

⑤ PLI schemes for manufacturing

(2) Financial inclusion

⑥ use of UPI, Digital banking units
etc

⑦ EPoS, PNT to provide salary, income, subsidy disbursement

⑧ JAM Trinity - Jan Dhan - a/c
Aadhar - identity
mobile phone

(3) Regional development

- (a) APP programme by NITI Aayog
- (b) Development projects (a) HEP, Roads + other connectivity - BRD in Border Areas

(4) Judicial role

- (a) Article 142 - doing complete justice
↳ gender parity, LGBTQ+ rights

(5) Institutional & Governance reforms

- (a) RTI, citizen charter, people's participation in governance - planning etc

(6) Trickle down effect - of various economic growth

(7) Sectoral development - from Agri, manufacturing & services

(8) Capital market boom (a) NSE, BSE etc mutual fund.

Okun's Law says every 1% ↑ in GDP, there is 1% ↑ in employment. Thus, helps to make it inclusive

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 से नहीं लिखना चाहिए
Candidates must not write on this margin

section 7 & 47 of RBI Act 1934
allow for transfer of surplus from RBI
to govt. But there are issues.

significance of transfer

- (1) Fiscal consolidation - of govt budget.
to meet the social public demands
- (2) Recommended by committees - Malagum
(entire surplus), Usha Thorat (18%)
- (3) RBI has enough surplus to deal with
economic challenges
- (4) RBI has extended arm of govt
- (5) Govt has sovereign authority driven by
people's mandate
- (6) A global practice of transferring
- (7) No monetization of deficit post

Challenges

- (1) RBI income & expenditure - for sustaining monetary policy in India & price stability
- (2) Expenditure requirement - on salary of staff, printing fresh currency
- (3) currency & gold revaluation - by RBI
- (4) To avoid any daily mismatches in Assets & Liabilities of Banks.
- (5) Prevent Balance of Payment crisis on external front.

Soln - Economic framework - where some amount retained for use of RBI & the rest is transferred to govt.

For efficient monetary development & growth, govt & RBI need to be on same page

3.

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

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

10

National monetization Pipeline

(NMP) was envisaged to monetize ₹102 lakh crore of funds lying vacant in India's non-core assets unutilized.

Extent of NMP

+ve

- ① help recover key assets with very high returns
- ② vacant Railway property
- ② used the revenue generated to augment capex measures in the budget

-ve

- ① Lot of vacant premises & property still unused
- ② Lot of judicial cases pending as litigation

③ Unwillingness on the part of departments to release the assets

④ ARC & NARCL have overlapping objectives

⑤ The funds generated are insufficient for needs of govt.

Asset Monetization Plan 2025-30

(1) Further the objectives of NMP

(2) Also include state properties (not part of NMP)

(3) Both core & non-core assets can be monetized

(4) to help realize full potential of the vacant premises

(5) Provision of land pooling with return of revenue to the department

thus, monetization is key to augment the mobilization of resources for Budget

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
Candidates must not write on this margin

Indian textile Industry is ancient
industry but faces too many challenges
today hindering its full realization.

Major challenges

(1) Infrastructure

(a) ~~Ab~~ Obsolete machinery -

(b) No new investment in infrastructure

(c) Lack of backward & forward linkages

(d) New machines like - Dehumidifiers not used

(2) Labour

(a) High cost of Labour - due to industrial fatigue & labour unrest by unions

(b) Semi skilled labour

(c) informal sector - lack of social security

(d) Fear of Fixed Term employment

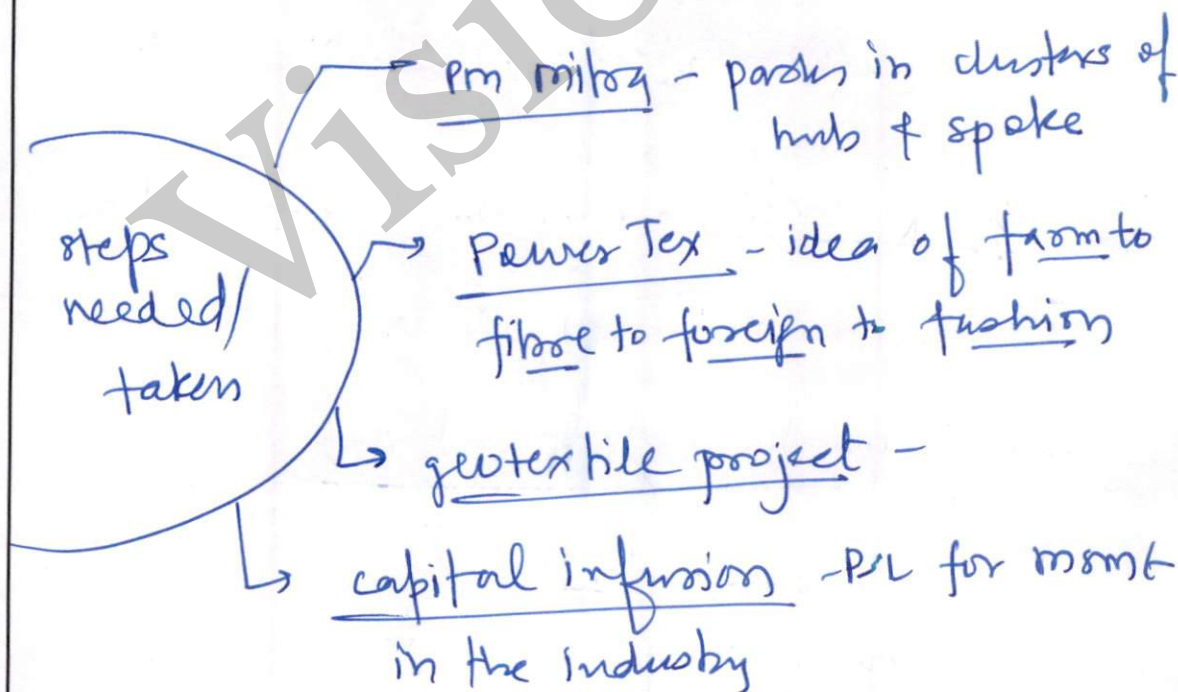
(FTE) + hire-fire strategy by employees

(3) OTHER

(a) highly polluting industry - (c) Chemicals used are dumped in rivers

(b) Lacking innovation (c) geotextiles

(c) high competition - from Bangladesh, synthetic textiles



Textile sector & can help boom India's manufacturing & bring inclusive growth

5.

