TEST CODE	8	1	3	5	2	3		MGP 2025

Time Allowed : Three Hours
समय : तीन घंटे

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Maximum Marks : 250
अधिकतम अंक : 250

GENERAL STUDIES / सामान्य अध्ययन

Name Of Candidate परीक्षार्थी का नाम	TUSHAR CHAUHAN		
Roll No./अनुक्रमांक	1910150822	Medium/माध्यम	English ✓ हिंदी ☐
Center Code/परीक्षा केंद्र	Delhi	Date/दिनांक	15/07/2025

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

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Examiner's Discretion/मूल्यांकन कर्ता का विवेक :

Total Marks/कुल अंक :

*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, तथ्य और आकड़ों या समग्र रूप किसी अन्य विषय वस्तु, जो मूल्यांकन कर्ता को आपकी कॉपी में पसंद आयी के आधार पर (लेकिन इन्ही तक सीमित नहीं) पर दिए गए अंक हैं।

INSTRUCTION / अनुदेश

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 भरें।

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।

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।

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 प्रवेश 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।

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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Start Time/प्रारंभ करने का समय :	End Time/समाप्त करने का समय :
11:00	2:30

Mode Of Examination/ परीक्षा की विधि :	Online/ऑनलाइन ☐ Offline/ऑफलाइन ☐

For Office Use Only / केवल कार्यालय प्रयोग हेतु

ECN CODE/ ईसीएन कोड :	EG/ईजी : ① ② ③ ④ ⑤	Evaluation Date/ मूल्यांकन तिथि :

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)

UNEP describes Inclusive growth which is a whole of society approach that benefits equitably everyone

Indian Constitution under <u>Article 38 to 50</u> focuses on principles of <u>Welfare state</u> that aligns with Inclusive Growth.

| Inclusive Growth : A process & outcome |
---

1. <u>Economic Inclusion</u> → Poverty alleviation.

   eg. India uplifted +415 Mn people out of Multi-dimensional poverty.

2. <u>Financial inclusion</u> → seamless access to credit, insurance, pension.

   eg. JAM <u>Trinity</u> empowered +55% women.
   ↳ deepened insurance penetration to 3%
   → facilitated access to microfinance, institutional credit (rose to +60%).

3. <u>Digital inclusion.</u> → democratisation of technology; internet access to all.

eg. 5G network to all states in India, Digital India Mission → <u>+2 Lakh Gram panchayat</u> connected.

4. <u>Social inclusion</u> → marginalised, tribals, women all must benefit.

Women ←   → <u>Tribals, SCs, minorities</u>
✓ Empowerment
↑FLFPR to   • <u>PM JANMAN</u> → access
|40%| in 2023   of services to PVTGs.

5. <u>Environmental inclusion.</u> → <u>Mission LiFE</u>
uses 'Jan Bhagidhari' to promote SDG-12 (responsible consumption, Production).

Inclusive Growth is rooted in Indian Ethos. As India moves toward |Vibshit Bharat Goal (HDI +0.9)|, 3I - Infra, Inclusion, Investment are imperative.

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in this Area / इस स्था
पर कुछ न लिखें)

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)

Recently, Uttarakhand government incorporated 'Green GDP framework'. to align its budgets.

Green Budgeting means budget-expenditure analysis by focusing on enhancing environmental protection, pollution prevention, sustainability.

Integrates Environmental Considerations.

1.

⤷ Setting environment targets in budgeting
eg: alignment with 'Panchamrit' (Net 0 by 2070)

KPIs to assess Environment benefits.
eg. Green Highways, circular economy (plastic roads). under PM GSY

Prevent Pollution — (SOₓ, NOₓ)
eg. PM Ujwala Yojna → Clean fuel.

