

TEST CODE 8 1 3 5 2 3

MGP 2025

Time Allowed : Three Hours
समय : तीन घंटे

ForumIAS

Maximum Marks : 250
अधिकतम अंक : 250

GENERAL STUDIES / सामान्य अध्ययन

Name Of Candidate परीक्षार्थी का नाम	RAHUL PATIL		
Roll No./अनुक्रमांक	1910105611	Medium/माध्यम	English <input checked="" type="checkbox"/> हिंदी <input type="checkbox"/>
Center Code/परीक्षा केंद्र	1901	Date/दिनांक	01/07/2025

*Center Code : For Online - 1900 / Delhi : Karol bagh - 1901, ORN - 1902, Mukharji Nagar - 1903 / Patna : Boring Rd. - 2001 / Hyderabad : Jawahar Nagar - 2101

INDEX TABLE / अनुक्रमणिका			INSTRUCTION / अनुदेश	
Q. No. प्र.सं.	Max. Marks अधिकतम अंक	Marks Obtained प्राप्तांक	1. Please do furnish Name, Email, Roll No and Mobile in the answer sheet. कृपया उत्तर-पुस्तिका में नाम, ईमेल, रोल नंबर और मोबाइल नंबर करें।	
1			2. There are TWENTY questions printed in ENGLISH & HINDI, all questions are compulsory. उत्तर पुस्तिका में अंग्रेजी/हिंदी में बीस प्रश्न दिए गए हैं, सभी प्रश्न अनिवार्य हैं।	
2			3. The number of marks carried by a question/part is indicated against it. प्रत्येक प्रश्न/भाग के लिए निर्धारित अंक, उसके सामने अंकित किए गए हैं।	
3			4. 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. उत्तर प्रदेश पत्र में अधिकृत माध्यम में लिखे जाने चाहिए, जो कि दिए गए स्थान में इस प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के कवर पर स्पष्ट रूप से लिखा जाना चाहिए।	
4			5. Word limit in questions, if specified, should be adhered to. Any page or portion of the page left blank in the Question-Cum Answer Booklet must be clearly Struck off. प्रश्नों में शब्द सीमा, यदि निर्दिष्ट हो, का पालन किया जाए। प्रश्न-सह-उत्तर पुस्तिका में खाली छोड़े गये किसी भी पृष्ठ या पृष्ठ के भाग को स्पष्ट रूप से काट दें।	
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Total/कुल अंक	250		For Student Only / केवल परीक्षार्थी प्रयोग हेतु	
Examiner's Discretion/मूल्यांकन कर्ता का विवेक :			Start Time/प्रारंभ करने का समय : 3:30 pm	End Time/समाप्त करने का समय : 7:00 pm
Total Marks/कुल अंक :			Mode Of Examination/ परीक्षा की विधि :	Online/ऑनलाइन <input type="checkbox"/> Offline/ऑफलाइन <input checked="" type="checkbox"/>
*Examiner's Discretion is the marks awarded at the discretion of the examiner based on your overall impression, on the basis of (but not limited to) your handwriting, presentation, use of diagrams, flowcharts, facts and figures or absolutely anything that he/she liked in your copy. मूल्यांकन कर्ता का विवेक अंक, आपकी लिखावट, प्रस्तुति, आरेखों के उपयोग, फ्लोचार्ट, तथ्यों और आंकड़ों या समग्र रूप किसी अन्य विषय वस्तु, जो मूल्यांकन कर्ता को आपकी कॉपी में पसंद आयी के आधार पर (लेकिन इन्हीं तक सीमित नहीं) पर दिए गए अंक हैं।			For Office Use Only / केवल कार्यालय प्रयोग हेतु	
			ECN CODE/ ईसीएन कोड :	Evaluation Date/ मूल्यांकन तिथि :
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Note: Students are expected to incorporate suggestions from the feedback provided in the answers. Discussion classes for the tests are also available online in your portal to aid in your preparation. Further, students are requested to see the good copies of the tests and learn from them. You can also discuss your copy with a Mentor and discover ways and means to improve your answers, or if you have any issues with this test / copy. Ask specific questions, to get specific answers.

EXAMINER'S REMARKS

CRITERIA FOR THE FEEDBACK SECTION AT THE END OF EACH QUESTION

1. **AWIS = Answered What is Asked.** This means whether you have addressed the core demand of the question or not. Addressing the core demand of the question gets you an objectively fair score. It is examiner's perception if you have understood the question and if you know the answer in the first place. Creative answer writing, sometimes missing the core demand, may fetch very high or very low scores, and exposes your answer to the subjectivity of the examiner.
2. **CD & VA = Content Density & Value Addition.** Examiner will evaluate the quality and quantity of your content in the answer. In the same word limit and space limit have you (a) written what is asked (b) gone beyond what is asked (c) enriched answers through combination of (but not all!) suggestions, ideas, quotes, flowcharts, diagrams, facts and figures, data etc. This affects objective components of assessment.
3. **S & F = Structure & Flow =** Whether you have structured your answer properly or not. Whether the answer has been broken into parts and sub-parts and each part has been addressed appropriately or not. Whether the flow of the answer is maintained. Affects both subjective and objective components of assessment.
4. **P & R =** How your answer performs on the criteria of presentation, ease of read, clarity and apparent effort in writing the answer. This affects the subjective components of assessment.

Q.1) "Inclusive growth is both a process and an outcome, ensuring that everyone has access to the benefits of economic growth." Discuss in Indian context. (10 Marks, 150 Words)

"समावेशी संवृद्धि एक प्रक्रिया और परिणाम दोनों है, जो यह सुनिश्चित करता है कि आर्थिक संवृद्धि के लाभों तक सभी की पहुँच हो।" भारतीय संदर्भ में चर्चा कीजिए। (10 अंक, 150 शब्द)

Inclusive growth means making growth opportunities for everyone & ensuring the resources & the benefits are distributed equitably - both spatially & sectorally.

INCLUSIVE GROWTH - A process

- (1) Planning - participatory planning - utilizing the options/choices of grass root.
 (e) Gram Panchayat Plan. - political inclusion
- (2) mobilization of resources - land, water, mineral, energy, material, capital & human - for the growth of all
 (e) Killy region - geothermal ^{energy} region
fin. inclusion → (e) capital availability - Bank ^{credits}
- (3) Budgetary Allocation - social sector schemes - (e) gender budgeting - social inclusion
- (4) regional development - (e) watershed management - participation of locals - Regional/geographical inclusion

INCLUSIVE GROWTH - An outcome

- (1) sustainable development - ensuring resources are available for today without compromising for tomorrow (19) FRA 2006
- (2) Quality of life & social wellbeing - with inclusivity → ↓ in intolerance → ↑ social capital
- (3) Balanced sectoral development - Agri - industries - services → all sectors grow equitably
- (4) women empowerment - capabilities by 33% reservation → higher decision making power
- (5) employment generation - to bring inter regional equity
- (6) social infrastructure - in the form of schools & education -
- (7) Democratic principles - by participation of people in the process
- (8) Governance & service delivery -

Thus, inclusive growth ensures everyone has access to benefits.