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

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

10

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

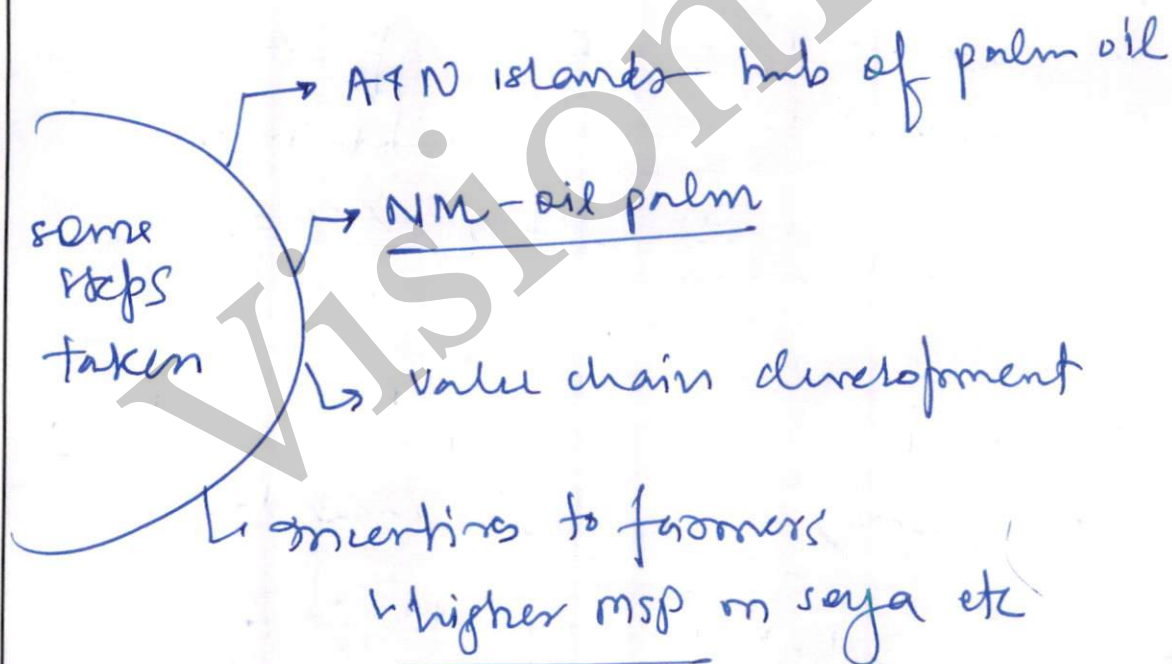
Edible oil is majorly imported

- (1) soya from Brazil, Palm oil from Indonesia & Malaysia & sunflower oil from Ukraine & Russia.

Reasons - for import dependency

- (1) Climate - despite being tropical country, overall climate is not favourable
But, some regions like A & N Islands have potential
- (2) Cropping Pattern majorly determined by MSP system - biased towards Rice & Wheat
- (3) lack of marketing incentives to producers (4) soya - MSP - but majorly used as feed for animal

- (4) cheap imports - ^{domestic} producers unable to match with prices of imported oil
- (5) subsidies given to them in production countries (5) Indonesia - very high subsidy
- (6) Farmers reluctant to grow
 ↳ remuneration is low (low MSP rate)
 ↳ inputs like seeds, etc (not available)



Edible oil can reduce import dependency & help India become self reliant in Agriculture

6.

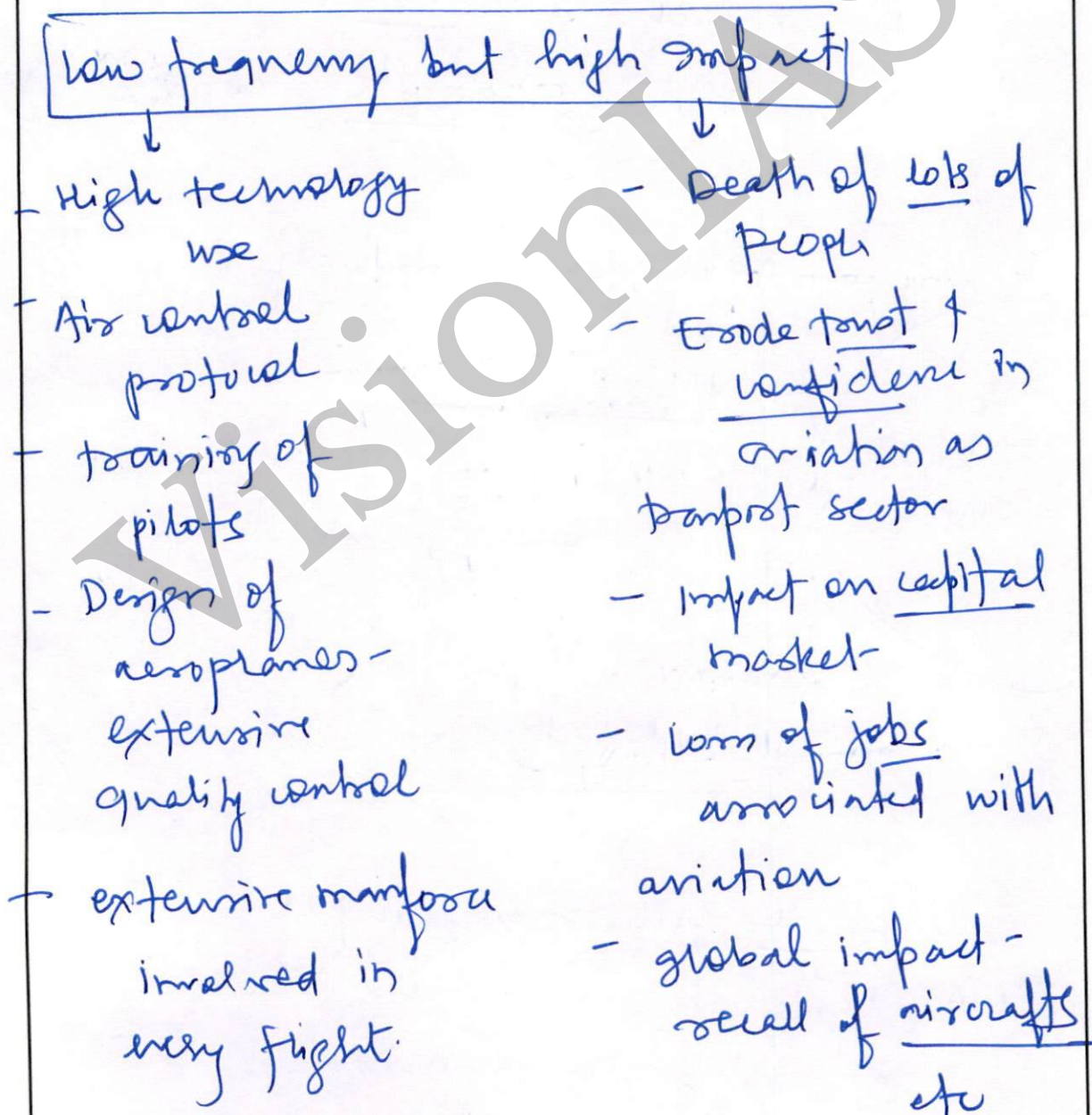
हवाई दुर्घटनाएं कम आवृत्ति वाली लेकिन उच्च प्रभाव वाली घटनाएं होती हैं। भारत में विमानन संबंधी आपात स्थितियों के लिए लागू आपदा प्रबंधन प्रोटोकॉल का परीक्षण कीजिए। (उत्तर 150 शब्दों में दीजिए)

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

Recent accident of Air India flight in Ahmedabad highlight the risks associated.