Contribute to Sustainable Development

↳ SDG - 0, 1, 2 →
Zero poverty, No Hunger.
by focusing on Sustainable
Agriculture. Under <u>NMSA</u>,
<u>Paramparagat Krishi Yojra</u>

<u>SDG - 3, 4, 5</u> (Education, Health etc)
↳ Environmental awareness
↳ Preparedness against
Pandemic.

<u>SDG - 11, 9</u>
Sustainable
infra & Communities

• focused by
AMRUT, Cati
Shakti, SCM
etc.

→ <u>Gender inclusion</u> → Women
focused growth.

• | SDG - 12 | — Responsible ⟹ '<u>Mission LIFE</u>'
Consumption — Pro Planet
People.

Thus, by mainstreaming Environmental
Sustainability (<u>Green Economy, Circular</u>
<u>Economy</u>) ; Green budgeting is imperative.

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 Railway is 4th largest network in world and largest employer in country.

Key challenges faced :-

1. High operating ratio — 98%.

2. low freight share — 33%.

3. Regulatory complexities, Bureaucratic inertia.

4. low investment → project delays.
   Efficiency

5. limited technology adoption.

6. low expenditure on R&D, innovation.

7. High congestion →, train delays.

8. Safety issues → recent Balasore accident.

Privatization can help in addressing.
them :-

1. Enhance investment

2. Railway Modernisation. → Station development
   eg. Bhopal PPP based redevelopment.

3. Additional revenue → leverage retail spaces, advertising etc.

4. Brings technology eg. Namo Bharat trains.

5. Brings efficiency in services.
   eg. Tejas Services.

| Yet, challenges remain | → Corruption in tender allocation.
→ inadequate regulation
↳ Disputes. eg. Delhi - Reliance PPP failed. |

Vijay Kelkar Committee on PPPs, Bibek Debroy Committee suggestions like independent authority for regulation, capacity building etc. are needed.

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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 being established under National Industrial Corridor development Program for making India 'self reliant'

Significance.

1. Boost India's Manufacturing → From 17% to 25% g GDP (NMP target)

2. India a Global Superpower →
(I)
compete China
(account +40% of global output by 2040).

3. Inclusive Growth
↓
Poverty alleviation,
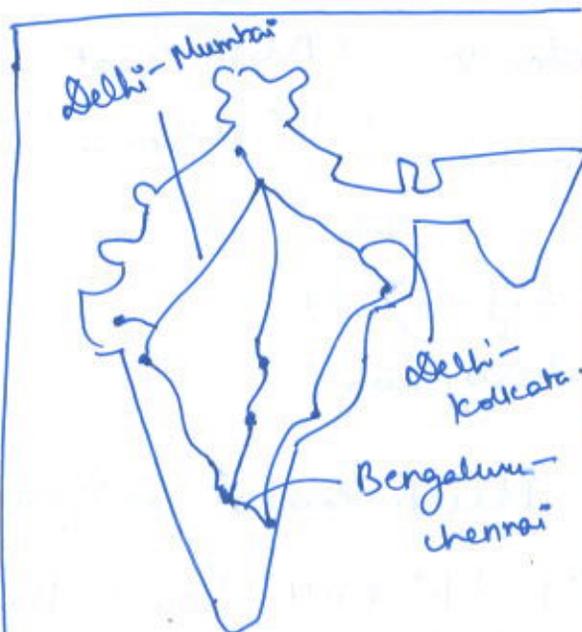Job creation
(I needs. 78.5 lakh jobs annually)

Delhi-Mumbai

Delhi-kolkata.

Bengaluru-chennai

fig: Industrial corridor.

Key industrial corridor.

↳ **Delhi - Mumbai IC**

- Connects Capital to financial Capital
- passes through important States like UP, Rajasthan, MP etc.
- would major port → JNPT as export opportunity

Delhi - Kolkata IC

- Key for Eastern - Mining industry.
- North East Development
- UP Defence corridor

Chennai - Bangalore IC

- South India major: Textiles, TN Defence, IT industry hub.