Feedback

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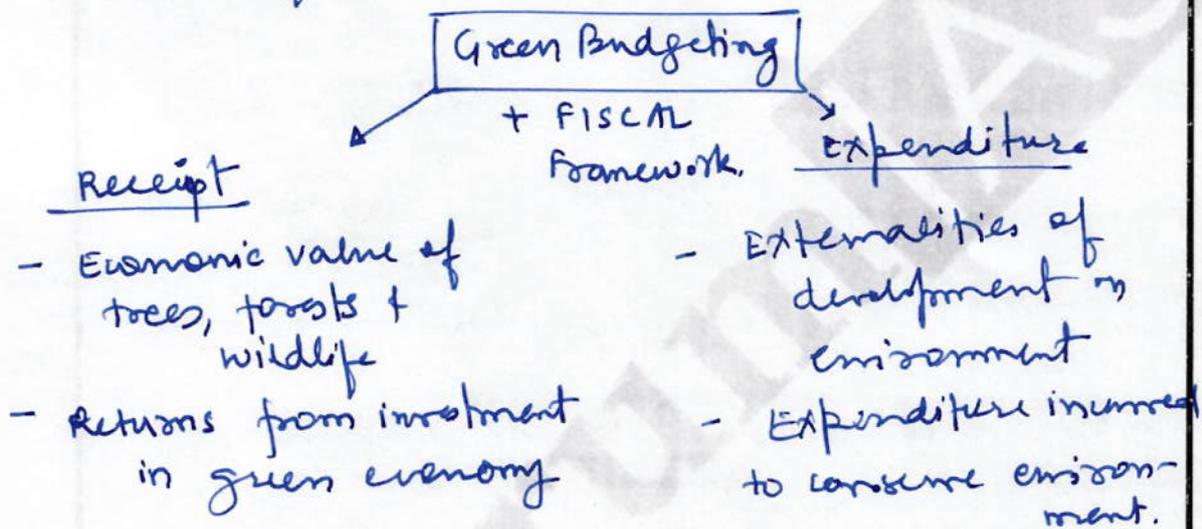
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TOTAL MARKS	
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Q.2) Green budgeting integrates environmental considerations into the fiscal framework, ensuring that government budgets contribute to sustainable development. Elucidate. (10 Marks, 150 Words)

ग्रीन बजटिंग पर्यावरणीय मान्यताओं को राजकोषीय ढांचे में एकीकृत करती है, जिससे यह सुनिश्चित होता है कि सरकारी बजट धारणीय विकास में योगदान दे सके। स्पष्ट कीजिए। (10 अंक, 150 शब्द)

Green Budgeting is accounting for externalities on environment and ensuring the cost of ecology is given due weightage.



Integrates Environmental Considerations & Fiscal Framework.

(1)

FORUMIAS

Feedback

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Please put tick marks in the above table. Here G is Good, A is Average and P is Poor.			
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Q.3) Discuss the various challenges faced by Indian Railways. To what extent, in your opinion, can privatization help in addressing these challenges? (10 Marks, 150 Words)

भारतीय रेलवे के सामने आने वाली विभिन्न चुनौतियों पर चर्चा कीजिए। आपकी राय में, निजीकरण इन चुनौतियों से निपटने में किस हद तक मदद कर सकता है? (10 अंक, 150 शब्द)

Indian Railways is the largest employer in the world with being a backbone of development is. Yet it faces challenges

Challenges of Indian Railways

(A) OPERATIONAL

1. High operating cost - of 103% which makes expenditure > revenue - Thus, losses.
2. Accidents & mishaps (e.g. Odisha train accident)
↳ Thus, safety challenges
3. conditions of trains → maintenance is inefficient
4. New wagons & tech adoption is slow

(B) REGULATORY

1. Highly influenced by Railway Board decisions. → which is influenced by govt.
2. Lack of autonomy - for operating
3. investment - post abolition of railway budget - is low
4. Pricing & other regulation - has been not as per requirement.

PRIVATIZATION OF RAILWAYS

Benefits

- ① operational autonomy - to pricing, timing, routes etc
- ② efficiency in functioning - accountability of markets
- ③ Technology infusion - can prevent train accident & improve safety
 - ↳ KAVACH systems
- ④ newer modes - logistic revolution
 - ↳ Dedicated freight corridors

Challenges

- ① Driven by profit motive - social cause might get affected.
- ② Needs multiple players or there will be monopoly
- ③ may lead to overpricing
- ④ Accountability to people through parliament - affected
- ⑤

some routes or trains like Vande Bharat can be privatized for people to choose between quality & affordability & then can be expanded.

Feedback

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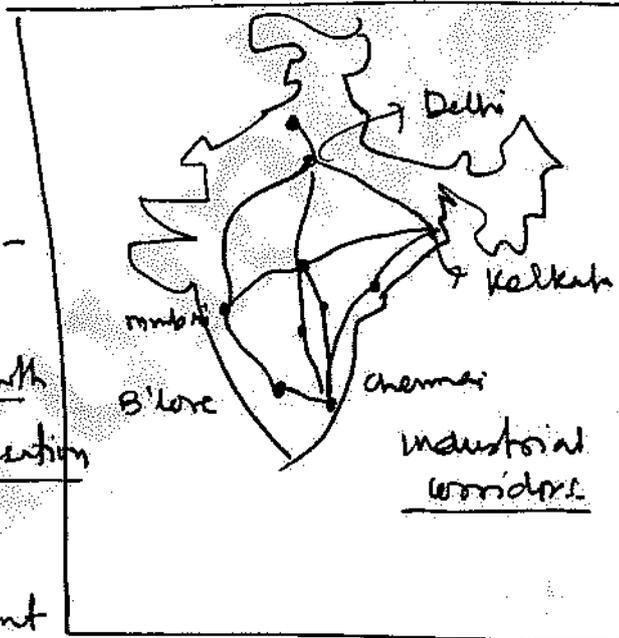
Q.4) What is the significance of Industrial Corridors in India? Identifying industrial corridors, explain their main characteristics. (10 Marks, 150 words)

भारत में औद्योगिक गलियारों का क्या महत्व है? औद्योगिक गलियारों की पहचान करते हुए उनकी मुख्य विशेषताओं की व्याख्या कीजिए। (10 अंक, 150 शब्द)

Industrial corridors are regional economies of scale with backward & forward linkages for industrial agglomeration & growth.
 (a) Mumbai-Bangalore corridor

Significance

- ① Base for development of the region - by acting as the growth pole - spatial integration
- ② Attract labour & provide employment
- ③ Attract investment in the form of FDI, InVITS etc
- ④ Export potential is increased -
- ⑤ Improves - standard of living & social capital of the region
- ⑥ Agri sector also improves - by providing raw material to industries



Main characteristics

- (1) Infrastructure - such as transport linkages, Real estate reforms, nodes like airports etc
- (2) Cluster based model - where all the industries are concentrated
- (3) Knowledge economy - (4) IT industry etc
- (4) Regulatory - ease of doing business -
- tax incentive & holidays
- subsidies like PLI
- (5) Industry - Academia linkage through IIT etc
- (6) Townships - for urban development
- (7) Capital infusion - with FDI etc investing in the region

SPG9 talks about industrial growth with sustainability principles

Feedback

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Q.5) Though a critical component of India's growth engine, MSMEs grapple with multitude of challenges. Discuss. Also, suggest measures to support the growth of the MSME sector.