Disaster Management Protocols

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

(1) Roles & Responsibilities

of airport staff - to check for all parts working efficiently

pilots - ensuring all engine working with enough fuel

- take off & landing gear - working

(2) DGCA - quality control

↳ strict liability principles

↳ regulation to prevent any loopholes

↳ strict rules & rules to prevent disasters

↳ Airport safety

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

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

Chemical pollution includes -
river water contamination, ground
water contamination, release of
chemicals in air and eutrophication
of ponds

key sources

(1) Industrial effluents

(a) Yamuna-belt → major industries

(2) Chemical Disasters

(a) Bhopal gas tragedy 1984

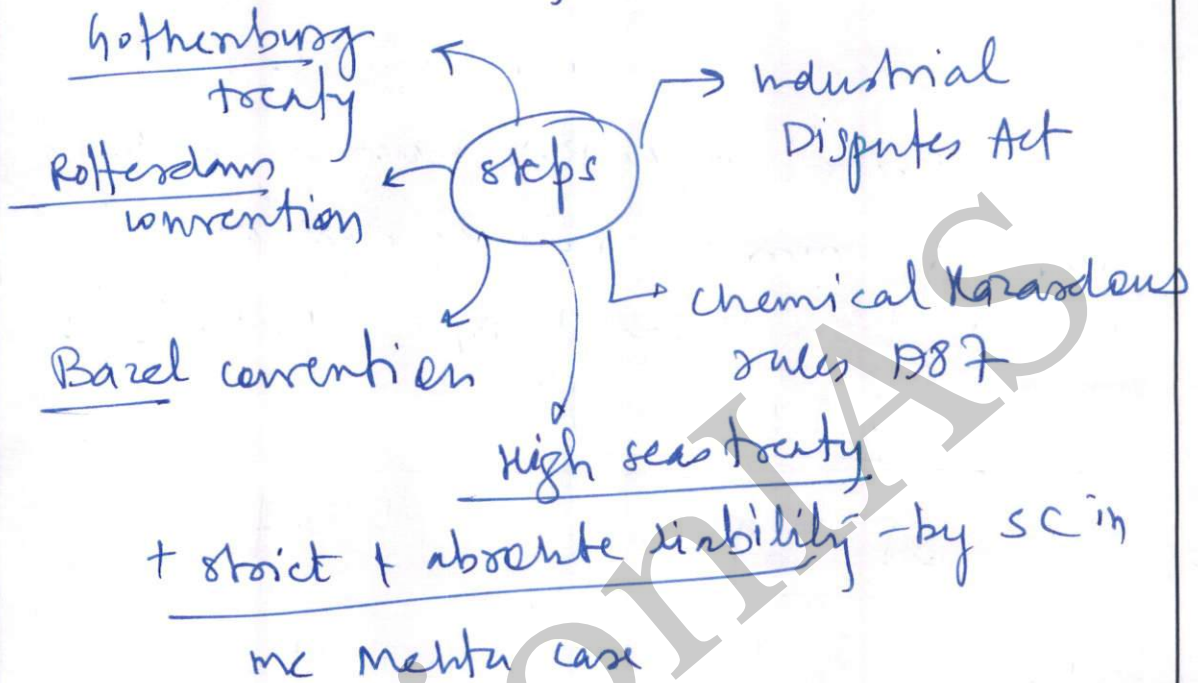
(b) Stastite gas leak 2020

(3) Reaction of chemical

(a) Eutrophication—utilization of
oxygen present in lakes

(4) Petrogents & use of chemical filled
products → roaps

↳ release microplastics in ocean



Effectiveness

+

- ① Brought absolute liability
- ② Awareness generation
- ③ SOPs
- ④ Quality control
- ⑤ Audit

-

- ① Still leakage of chemicals
- ② Skilling & training —
Scope for human error
- ③ Informal & unorganized sector
- ④ Firecracker, cylinder blast

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)