Multi-modal integration through <u>PM Gati'shakti'</u> will boost these Corridor. for <u>'Inclusive Growth'</u>

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in this Area / इस स्थ
पर कुछ न लिखें)

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 सुझाएँ।

(10 अंक, 150 शब्द)

MSME contribute $\boxed{+30\%}$ to Manufacturing GVA and is a silent engine of growth — ($5 Tn Economy by 2028).

MSME - a critical component	→ $\boxed{45\%}$ contribution in exports.
	→ Employ $\boxed{\sim 20\ Cr}$ people
	→ Multiplier support to sectors. like space.
	4. Chendrayaan-3 parts by MSME.

Challenges faced.

1. Regulatory chlolestrool → rigid labour, Safety laws → Dwarfism of MSMEs.

2. Indequate access to credit, investment

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in this Area / इस स्थ
पर कुछ न लिखें)

3. <u>Informalisation</u> (90% of MSMEs are
   informal, unorganised).

4. <u>Weak infrastructure</u> support → High
   logistics cost (14% of GDP).

5. <u>Under level R & D</u> expenditure →
   ↓ innovation   (MSME innovation exp-
                     < 0.1% of GDP).

<u>Measures</u> → 'Revitalise MSME engine'

1. Enhance 'capabilities' eg. <u>SAMARTH</u>
   <u>UDYOG</u> for industry 4.0

2. Systemic <u>deregulation</u> → 'Jan Samarth
                                    Bill'

3. Advance technology

4. Ease credit → 'Credit Guarantee fund'

5. Greivance redressal → 'Champions portal'
        By strengthening 'UDHYAM portal' & Capital
infusion, MSME can make India Manufacturing powerhouse

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)

FPI is a <u>sunrise sector</u> with $\boxed{12\%}$ contribution in Manufacturing GVA and employment.

$\boxed{\text{Robust \& Thriving FPI}} \rightarrow$ Addresses Agriculture Crisis.

1. Enhanced <u>farm income</u> → poverty alleviation (~20% of poor are farmers).

2. Infuse <u>investment</u> (Corporate investment < 1%). e.g. ICICI – HUL, ITC contract farming.

3. Strengthen <u>forward & backward</u> linkages.

Exports boost
(↑ India share from 2.5% of agri trade).

Infrastructure development
'Hub & Spokes'
Connected to rural areas.

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in this Area / इस स्थ
पर कुछ न लिखें)

4. Infuses technology in farm.

   e.g. better seeds, drones for ↑ efficiency.

5. Ease access to institutional credit

   (55% of farmers are still dependent on moneylenders)

6. Strengthen FPOs, ⟶ Boost Rural development
   SHGs.

   e.g. Odisha Millet Mission.

7. Crop diversification → from Rice-Wheat to Horticulture

< 10% is
processed. ← Challenges → ₹ 90,000 crore
                             is wasted.