(10 Marks, 150 Words)

हालांकि MSMEs भारत के विकास इंजन का एक महत्वपूर्ण घटक है, लेकिन MSMEs कई चुनौतियों से जूझ रहे हैं। चर्चा कीजिए। साथ ही, MSME क्षेत्रक की वृद्धि हेतु उपाय सुझाए। (10 अंक, 150 शब्द)

msme sector contributes to 30% GDP,
45% of exports and 23-25 crore employment
& absorbs those vacating farm sector

Multitude of challenges

- (1) capital availability - despite PSL loans, msme suffer from lack of capital to grow
- (2) Remain medium & small - due to taxation structure, leading to missing middle syndrome
- industries either too large or too small
- (3) Tech, R&D & Innovation infusion - is minimal
- (4) supply chain bottlenecks - with lack of transport & logistic facility
- (5) infrastructure is inadequate for their growth
- (6) market - monopoly of large firms affects the level playing field of MSME
- (7) Lack of product diversification & market information

measures to support the growth

- (1) capital - PM MUDRA loans, PSL, 59 minute loans etc
- (2) Payment - SAMADHAN Portal - dispute resolution
- (3) connect to procurers - SAMBANDH portal - help bring customers & resolve dispute
- (4) TREDS platform - for procurement by govt.
- (5) Public procurement policy - < 200 cr only from MSME
- (6) Training of individual/labour in MSME.
- (7) Incentivizing transformation of M → S → M to large industries by reforms in tax structure
- (8) Regulatory ease of doing business - reforms in licensing, inspection & compliance

MSME can transform Indian industrial sector to new heights if allowed to grow bigger with development of clusters, tech infusion & digital transformation.

Feedback

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Q.6) A robust and thriving food processing sector can address multiple issues plaguing Indian agriculture. Elucidate. (10 Marks, 150 Words)

एक सशक्त और संपन्न खाद्य प्रसंस्करण क्षेत्र भारतीय कृषि को प्रभावित करने वाली कई समस्याओं का समाधान कर सकता है। स्पष्ट कीजिए। (10 अंक, 150 शब्द)

Food processing is improving the quality, storage, transform, taste of food to make it more marketable. It acts as a forward linkage to Agriculture.

Issues Plaguing Indian Agriculture - solved by FPI Industry

- (1) Perishability - highly perishable nature of horticulture crops
- FPI Industries - can help store it for longer period
(a) Pickles, use of vinegar etc → improve shelf life
- (2) marketing - to customers in desired forms -
↳ FPI - converts them into FMCG products
- (3) Exports - sanitary & phytosanitary challenges
↳ FPI - makes it healthy without any compromising on quality (a) Basmati exports
- (4) post processing challenges → harvesting - cleaning - etc - FPI does it + sorting, packaging etc

- (5) Transport challenges - losses during transport -
 ↳ FPI - cold storage transport
 (2) Krishi UDAN, Krishi/Kisan Path
- (6) grain - by procurement by private sector,
 farmers can be remunerated well -
 Thus, doubling farmer income - Dalwai committee.
- (7) Secondary Agriculture - of by products from agriculture - suggested by Swaminathan committee
- (8) Alternative employment - high disguised unemployment in Agri
 - FPI → provide unskilled & semiskilled jobs
- (9) Regional backwardness - of agriculture -
 FPI - brings investment & development
- (10) Volatile of monsoon - FPI is all weather industries
 Thus, agricultural problems can be solved by food processing sector to bring agri-reforms

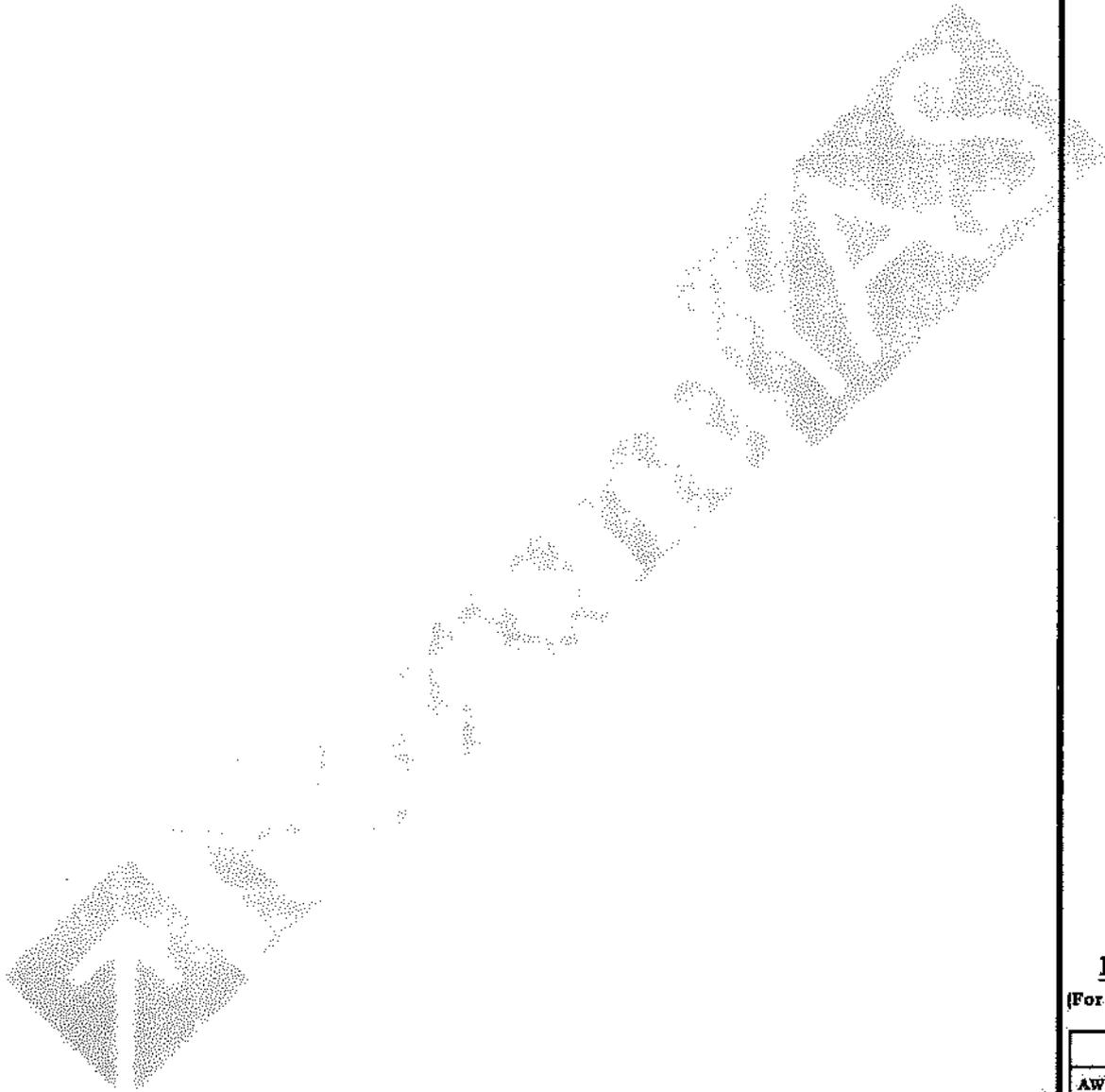
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Q.7) Discuss how nuclear technology can be leveraged in enhancing food security and agricultural sustainability. (10 Marks, 150 Words)

चर्चा कीजिए कि खाद्य सुरक्षा और कृषि स्थिरता को बढ़ाने में परमाणु प्रौद्योगिकी का किस प्रकार लाभ उठाया जा सकता है। (10 अंक, 150 शब्द)



Feedback

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TOTAL MARKS			



Q.8) "India's heavy reliance on imported edible oils, stemming from multiple factors, calls for a comprehensive approach to boost domestic production and reduce this dependency." Elaborate.