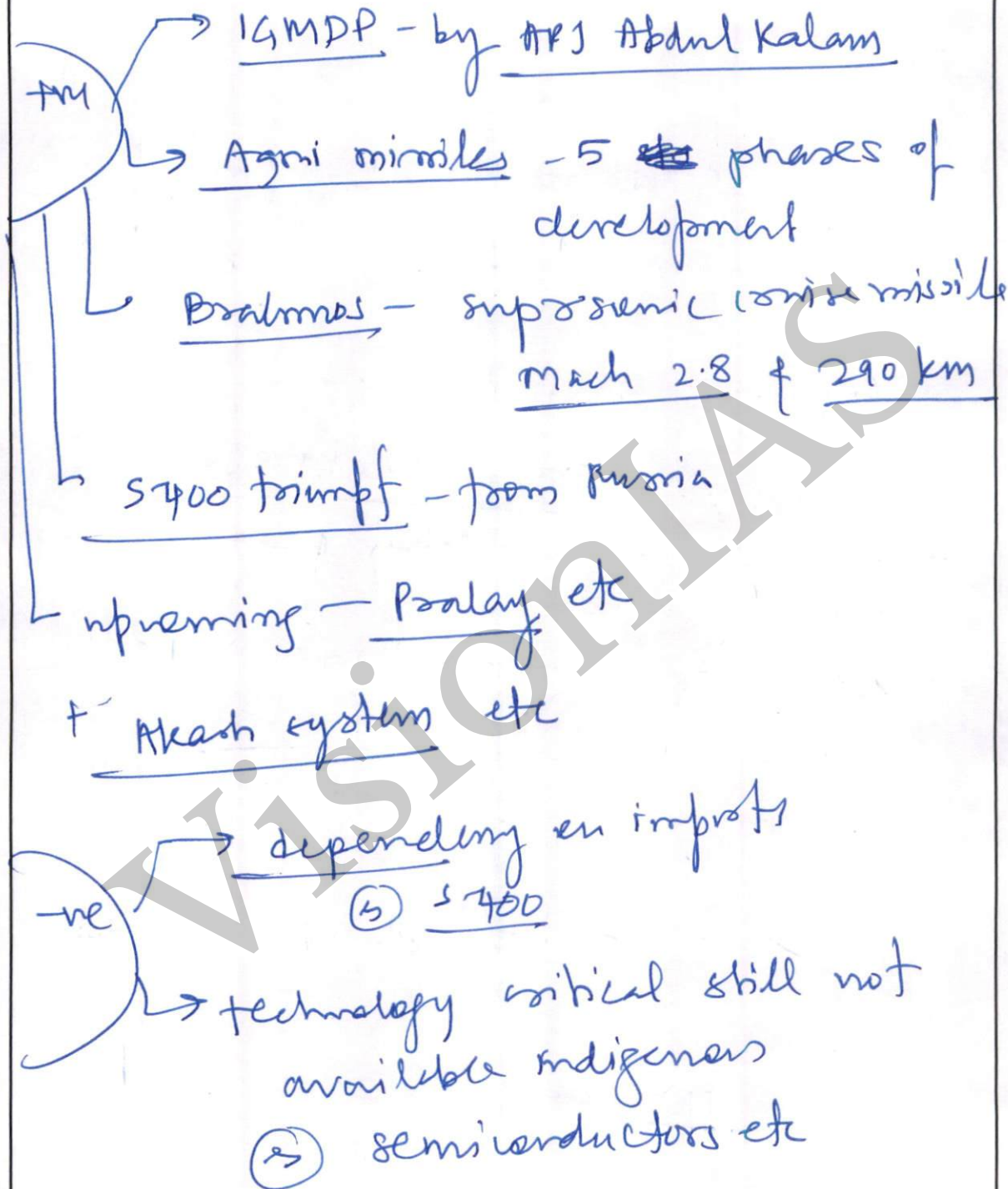
10

Recent Indo Pak tension showed
imp of missile defence system
(*) Iron dome of Israel, Akash system
S-400 triumph.

Working principles of missile Defence

- (1) Radars & sensors - to track
any missile or UAV from
enemy territory
- (2) Use automatic release of missiles
to intercept, track & destroy the
UAVs.
- (3) seeking mechanism
 - (a) Bohrium & inertial seeking
↳ thermal seeking

India's progress



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

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

UNSC - formed in 1945 (part of UN)

has 5 permanent & 10 non-permanent seats

limited success in counter terrorism

- Israel - Palestine issue
- Lack of peace
- couldn't prevent Pakistan based terrorists
- ① LeT, Jem

↳ 2001 - 9/11 attacks on US

↳

↳ CCTN - comprehensive convention of Terrorism - still not signed by all

↳ lack of definition of terrorism

↳ China vetoes India's attempts to tag pak terrorists

Reasons

- (1) No definition of terrorism
- (2) Jurisdictional issues - terrorism is
cross border
- (3) Role of China as P5 member
- (4) Lack of collective will
- (5) Focus on state ~~level~~ level instability
(5) Political instability of coups
- (6) Low focus on terrorism

10.

भारत अपनी साइबर कूटनीति में 'बहु-संरेखण (मल्टी-अलाइनमेंट)' दृष्टिकोण को अपनाता है। यह दृष्टिकोण रणनीतिक स्वायत्तता बनाए रखते हुए भारत की आंतरिक सुरक्षा को किस प्रकार सुदृढ़ करता है? (उत्तर 150 शब्दों में दीजिए)

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

उम्मीदवारों को इस हार्जिए में नई लिखना चाहिए
Candidates must not write on this margin
10

multialiforment strategy

① global convention

② osaka track

③ collab with countries like
US, UK etc

↳ ④

②

strengthen India's internal security

- (1) protect important cyber-physical
systems
- (2) collaborate with countries
- (3) Tech transfer
- (4) protect tourism

Vision IAS

11.

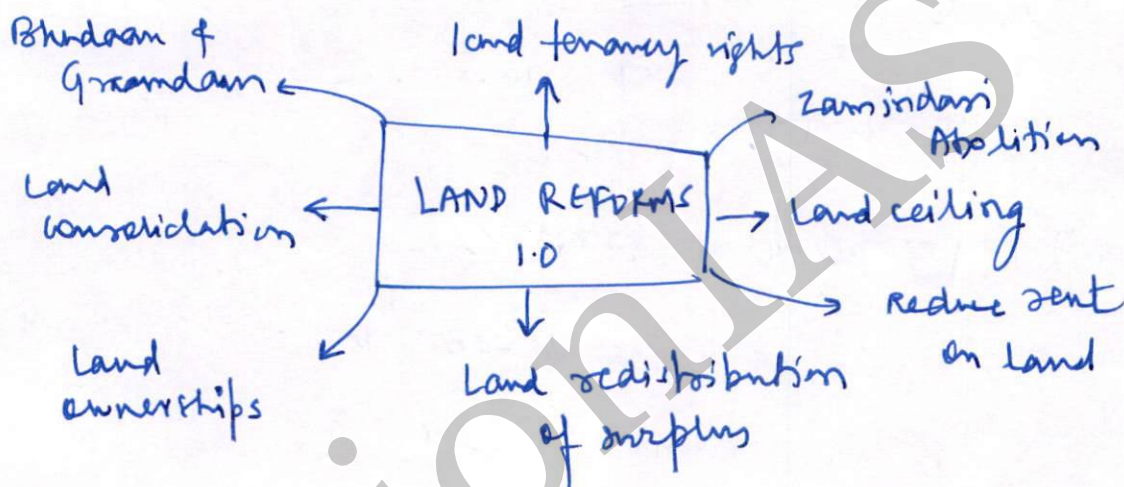
अतीत में किए गए भूमि सुधारों की कमियों का परीक्षण करते हुए, विस्तारपूर्वक वर्णन कीजिए कि भूमि सुधार 2.0 कैसा होना चाहिए। (उत्तर 250 शब्दों में दीजिए)

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

Post-Independence, India envisaged land reforms to bring social justice in order to rectify historical injustice.



SHORTCOMINGS of past Land Reforms

(1) ZAMINDARI ABOLITION

- By law, zamindari system was abolished
- But informal systems like Jajmani, caste based agriculture workers/labours existed

(2) LAND CEILING - ceiling on family than individual.