(10 Marks, 150 Words)

"भारत की आयातित खाद्य तेलों पर भारी निर्भरता, जो कई कारकों से उत्पन्न होती है, घरेलू उत्पादन को बढ़ावा देने और इस निर्भरता को कम करने के लिए एक व्यापक दृष्टिकोण की मांग करती है।" विस्तार से बताइए। (10 अंक, 150 शब्द)

India imports upto 60% of edible oil requirements. from -

- (es) Malaysia & Indonesia - Palm oil
- Brazil - Soya oil
- Ukraine & Russia - sunflower oil

Heavy Reliance

- (1) Lack of extensive suitable climate - (es) sunflower - requires high photoperiodism
- (2) high domestic demand - by consumers
- (3) lack of incentives for cropping these - (es) like Rice & wheat - MSP incentive
- (4) seeds, fertilizers, weedicides etc are not provided timely
- (5) cheaper imports - Ukraine - low population - high exports. Thus, importing cheaper than production
- (6) inefficient extraction & supply chain management of the sector - ↓ oil recovery

Comprehensive approach to Boost Production

- (1) Utilize fallow & pastoral lands - for oil based crops to grow.
- (2) Promote alternative crops - like groundnut etc
- (3) Regions like A & N Islands - are favourable for palm oil growth
- (4) Incentivize farmers to grow - by introducing MSP and providing subsidized & certified seeds
- (5) Capital - within PSL & KCC - a subset of edible oil
- (6) NM-GEOP - scheme → to generate post-harvest infrastructure
- (7) Crop insurance - to protect farmers against nature
- (8) Market reforms - market intelligence & early warning systems (MIEWS) -
- (9) HYV, GM crops - for seed growth

Yellow revolution can be the next big thing after Green Revolution for India.

Feedback

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Q.9) What are the reasons for the huge growth of services vis-a-vis industry in the country? Explain the significance of a strong industrial base for self-reliant India ('Atmanirbhar Bharat')?

(15 Marks, 250 Words)

देश में उद्योग की तुलना में सेवाओं की भारी संवृद्धि के क्या कारण हैं? 'आत्मनिर्भर भारत' के लिए एक मजबूत औद्योगिक आधार का महत्व बताएं?

(10 अंक, 150 शब्द)

post 1991 reforms, service industry grew rapidly outpacing manufacturing sector.

Analytical Reasoning

- (1) lesser capital requirement - than industrial development. Thus, standalone service providers arose (e.g.) Transportation, consultancy
- (2) Ready labour available - (e.g.) Karnataka IT industry grew by availability of engineers.
- (3) Use of ICT - made it easily growable sector which wasn't the case with industry
- (4) less use of raw materials - Thus, ~~a~~ ~~so~~ ~~at~~ location wasn't a factor
- (5) Knowledge economy - gave a fillip (e.g.) Doctor consultancy, ~~so~~ etc
- (6) Impact of globalisation (e.g.) BPO growth due to demand of labour without migration in the west.

Significance of strong Industrial base for Atmanirbhar Bharat

- ① Industries — high multiplier effect on the region with trickle down benefits.
 (a) Chotanagpur plateau — Iron & steel industry
- ② High backward & forward linkages. Thus, supplementary industries also grow.
- ③ labour intensive nature — give rise to employment
- ④ semi skilled — ~~to~~ skilling can be provided with short period training.
- ⑤ Utilization of raw materials — case posthumous models suggests growth of a region — occurs by flow of material & investment to the region
- ⑥ Export potential — (a) Asian tigers — Taiwan, S. Korea grew by manufacturing base
- ⑦ China's strategy — firms vacating China can be absorbed.

Thus, Industries play key role in making India Atmanirbhar & Vibrant by 2047

Feedback

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Q.10) Fintech's transformative capacity in fostering financial inclusion is evident but unlocking its full potential demands addressing key challenges. Discuss. (10 Marks, 150 Words)

वित्तीय समावेशन को बढ़ावा देने में फिनटेक की परिवर्तनकारी क्षमता स्पष्ट है, लेकिन इसकी पूर्ण क्षमता के दोहन हेतु प्रमुख चुनौतियों का निवारण किया जाना आवश्यक है। चर्चा कीजिए। (10 अंक, 150 शब्द)

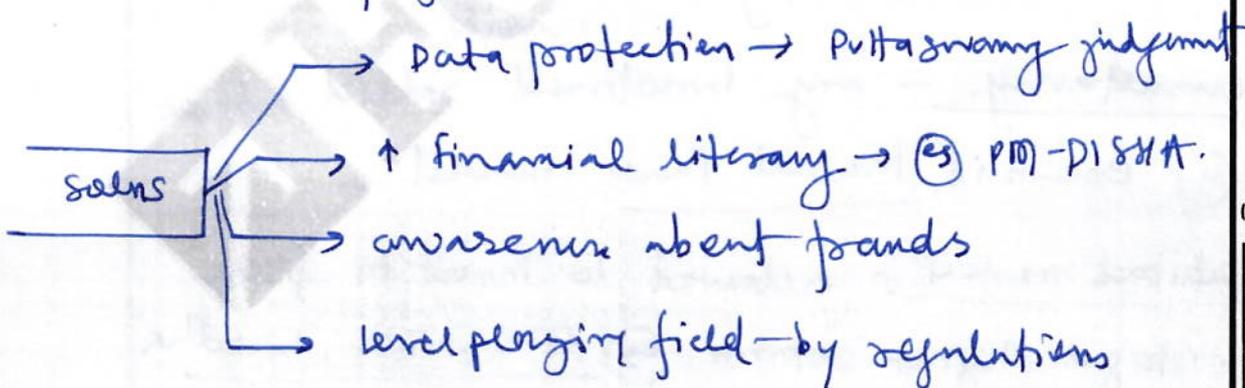
Fintech industry has provided boost to financial inclusion by combining finance with technology. (eg) VII payments

Fintech's Transformative Capacity: - Fin. inclusion

- (1) Greater reach - tech can reach distant places faster. Thus, remote places can also get access (eg) Digital Banking
- (2) Affordable - Banking & credit at the click of a finger - by using mobile (eg) JAM Trinity - Jan Dhan - Aadhar - mobile
- (3) Consistency - any investment related advice (eg) Boom in Mutual Funds market
- (4) Capital market - allowed to invest in firms to get higher returns (eg) BSE, NSE, ZeeDha
- (5) DBT - subsidies directly to bank accounts.
- (6) e-commerce boom - with coming of ONDC - further boom among small players/traders

Challenges

- (1) Digital divide - digital literacy is low. Thus, affecting the reach of tech
- (2) Privacy & data security - high internet penetration - made finances highly susceptible to privacy
- (3) cybercrime - financial frauds also increased. Thus, raising awareness is required
- (4) Finfluencers - ^{sometimes} wrongly guiding youth to invest in certain firms, thereby inflating prices
- (5) Bigtech giants - creating monopolies, difficult for other players to join the race



Thus, financial inclusive is key to overall regional, balanced & inclusive growth.

Feedback

(For OFFICE use only)

#	G	A	P
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P & R			

Please put tick marks in the above table.

Here G is Good, A is Average and P is Poor.

TOTAL MARKS	
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Q.11) Despite being a progressive tax, only a small fraction of the adult population files income tax returns, and an even smaller segment pays taxes. Explore the factors that contribute to low tax compliance in India. Additionally, discuss ways to improve direct tax collection in the country.

(15 marks, 250 words)

प्रगतिशील कर होने के बावजूद, वयस्क आबादी का केवल एक छोटा सा हिस्सा आयकर रिटर्न दाखिल करता है और एक छोटा वर्ग ही करों का भुगतान करता है। उन कारकों का अन्वेषण कीजिए जो भारत में कम कर अनुपालन में योगदान करते हैं। इसके अतिरिक्त, देश में प्रत्यक्ष कर संग्रह में सुधार के तरीकों पर चर्चा कीजिए।

(15 अंक, 250 शब्द)

Direct taxation is collection of tax from the entity the tax is imposed upon. (Eg) Income tax, corporate tax

~~Yet~~, it is progressive in nature as it is dependent on annual income of the taxpayer.

Yet, despite that, only 6% of the adult population files tax returns.

Factors contributing to low taxation

- (1) Exemptions - Agriculture & allied activities are exempted. About 40-45% of employment is involved in the sector
- (2) Tax Evasion - wilfully not paying taxes by not disclosing sources of income [Illegal]
- (3) Tax avoidance - using strategies to avoid paying taxes [legal but goes unregulated]

- (4) High taxation rate - compared to other OECD countries. About 30% of income goes to taxes
- (5) Tax terrorism - Harassment at the hands of the tax authorities. with raids & assessments.
- (6) Moonlighting - doing multiple jobs \neq to avoid being shown/discovered of it.
- (7) Low elasticity - when there is change in taxation structure, the results are seen delayed
- (8) New forms of taxes - tax on digital assets, newer TDS/TCS norms, make it a complex structure to understand.

Ways to improve Direct Tax Collection

- (1) Direct Tax code - Akhilesh Prasad committee recommended a code for simplification & clarity
- (2) Taxpayer charter - where the objectives & purpose of taxes are outlined, & scope for issues being resolved.
- (3) Reduce litigation - by using Amnesty schemes

like. — Vivand Se Vishwas.

- (4) Faceted assessment - by randomly allocating cases to tax authorities
- (5) Advance pricing agreement - between taxpayers and tax authorities
- (6) Improve tax base - to reduce/rationalize exemptions given.
 - ↳ corporate allied agriculture - like Aquaculture - also enjoy tax exemptions
- (7) name the best taxpayers - Aravind Panagriya suggested naming streets, Ad hoardings to ~~the~~ highest taxpayers.
- (8) more clarity during Budgets with clear mandate to simplify tax structure.

Laffer curve tells us that tax rate should be optimal for highest tax collection. Thus, focus should be on broadening tax base & reducing tax rates.

Feedback

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P & R			
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TOTAL MARKS			

Q.12) The HAM model, amalgamating attributes of EPC and BOT, emerges as a pragmatic approach for advancing infrastructure development in the country. Explain. (15 Marks, 250 words)

HAM मॉडल, EPC और BOT की विशेषताओं को मिलाकर, देश में बुनियादी ढांचे के विकास को आगे बढ़ाने के लिए एक व्यावहारिक दृष्टिकोण के रूप में उभरा है। व्याख्या कीजिए। (15 अंक, 250 शब्द)

Investment models to ensure there is funding for the development infrastructure.

③ of the models are BOT, EPC & HAM, with each having its own advantage.

Attributes of BOT & EPC

BOT	EPC
<p>① Govt. <u>floats</u> tender - private sector takes care Building (B) & operating (O) & Transferring (T)</p>	<p>① Govt takes care of <u>financial requirement</u>. - prt sector gives only <u>expertise</u></p>
<p>② <u>Risk</u> - carried by prt sector</p>	<p>② Risk carried by <u>govt</u>.</p>
<p>③ Feasible for projects that are ensured high returns (Es) <u>Roads</u></p>	<p>③ for projects that have <u>social orientation</u> (Es) <u>Schools & Hospitals</u></p>

Challenges

BOT	GPC
<p>① Govt gets <u>little control</u> over the operation until transferred</p> <p>② Less of <u>revenue</u> for govt. is, is</p> <p>③ pvt sector <u>hesitant</u> - due to risk factor</p> <p>④ Results - some of them are in <u>disputes</u></p> <p>⑤ <u>NH48 project</u></p>	<p>① <u>Financial burden</u> on govt. Thus, impacts fiscal side</p> <p>② <u>Corruption</u> - since govt sector takes care of finance - <u>red tapism</u> & <u>bureaucratic inefficiency</u></p> <p>③</p>

HAM amalgamates the attributes

- ① Hybrid annuity. - It divides the annuity into 40% initial payment. Paid in 5 installments of 8%.
- ② Rest 60% is ~~pro~~ mobilized by the pvt sector through bonds etc on govt's guarantee.

(3) advantages of govt side

- Easy & quick clearances given
- in soverign guarantee -
- oversight

(4) Advantages of prt side

- Expertise & technology infusion
- Efficiency in working
- maintenance - can be given to 3rd party

(5) Thus, as financials are being shared between the two, the sovereign is also shared. Thus, a true public-private partnership.

HAM ensures that both parties get satisfied & work as team to ensure India reaches \$5 Trillion economy by 2027 & Viksit Bharat by 2047.

Feedback

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TOTAL MARKS			

Q.13) The economic reforms of 1991 marked a significant leap forward for India's economy, ushering in a new era of liberalization, privatization, and globalization; however, as India marches towards 'Viksit Bharat' (developed India), the need is felt for 'Reforms 2.0'. Comment. (15 Marks, 250 Words)

1991 के आर्थिक सुधारों ने उदारीकरण, निजीकरण और वैश्वीकरण के एक नए युग की शुरुआत करते हुए भारत की अर्थव्यवस्था के लिए एक महत्वपूर्ण छलांग लगाई; हालाँकि, जैसे-जैसे भारत 'विकसित भारत' की ओर बढ़ रहा है, 'सुधार 2.0' की आवश्यकता महसूस की जा रही है। टिप्पणी कीजिए। (15 अंक, 250 शब्द)

In 1991, India had 15 days of forex, Fiscal deficit of 8.4% and Inflation of 16%. External debt reached 24%. and to that the Gulf war crisis, amidst all this, she adopted the Economic [LPG] reforms of 1991

1991 Reforms: significant leap forward

(1) Liberalization

- a) Assumed free market system
- b) Abolished MRTAP Act, 1969 which hindered the growth of industries
- c) Strategic sectors - where govt will have industries - rest others privatized only
- d) only 2 sectors - exclusive govt presence
 - (a) Atomic energy & explosives
 - (b) Railway
- (e) Regulation - of industries - Allowing

- founders to run them without fear of inspection & licence.

(f) Autonomy to PSE - through Navratna, Maharatna & Miniratna I & II.