- This led to land being distributed among family members

- Also, landowners named their land in the name of sharecroppers, with threats to get them back (Bummi property)

(3) Ownership of Tenancy rights - were successful in some regions (e.g. Bengal - operation Barga). But, couldn't be replicated elsewhere

(4) Bhudhan of Gramdan - by Ashwini Vinoba Bhan
↳ was successful in India. but it relied on Gandhian principles of trusteeship & sacrifice,

(5) Land consolidation - due to huge fragmentation. attempts at land pooling but requires trust & security.

(6) Rent - kept on increasing

(7) small & marginal farmers - couldn't get much from the redistributed land

(8) landless & sharecroppers - didn't receive land
Also, no grievance redressal.

Reforms 2.0

(1) Land Digitization - (a) Bhoomi project of Karnataka
↳ it enables land to be satellite based
demarcated with ownership titles

(2) Land Pooling & corporatization -
allowing real estate (trustworthy) firms to
use the waste land to make it produce,
& return the revenue to original owners
(in the same share)

(3) Land consolidation by means of forming
FPDs, SHGs etc

(4) Property rights (a) SVAMITVA scheme
to reduce litigation

(5) Land productivity improvement - by assess
& categorize land into productivity level

(6) RERA reforms - to prevent skyrocketing
of land prices.
Thus, to provide complete ^{social} justice, land
reforms need to be relooked

*12.

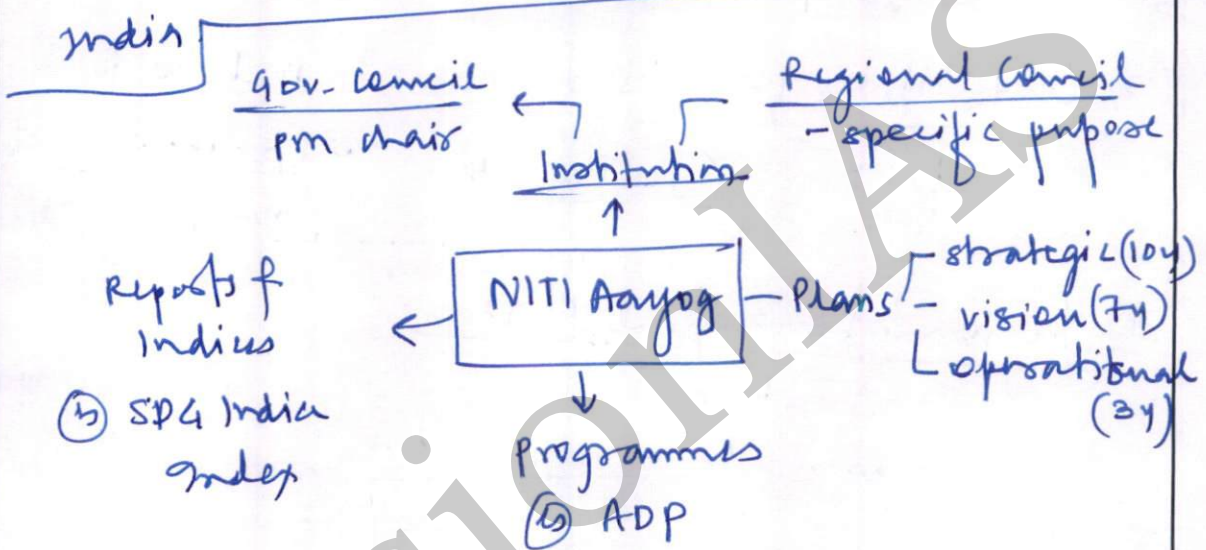
नीति आयोग ने अपनी स्थापना के 10 वर्ष पूरे कर लिए हैं, अतः भारत में नियोजन और अभिशासन के विकास प्रतिमान में इसकी भूमिका का समालोचनात्मक परीक्षण कीजिए। (उत्तर 250 शब्दों में दीजिए)

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 was formed on Jan 01, 2015 replacing the planning commission. It is a strategic think tank for planning in



Achievements of NITI Aayog

(1) Proactive federalism - the governing council consists of all CMs f LG of states/UTs

(2) Successful programmes
(a) Aspirational District Programme -

successful case studies

(2) Nandubbar - community kitchen

↳ led to development of Aspirational Block Programme (ABP)

principle - collaboration
- cooperation
- competition

(3) competitive federalism - various indices of competition (4) SPG India, multidimensional poverty

(4) Regional Development Plans
(5) Great Nisbar project.

However, there are Challenges

(1) No authority to enforce - can just advise the govt & various bodies

(2) No statutory or constitutional status

(3) very little role in allocation of grants
(6) PC - had big role to play)

(4) Plans - 10y, 7y, 3y → some hyperrealistic goals (5) \$10 Trillion economy by 2030 - putting

pressure on departments

- (5) Fiscal Federalism - unable to resolve key challenges like - off budget borrowing, Article 293 (loan by states), FC devolution (Article 280), grants, cess & surcharge
Also, GST compensation issue.

way forward

- (1) Greater enforcement - (a) reports if not adhered, reply on why not action taken
- (2) Authority - to implement & monitor
- (3) Strategic independence - without much govt interference
- (4) Resource augmentation - of material, infrastructure & human resource
- (5) selection of CEO & VC - based on set criteria & giving them free hand

Thus NITI Aayog is successful so far, as India is set to achieve 5% GST evening by

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)

Credit availability is key to rural reform. Traditionally, this space was held by local moneylenders like sharafs. Today, Fin. institutions have risen like RRB, SFBs

Limited Formal credit Penetration - causes

- (1) Dominance of moneylenders
↳ still 28% share is held by informal sector
- (2) Lack of collateral - to avail formal credit
- (3) Penetration of banking facilities - limited to urban & semi urban regions
- (4) Awareness deficiency - despite the provision of Banking correspondents (BC)
- (5) Digital illiteracy - leading to financial divide

(6) Reduced investment in Agriculture - leading to low demand of credit

(7) Harassment by local moneylenders - made them less averse to credit seeking

(8) Pricing changes - dilemma of whether farm loans will be waived in the future

(9) high interest rate of formal

Effectiveness of SPB

↳ A type of differential banking

↳ paid up capital - ₹200 cr.

↳ requires atleast 10 members to join.

↳ PSL target - 40% (same as SCBs)

Achievements	Shortcoming
(1) Provision of <u>low interest loans</u>	(1) <u>inability</u> to provide banking services - door to door
(2) ^{new} Banking <u>products</u> & <u>services</u>	(2) <u>Very high financial</u> & <u>digital illiteracy</u>
(3) opening <u>branches</u>	(3) <u>Profit motives</u> get

in unbanked regions
(25%) - mandatory

hampers by mandates

(4) PSL of 40% mandate

(4) RRBs provide 75% PSL share

(5) BCs - employed by
SFBs for banking
penetration

(5) BCs - unwilling to work
due to poor remuneration

(6) High NPA's -

(7) High interest rates
at some regions

Way forward

(1) Freedom & Autonomy - to SFBs working -

(2) PCA framework - strict enforcement
when SFB are about to default.