(2) Privatization

(a) Disinvestment of PSEs - underperforming

(b) Strategic sale (>50% management control)

of loss-making PSEs

(c) Partnership - (e) PPP Models - BOT, BOOT, etc

(3) Globalisation

(a) ↓ import quotas & licences

(b) Abolish import duty structure

(c) Promote Export (e) EXIM Bank etc

However, over the years, need is felt for Reforms 2.0

(1) Taxation - complex structure

Direct tax → lack of tax code (Akhilesh Ranjan)

↳ Indirect tax → GST issues like compensation etc

(2) Labour - labour sector issues like

unemployment

New Labour codes

↳ social security (e) Gig & Platform workers

↳ wages - minimum wage

↳ occupational safety

(3) Privatization - strategic sales → further
↳ Railway's inefficiency. (103% operating cost)

(4) Regulation of PSE - Arjun Sengupta committee recommends - giving freedom to PSEs by reducing parliamentary control & 3rd party audits.

(5) Fiscal Reforms - NK Singh committee recommended - providing ample space for private sector [crowding in effect]

(6) Agri-reforms - to boost productivity
3 Farm laws → contract farming
↳ connecting APMC market

(7) External sector reforms - more FDI freedom like insurance & defence (only 74%)

(8) Judicial reforms - reduce court litigations & provide ethical wealth creation without using capitalism

Thus, for India to be world leader & bring transformation, Reforms 2.0 are necessary

Feedback

(For OFFICE use only)

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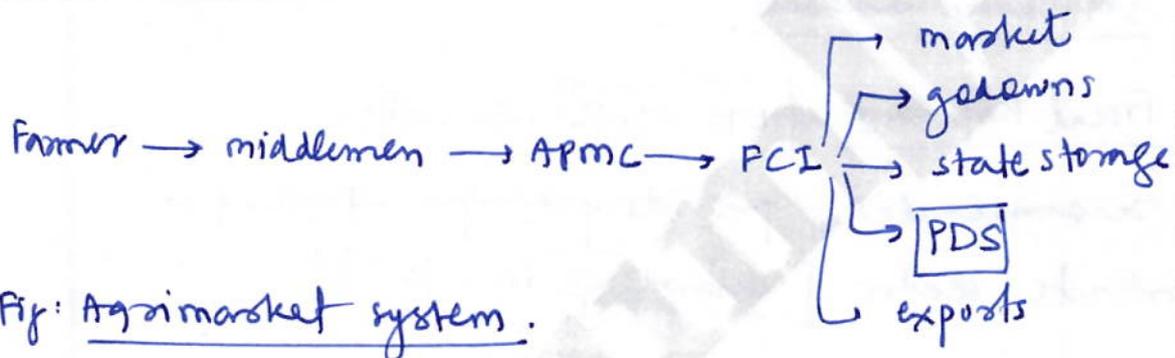
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Here G is Good, A is Average and P is Poor.

TOTAL MARKS	
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Q.14) Explain the significance of agricultural marketing in the country. Outlining the key challenges it faces, suggest reforms to address them. (15 Marks, 250 Words)

देश में कृषि विपणन के महत्व को समझाइए। इसके सामने आने वाली प्रमुख चुनौतियों को रेखांकित करते हुए, उनके समाधान के लिए सुधार सुझाइए। (15 अंक, 250 शब्द)

Agricultural marketing ensures the produce reaches the market (including exports) with accessibility, affordability & availability.



Key challenges of
significance of Agri marketing

- (1) Price discovery - for the produce, so that farmers get remuneration.
- (2) income for farmers & all along the value chain
- (3) Ensure availability, affordability & accessibility of food - ensuring Food security of all. [PDS system]

(4) Exports - Allowing foreign carriers to add a cushion for any exigency.

(5) storage - to ensure its available for long
 (5) operation green, TOP, TOTAL

(6) challenges of market of Agri - SHANTA KUMAR committee

(1) MSP - distortive nature

↳ only Northern Plain gains sufficient

↳ cropwise - Rice + wheat dominant

↳ large farmers gain [only 5% of farmers benefit]

(2) open ended procurement - leads to transport & storage issues. with unscientific storage like pliths.

(3) Losses - to unintended destinations.

↳ Shanta Kumar comm - 46% of procurement goes to loss. [79% in Mizoram, etc]

(4) Distribution side - inefficient PDS -

with issues of exclusion-inclusion, siphon off of food grains etc

- (5) Export - challenges like sanitary & phytosanitary issues, quotas - challenged by WTO Agreement on Agriculture
- (6) Buffer stocking norms - affects distribution - leading to problems of malnutrition & hunger

Suggested reforms

- (1) Reforms in NFSA, 2013 - rationalize beneficiaries to 40%. (from 67% - 75% Rural + 50% Urban)
- (2) Open market sales - OMSS - to bring prices under control
- (3) Reduce hoarding & black marketing
- (4) Essential commodities be market determined for efficiency
- (5) PDS, export reforms - to ensure true price discovery
- (6) APMC reforms - with evam, erakam, grams & Agri laws. (

cooperate & enter with protection to farmers can help bring market reforms necessary to be the global food bowl.

Feedback

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TOTAL MARKS			

Q.15) India's ambitions for self-reliance in defence sector are commendable, yet the pace of technological indigenization has been sluggish. In light of the statement, discuss the key challenges faced by the country in indigenizing the defence sector. Also, mention the initiatives taken by the government in this regard. (15 Marks, 250 Words)

रक्षा क्षेत्र में आत्मनिर्भरता के लिए भारत की महत्वाकांक्षाएँ सराहनीय हैं, फिर भी तकनीकी स्वदेशीकरण की गति धीमी रही है। कथन के आलोक में, रक्षा क्षेत्र के स्वदेशीकरण में देश के सामने आने वाली प्रमुख चुनौतियों पर चर्चा कीजिए। साथ ही, इस संबंध में सरकार द्वारा की गई पहलों का भी उल्लेख कीजिए। (15 अंक, 250 शब्द)

India looks at potential 2 front war, and to ensure national security & sovereignty, it is essential to ensure indigenization of defence industry.

India's ambitions for self reliance

- (1) Acc to SIPRI - India is the largest importer of defence equipment by value.
- (2) Remains dependent on imports like
 - ⓐ MiG aircraft → Tejas mk II LCA
 - ⓑ Spike/Pinaka missile → Agni, Prithvi
 - ⓒ Brahmos → Pralay missile
- (3) Ensure defence industries thrive to enable exports.
 - ⓐ Brahmos - sale → Philippines, Vietnam
- (4)

Challenges of Indigenization

- (1) Funding - with low FDI (despite 74% allowed).
- (2) Licensing & regulation - defense productions require extra scrutiny to ensure national security
- (3) Nascent private industry - with very little experience
- (4) Infrastructure & technology - bottlenecks -
- (5) Low R&D investment - India invests only 0.7% of GDP → 0.4% govt & 0.3% private
- (6) Other issues - land acquisition, protests by locals, environmental clearance etc
- (7) skills - required are not industry standard
↳ lack of courses specific to defense + inefficient vocational edu.

Key initiatives taken

- (1) Defence procurement policy - (PPP 2020)
policy - Make in India, design & make etc
- (2) indigenisation list - with products under a threshold - strictly by local vendors & manufacturers
- (3) Defence agreements with technology transfer
 - ③ S400 triumph, Rafale jets → were signed in this format
- (4) Defence corridors ④ UP & Tamil Nadu to bring economy of scale
- (5) Defence expenditure - with 2nd highest sector. [after transport].
- (6) Def Expo, mission Raksha Gyan Shakti,
 • mission ASAT to showcase indigenous capabilities

Thus with right impetus, the defence industry can provide both national security and economic growth.

Feedback

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TOTAL MARKS			

Q.16) Effective multimodal transport is key to improving logistics efficiency, reducing transportation costs, and minimizing environmental impacts through decreased congestion and pollution. Elaborate. Also, suggest measures to ensure efficient multi-modal transport in the country.

(15 Marks, 250 Words)

प्रभावी मल्टीमॉडल परिवहन, आवागमन दक्षता में सुधार, परिवहन लागत में कमी लाने और भीड़भाड़ तथा प्रदूषण में कमी लाकर पर्यावरणीय प्रभावों को कम करने की कुंजी है। सविस्तार वर्णन कीजिए। साथ ही, देश में कुशल मल्टीमॉडल परिवहन सुनिश्चित करने के उपाय सुझाएँ।

(15 अंक, 250 शब्द)

multimodal transport means all the modes of transport - roads, railways, airways, waterways, pipelines etc are efficiently connected.

MULTIMODAL TRANSPORT is key to -

A] LOGISTICS EFFICIENCY -

1. High logistics cost (about 14%) - compared to US (7%), China (9%)
2. Reduce delays & turnaround time -
3. complementarity of transport -
 - short distance & door to door - road
 - long distance - rail
 - overseas - waterways / B
 - difficult terrain - airways

B] Transport cost reduction

1. By bringing economy of scale
2. efficient fuel utilization.

3. eg. connecting railway station to port - reduce shuttle transport of cargo
4. Dedicated freight corridors - help reduce cost by 37%.

c) minimize Environmental impacts

1. Decrease congestion - reduce road transport \rightarrow shift to railways.
 2. Pollution reduction - electrification of railways.
 3. Lower land utilization - with connections
 4. Pressure on urban settlement reduced - with connection to major cities
- (b) Golden Quadrilateral

measures to ensure multimodal connectivity

- (1) Feeder connectivity - (a) SAGARMALA - connects ports to major centres of industries
(b) Paradip port \Leftrightarrow Chotanagpur plateau
- (2) Dedicated corridors (a) Freight Railway - between JNPT to Mathura
- (3) Fillip to Waterways - ~~be~~ utilizing the

दिवस (9) NW1 - Allahabad to Kolkata,

(4) Funding/Investment - funding tools like InvITS, REITS etc.

- sovereign funding → by Japan for Western DFC
- multilateral bank → WB projects for NW-2

(5) Technology infusion - to ensure newer modes of transport - high speed railway, pod transport

(6) Linking Agriculture - mining - Industries & markets (4) Krishi UDAN - links Agri to markets

(7) Faster Land acquisition - (4) Bulld Train - Bombay to Ahmedabad - stalled

(8) Private sector - role (4) Railways - huge hope to have an impact.

Thus, multimodal transport can ensure social, economic & environmental benefits

with an eye towards sustainable development.

Feedback

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TOTAL MARKS			

Q.17) The rationale behind the MSP system is well acknowledged, but it requires comprehensive reforms to mitigate the unintended consequences on the market and environment. Analyse.

(15 Marks, 250 Words)

एमएसपी प्रणाली के पीछे का तर्क सर्वविदित है, लेकिन बाजार और पर्यावरण पर पड़ने वाले अनपेक्षित परिणामों को कम करने के लिए इसमें व्यापक सुधारों की आवश्यकता है। विश्लेषण कीजिए। (15 अंक, 250 शब्द)

MSP system was brought to bring dual benefits of farmer remuneration + food security. But, it has some issues worth looking

Rationale for MSP

(1) DEMAND side :

(1) income for farmers -

calculated at $(A + L) \times 1.5$ -

[Swarnjyoti comm - wants $(A + 1.5C)$]

(2) influence cropping pattern - by setting crop prices in advance

(3) Investment in Agriculture - from the extra income

(2) SUPPLY SIDE -

(1) central pricing through market intervention like OMSS by FCI

(2) Food security - through efficient PDS + FPS shops

- (3) Export control - by using market market intelligence. (es) insane prices - fall, hold export, rise - export promoted.

Unintended consequences

(1) MARKET

- * (a) influences artificial price - Thus, lack of market focus.
- (b) Affect private sector - prevents their entry in marketing sector
- (c) APMC issues - middlemen challenge, infrastructure bottleneck, lack of interstate connection/sale,
- (d) export - against the WTO norms - breach of peace clause (Bulk adjustment)

(2) ENVIRONMENT

- (a) losses - during production, transport & storage (46% loss - Shanta Kumar committee)
- (b) Rice + sugarcane (FRP) - dominate - high water guzzling crops
- (c) Rice - high methane (CH₄) emissions

- (d) Food security - nutritional crops like millets & pulses - less significance
- (e) stubble burning - by rice husk

Reforms Needed

(1) Rationalize MSP - [Shanta Kumar Committee]

- ↳ no open ended procurement
- ↳ allow private sector procurement
- ↳ primary responsibility of states
- ↳ link all APMC through eNAM
- ↳ remove license fee & make single fee uniform for all APMCs.

(2) Reforms - NFSA-2013 - rationalize beneficiaries to 40%.

- price determination - based on latest prices [currently 1986 prices used]

(3) Transport, storage, export reforms - technology for scientific storage like silos

market reforms are much needed to bring the true potential of agri & double the farmer income - Dalwai committee.

Feedback

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TOTAL MARKS			

Q.18) Farm mechanization can drive rural prosperity and sustainable farming, but its widespread adoption is hindered by various factors. Discuss. Also, mention initiatives taken by the government to promote farm mechanization in the country. (15 Marks, 250 Words)

कृषि मशीनीकरण ग्रामीण समृद्धि और टिकाऊ खेती को बढ़ावा दे सकता है, लेकिन इसके व्यापक रूप से अपनाए जाने में विभिन्न कारकों से बाधा आ रही है। चर्चा कीजिए। साथ ही, देश में कृषि मशीनीकरण को बढ़ावा देने के लिए सरकार द्वारा की गई पहलों का उल्लेख कीजिए। (15 अंक, 250 शब्द)

Farm mechanization is the usage of machinery in the farming sectors to improve the productivity.

Input side	Process side	Output side
<ul style="list-style-type: none"> - Tillage - power tillage, tractors etc - Land preparation - Laser based labelling - <u>Happy seeder</u> 	<ul style="list-style-type: none"> - Drone to monitor - satellite based oversight - fertilizer spraying machine 	<ul style="list-style-type: none"> - <u>Tramper</u> machinery - <u>Harvester</u> - <u>storage</u> machinery

Benefits

A.) RURAL PROSPERITY -

- 1) Reduce mechanical labour -
Thus, reduce disguised unemployment
- 2) Increased productivity of agriculture -
Thus, higher income & std. of life

3) FPO & FPC based mechanization → helps entire village through cooperativization.

4) Reduce feminization of Agriculture - Thus, empowerment of women - can devote time to other sectors.

B) SUSTAINABLE FARMING

1) Reduce stubble burning - happy harvestors / seeder sowing seeds without removing rice/hay/stubble

2) Reduce agriculture waste - can use it for fodder for livestock

3) Fertilizer - efficient spraying - prevents health impact on chemicals

WIDE SPREAD ADOPTION HINDERED

(1) cost - high cost - unfeasible for small & marginal farmers -

(2) Fragmentation of land - prevents use of heavy machinery

(3) lack of cooperativization among farmers.

- (4) Design - not female oriented - Thus, prevents women from using these (a) tractors
- (5) Lack of awareness - about the benefit of these machinery.