(3) Assets & Liabilities monitoring by
RBI & NABARD

(4) Technology integration - (a) ePOS, DBS

(5) Angewand - infra, human resource etc

Thus, SFB can be a paradigm change in
rural credit making.

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

PLI scheme envisages incentivizing
production by providing subsidies to
no. of units produced. PLI for Food processing
industries (FPIs)
6 year scheme to promote FPIs

(1) VALUE ADDITION

+ve

-ve

① Demand side -

1. Newer infrastructure
2. supply chain development
3. higher agri. production (~350MT)

② Supply side

4. Disbursement of incentives

① Demand side

1. still processing is 10%. (USA-65%)
2. lack of skills of the workers
3. High food wastage (~46%) - Shanta Kumar Committee

② Supply side

1. Lack of funds for tech integration

(2) EMPLOYMENT GENERATION

+ve	-ve
(1) Demand based employment (~ 45 lakh) (2) Mainly in backward linkage (Agri sector) ↳ very little in market & retail side (3) Absorbed labour from agriculture	(1) lack of skilled employment. (2) labour shortages for <u>cleaning</u> & <u>packing</u> (3) Unorganized & Informal labour (4) Very little social security (5) Tech based labour displacement

(3) GLOBAL COMPETITIVENESS

+ve	-ve
① <u>high end-products</u> to match global standards	① still the level is not significant

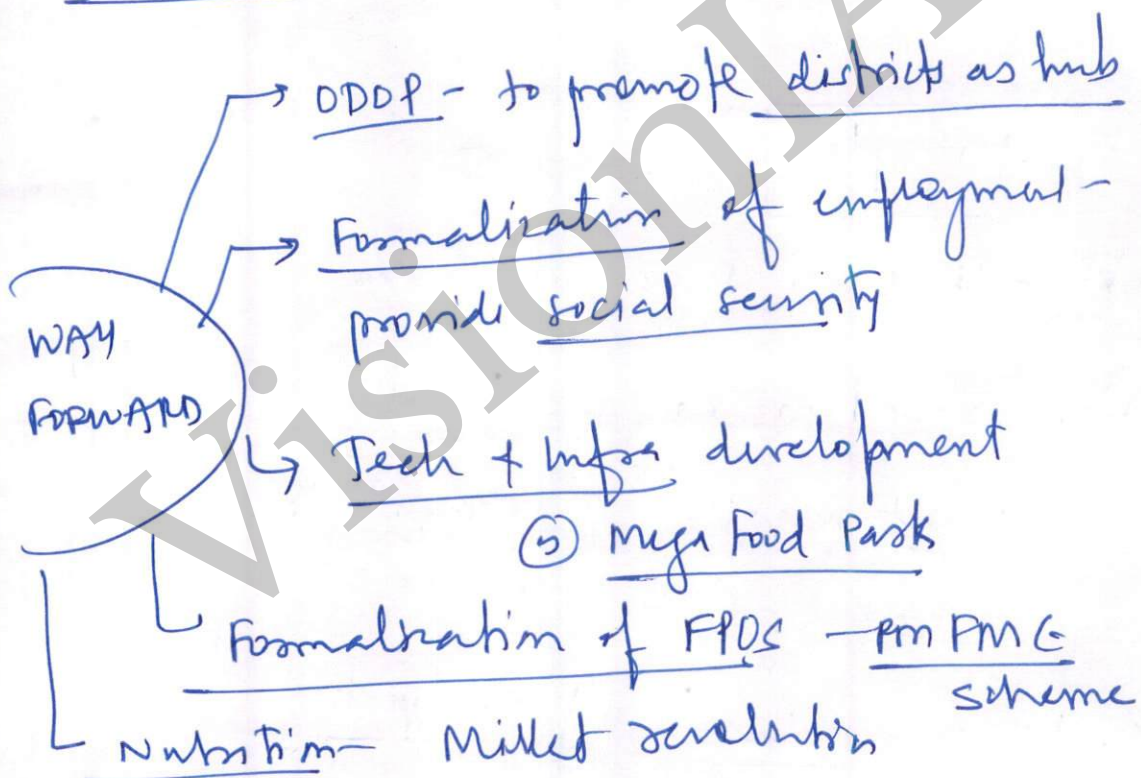
② PKVY - organic products (huge demand)

② Poor packaging makes it less desirable

③ Basmati rice - European demand

③ supply chain - leakage - perishable nature

④ sanitary & phytosanitary - lesser issues



PPT is still rampant in India but can be game changer considering, India produces 350 MT of food, more than demand.

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

Waste circularity is using the waste produce useful products, energy and recycle of waste like plastic back in the value chain.

Key Principles

- (1) ³3R - Reduce, Reuse, Recycle,
- (2) segregation of waste at source
 - a) wet waste - power generation
 - b) solid waste - recycle
- (3) formalization of rag pickers
- (4) circular economy - reduce the demand for newer products
- (5) Responsibility - from producer, importer, user, generator etc.

(6) Polluter pay principle - payment of fine
for violators, recycling ament.

~~(7)~~

Govt initiatives

(1) SWM - solid waste management

↳ ① Formalization of workers

↳ ② Safai Karmachari

② segregation at source only -

Blue + green

(2) Biomedical waste - segregate into 4 color
coded waste ③ Black - syringes

(3) ewaste - extended producer responsibility

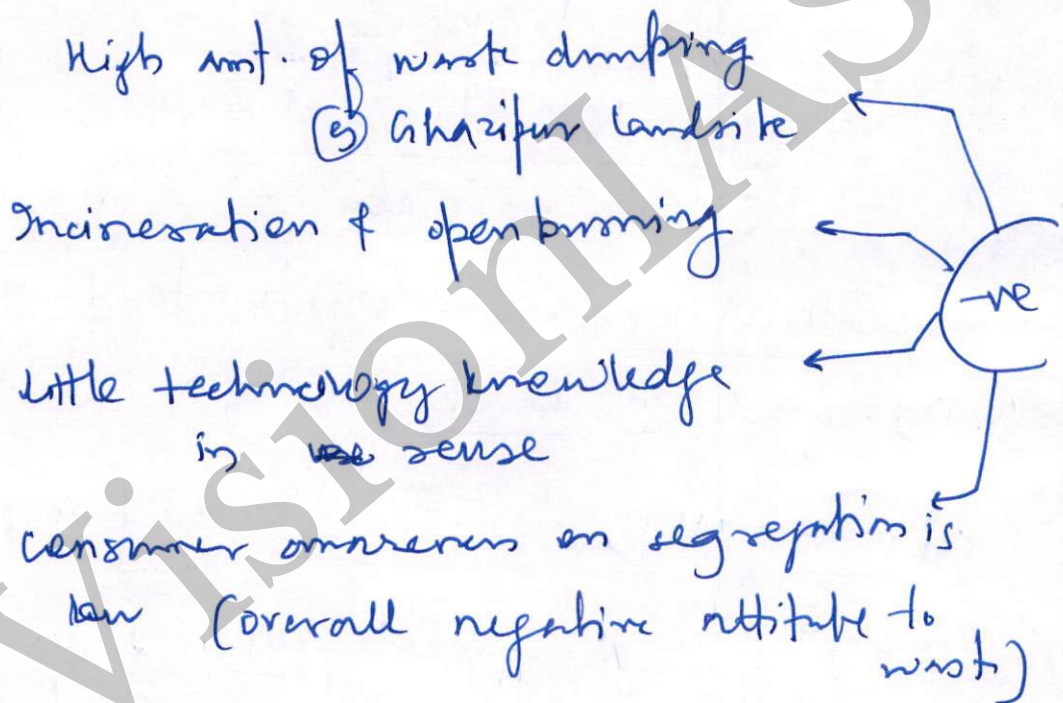
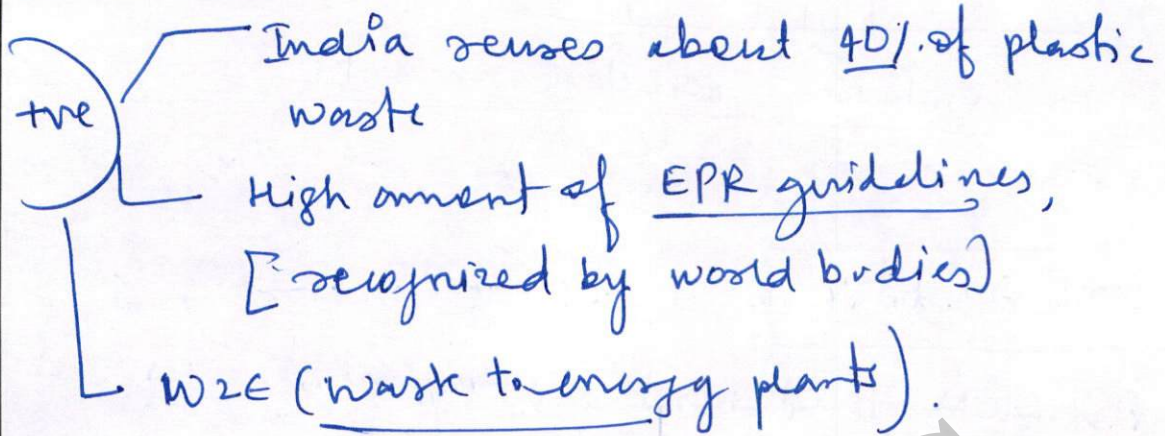
(4) Plastic waste -> Banning of sup,
↳ 120 microns - limit of bags

(5) Demolition waste - 3 day prior notification
↳

(6) Roles & Responsibilities of various sections

(7) Bioremediation & Phytoremediation to
extract valuable products

Effectiveness



There is a long way to go to adapt to principles envisaged by Gothenburg, Rotterdam, Basel & Copenhagen to achieve complext & circular economy

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

Traditional knowledge is information passed on from generations by word of mouth or written form — thus, evolved over centuries of trial & tested.

Role of Traditional knowledge in Disaster mgmt
↳ Integration -

(1) Prec Disaster

- Prediction - Certain tribes predict rainfall by looking at animal behaviour (e.g.) presence of monsoons
- is • indication of rainfall
- Also, earthquakes & volcano, ~~is~~ knowing animals come out before disasters
- Animals heuling - indicates imminent thunderstorm danger

Planning -

(4) Todas of Nilgiri - evacuate their tribes before intense rainfall (to avoid landslides)

(4) Rescue plans - by Pahadi tribes of Uttarakhand when there is glacial lake outburst or cloudburst.
[strict SOPs - part of tradition & social learning]

(2) During Disaster

- community participation - seen highest among tribals (4) Mos & Mundas of

Jharkhand - during cyclonic events - make shelters ready & help community

- Recover - from disaster quickly - their lifestyle is nature oriented.

thus, no big economic loss.

③ Post Disaster

- Rehabilitate & Reconstruct - their

homes & habitats

- Learn the lessons & pass on for next generations.

Some examples of traditional knowledge

(1) Chukchi of Siberia - months of preparation to build shelter for potential cold wave in winter

(2) Inuit of Canada - build Igloos - warm from inside

(3) Garo & Khasi - build bamboo based water diverters to prevent excess rainfall impact

➡ Thus, there is lot to learn from traditional knowledge. Programme like TKDL help preserve them

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 technology that helps edit genes to bring desirable phenotype & prevent some diseases. and also combine different genes to bring desired qualities (e) GM crops - by Recombinant tech.

Recent changes

(1) CRISPR - Cas 9

↳ Cas 9 are molecular scissors that help & cut the genome at desired location

(2) Margobind Khurana - his study showed the genes/proteins consist of 3 consecutive nucleotides (e) AAG - that determine the effect it brings

(3) ZFN - Zinc Finger Nucleases -

new technique to edit genes at
faster speed by reading entire genome
in 3 days & identifying areas that
need change

(4) Opportunities

(1) Gene editing - GM crops - mixing
traits of 2 different species to produce
desirable outcomes
(2) Bt cotton - Bacillus thuringiensis +
cotton

(2) Genetic disease - can be treated by
identifying & replacing the gene in
specific chromosomes
(3) Parkin's, Down's syndrome

(3) stem cell therapy - using stem cells to
produce more recovered cells.

(4) Environmental (5) using tardigrade gene
that help it survive extreme conditions

Ethical challenges

- (1) Designer babies - \$ producing babies with desired special qualities.
↳ could be risky as it can produce superhumans.
- (2) Unauthorized human gene edit - (a) clones
↳ recently, Chinese researchers claimed HLA match - Lulu & Nana by gene editing
- (3) Human clones - issues of identity & security (a) multiple people carrying same genetics
- (4) Long term impact - is not yet studied.
Playing with rules of nature & evolution

There is need to regulate the sector to prevent its misuse. GEAC under MoEF is the body for the purpose.

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)

उम्मीदवारों को इस इलाक़े में नहीं लिखना चाहिए
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15

semiconductor, due to its supply chain constraints, has become key to geopolitical scenario.