Initiatives to promote farm machinery

- (1) Credit - Kisan credit card, PSL norms
- (2) Extension services - to provide machinery on services of demand
(a) KVK centres
- (3)

Feedback

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TOTAL MARKS			

Q.19) The transition from the green revolution to an 'evergreen revolution' is essential for sustainable agricultural growth. In this context, examine the impact of green revolution on Indian agriculture. What measures can be taken to usher in evergreen revolution? (15 Marks, 250 Words)

हरित क्रांति से 'सदाबहार क्रांति' की ओर संक्रमण टिकाऊ कृषि विकास के लिए आवश्यक है। इस संदर्भ में, भारतीय कृषि पर हरित क्रांति के प्रभाव की परिक्षण कीजिए। सदाबहार क्रांति लाने के लिए क्या उपाय किए जा सकते हैं? (15 अंक, 250 शब्द)

Green Revolution was agricultural transformation brought in by HYV seeds, irrigation facilities & credit provisions.

IMPACT OF GREEN REVOLUTION

① POSITIVE

- a) High production - from net importer to net exporter of food crops
Today - 350MT of food crops
- b) Regional development - Punjab, Haryana & Western UP-belt gain significantly
- c) Higher productivity - HYV seeds → give better results
- d) Farmers income - increased manifold
- e)

② NEGATIVE IMPACT: Need for green to Evergreen.

- (1) Regional disparity - Did not reach other regions beyond the wheat-Rice belt
- (2) Inter crop disparity - Rice + wheat gained as R+D was focussed on these two, while millet + pulses suffered.
- (3) Large farmers - higher capital - could afford HYV seeds with irrigation & information. small + marginal farmers remained laggards.
- (4) Impact on water table - overexploitation of ground water - led to evaporation + capillary effect - lowering water table
- (5) Fertilizer ratio - from an ideal NPK ratio of 4:2:1 to 20:4:1 in Punjab

Measures to usher Evergreen Revolution

- (1) Other crops - Millets, pulses, horticulture, & farming systems Aquaculture, Animal husbandry
- (2) Bring other regions - including NE India in the revolution
- (3) Technology & information diffusion - to all farmers, including landless (for livestock)
- (4) Can explore GM crops, atleast in non-edible crops like jute, cotton etc
- (5) micro-irrigation revolution - to ensure water conservation
- (6) Industrial development - like food processing & agro-based industry.

Thus, with capital, technology & cultural-behavioural reforms - evergreening of revolution could be reality for Agriculture sector in India

Feedback

(For OFFICE use only)

	G	A	P
AWIS			
CD & VA			
S & F			
F & R			
Please put tick marks in the above table. Here G is Good, A is Average and P is Poor.			
TOTAL MARKS			

Q.20) The textile sector in India offers vast opportunities for growth, but the realization of its true potential is hindered by a multitude of challenges. Analyse. (15 Marks, 250 Words)

भारत में वस्त्र क्षेत्र विकास की अपार संभावनाओं से परिपूर्ण है, परंतु अनेक चुनौतियों के कारण इसकी वास्तविक क्षमता का साकारिकरण बाधित होता है। विश्लेषण कीजिए। (15 अंक, 250 शब्द)

Textile sector is one of the oldest industry in India from ancient times [Calicos, muslins, cotton, silk] to modern times [geotextiles, flextextiles etc]

Vast opportunities of growth

- (1) Labour intensive sector - thus, can bring huge employment generation
- (2) Raw material - cotton growing region [black/ regur soil region], silk growth [Karnataka region - mulberry, Tosar, etc]
- (3) Capital availability - for growth of industries in the region (e) Mumbai, Surat, Ahmedabad
- (4) Technology - own power mills etc. + tech for geotextiles available.
- (5) Inclusive growth - can absorb semi-skilled labour
- (6) Climate - favourable for cotton growth + Physiograph - black soil + humidity

multitude of challenges

- (1) Obsolete machinery - the mills in India are from pre-independence times. Not enough for modern requirement
- (2) competition from synthetic textiles
- (3) Discrepancies of scale & labour invest affecting the traditional textile sector/region.
- (4) waste generation - die from textile industry, affecting soils, water pollution
- (5) Dehumidifiers for proper harvesting of cotton ^{not present}
- (6) cooperative revolution of textile industries - missing
- (7) Vietnam & Bangladesh - tough export competition for India's textile exports
- (8)

Solutions to overcome

- (1) Capital infusion - to bring new machinery, by subsidization & incentives (e) PSL loans
- (2) Techparks - (e) Textile parks with all modern facilities be provided - (e) PM MITRA scheme
- (3) Regional diversification - to bring newer regions like northern plains under the ambit
- (4) long-staple cotton - varieties be grown with adaptation to Indian conditions
- (5) FPOs & FPCs formation - for economy of scale
- (6) Diversity supply chain - connect Indian textile industry to global chains.
- (7) Machinery like dehumidifiers, powerTex etc
- (8) waste & effluent monitoring - to dispose waste

India can be the global hub of textiles if given the much needed incentives like PLI schemes & promoting Indian khadi to the world.

Feedback

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#	G	A	P
AWIS			
CD & VA			
S & F			
P & R			
Please put tick marks in the above table. Here G is Good, A is Average and P is Poor.			
TOTAL MARKS			

Mentor Feedback Questions

- 1
- 2
- 3
- 4
- 5

Test Goal

- 1
- 2
- 3

Outcomes

-
-
-
-

Marking Scheme

Mark	Good	Average	Below average
10 Marker	3.75 – 5.0	3.0 – 3.5	< 3.0
15 Marker	5.75 – 7.0	4.0 – 5.5	< 4.0
20 Marker	7.75 – 10	6 – 7.5	< 6
	Key / Relevant Point		
	Vague / Irrelevant		

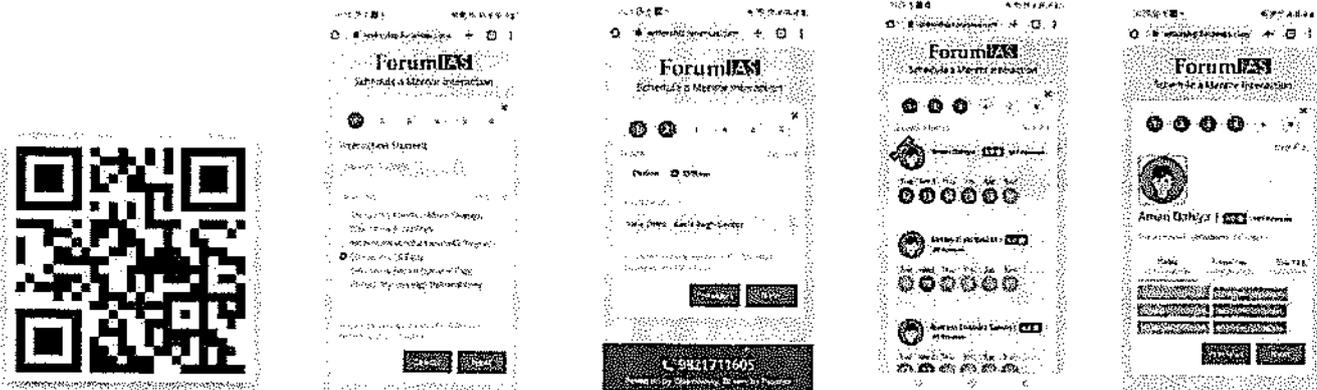
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