India Semiconductor Mission (ISM) - ^(A) STRATEGIC

- (1) production capacity - to meet the domestic demand
- (2) Reduce import - particularly from Taiwan, with fears of chinese invasion
- (3) secure national security - build indigenous products. They are prone to get cyber attacked (e) Huawei - accused of selling data to chinese govt.
- (4) Reduce surveillance - by enemy states
(e) Attack on Kudankulam Nuclear Plant - cyber security.

(B) INCENTIVES

- (1) Develop PLI - to incentivize the production of semiconductors
- (2) Local content mandate - by releasing positive list - of local procurement
- (3) Credit facility & Industrial corridor like tax incentives (a) SEZ etc

(C) INSTITUTIONAL ARCHITECTURE

- (1) supply chain resilience - (Es) India - Japan - Australia - SCR1 to overcome chinese dependency
- (2) Regulatory bodies to ensure indigenous content in products
- (3) section 66A ^(ITAT) - to ban networks that ~~support~~ use foreign made semiconductors

Major Risks - of delayed timelines

- (1) loss of opportunity.
↳ China + strategy of companies to
separate production units outside China.
- (2) Secure valuable inputs - by securing
the global supply chain.
- (3) Risk of surveillance & cyber physical
system compromise
- (4) inability of bodies like CERT-In to
identify if there is high penetration
of foreign services
- (5) 5G to 4G could be delayed - losing out
on the window of opportunity

Thus, securing semiconductor to
protect both economy & security, should
be the key ahead. Work of institution
like CERT-In etc is imp

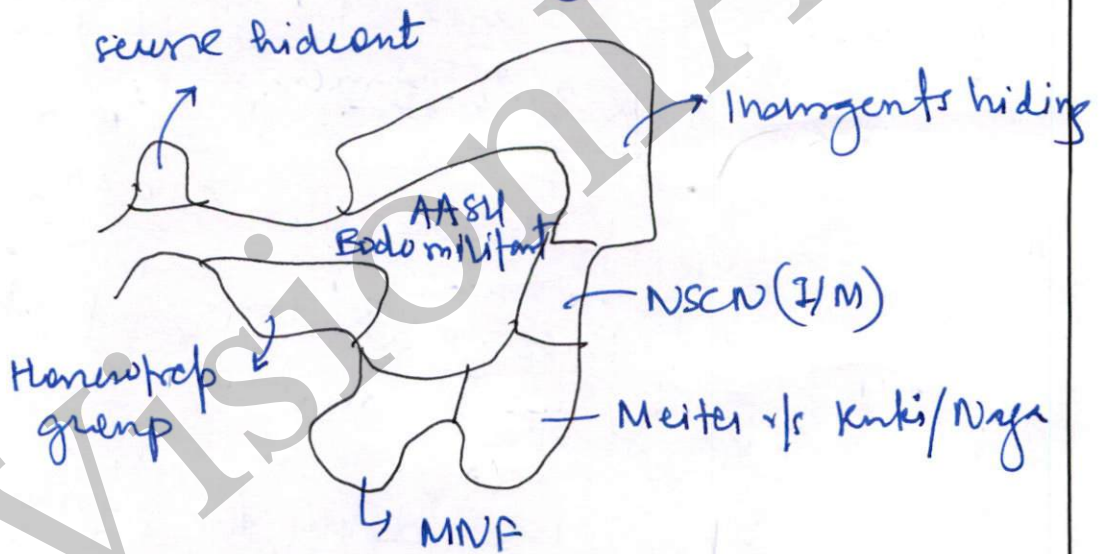
19.

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

NE India has diverse topography because of which, there is very high diversity leading intricate interplay of factors, thus increasing extremism.



multipliers of NE extremism

- (1) Topography
- rough terrain - lack of development & connectivity
 - ↳ lack of key resources
 - high cultural diversity

(2) Historical

→ new tribal encroachment of land

↳ British missionaries — conversion

↳ neglect by various go-ts.

(3) Socio Economic

→ very high education but lack of opportunities

↳ water resources — depleting
despite high rainfall

↳ low development — Regional
↳ sectoral
↳ human

(4) POLITICAL

→ presence of insurgency groups

→ external influence

(1) Chinese support

(2) Pak — arms & ammunition

↳ instability (3) manipur issue

↳ ethnic violence (4) Bodos vs Assamese

(5) Bengali Muslims

(5) OTHER

→ low development of Agro & Industries

↳ grievance redressal — not present

↳ AP-SPA + Assam Rifl — excessive force

(6) manasamandir case (2004)

Multilayered strategy

SCUD-

(1) ECONOMIC DEVELOPMENT

Agric - pastoral development
specific host culture

⑥ Pineapple of meghalaya

Industries - major industries like
Food processing, IT sector

Service - huge provision - by making
connectivity & internet penetration

↳ use Act East policy -
Kaladan, Trilateral highway

(2) SECURITY & POLITICAL

- 6th schedule expansion - autonomy to people

- Accords ⑥ Bodo Accords

- SRE - security related expenditure

- Keep connect security & population

- Reduce instability - elections in
manipur.

NE is connected by Chicken's neck (28km)

Thus, its integration to nationalism is
key.

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 कक्ष में नहीं लिखना चाहिए
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• Babita Puri case (2020) - SC called for permanent commission for women & pitched for combat roles.

Recent steps

- (1) gender neutral equipments - for both genders
- (2) Provision of protectives to meet the needs of combat women
- (3) Allowing NDA graduation for women - recently 1st batch graduated
- (4) Role Models - Sophia & Vyomika during op. Sindur briefing
- (5) Certain combat roles reserved for women (a) In CRPF, USF

Participation remains low

- (1) on ground implementation - by the armed forces is negative attitude
- (2) Heavy equipments - the machine guns - doesn't consider biological limitations
- (3) Patriarchy - and notion of weakness associated to women
- (4) Perception of stereotype - are not seen as ruthless as is required by combat forces [traditional Indian value of seeing women as delicate & soft]
- (5) low ratio of women to men in combat.
 - (a) still very low in Army.
(despite higher ratio in Navy, Air force)
- (6)

measures to improve participation

- (1) Training - extensive & tough training at the same level as men
- (2) Tough posting - to learn first hand experience
- (3) Prevent sexual harassment - bring POSH like act for armed forces.
- (4) Promote participation - by ads & encouraging young girls
- (5) Cultural, Behavioural & Attitudinal - reforms to allow to pick up cent of

stories of Jhansi Rani, Rani Laxmibai,
Veenu Nachiar can be used to inspire
young women to pick up sword & gun
for national security

SPACE FOR ROUGH WORK

VisionIAS