   ↳ Unorganised (+90%) sector

By strengthening schemes like PM
Sampada Yojna, Mega food parks, PMFME;
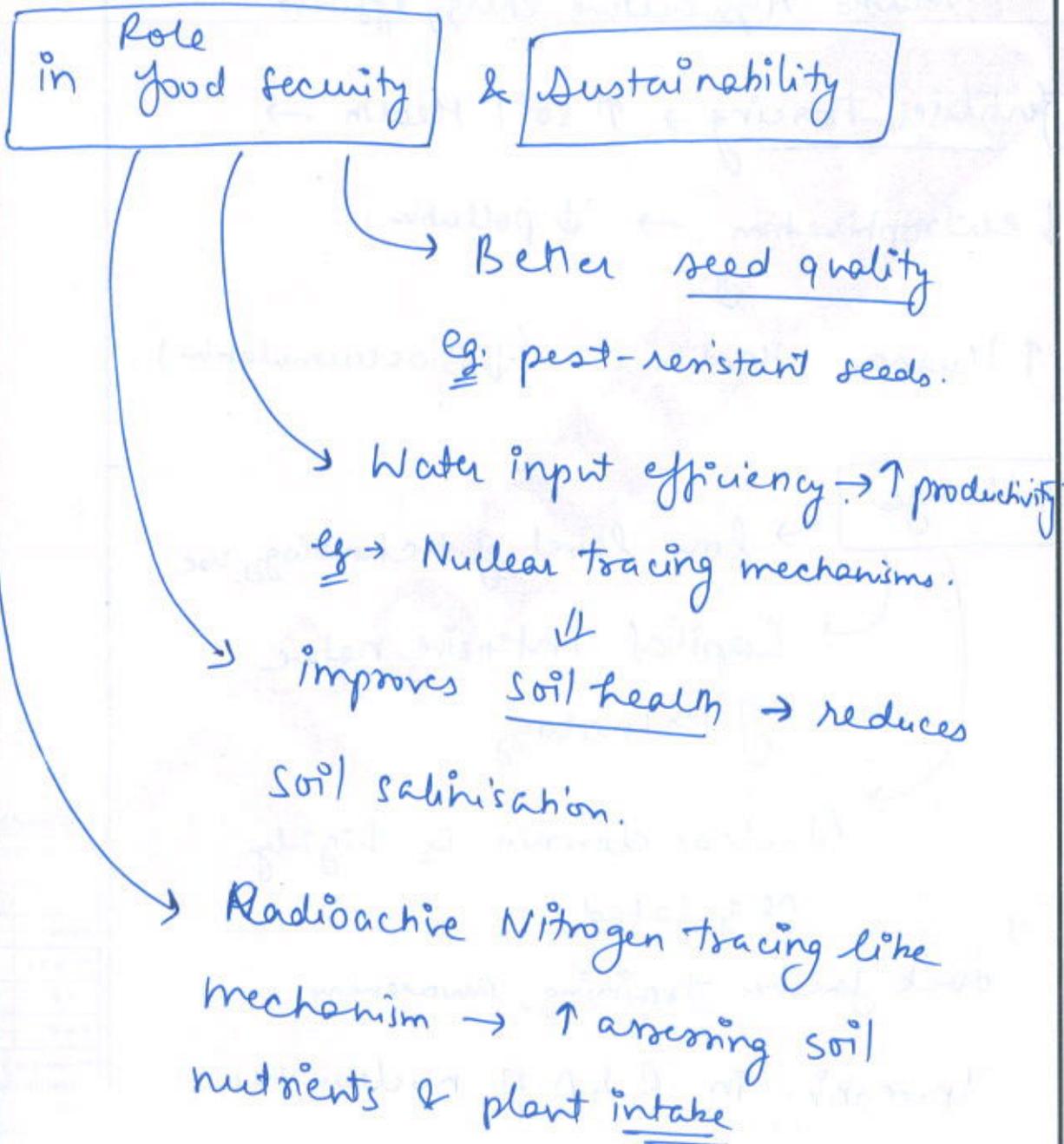Food Processing can reape benefits of
India being [2ⁿᵈ largest arable land]

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)

Nuclear technology uses radioactivity to produce energy, material enhancement etc.

Role in Food Security & Sustainability

→ Better seed quality
   eg: pest-resistant seeds.

→ Water input efficiency → ↑ productivity
   eg → Nuclear tracing mechanisms.
         ↓
→ improves soil health → reduces soil salinisation.

→ Radioactive Nitrogen tracing like mechanism → ↑ assessing soil nutrients & plant intake

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in this Area / इस स्थ
पर कुछ न लिखें)

→ Nuclear Energy → Electricity generation
→ cut emissions. → ↓ Global Warming.
↓
Makes Agriculture energy efficient

↳ Fertiliser tracing → ↑ soil Health →
↓ eutrophication → ↓ pollution.
↓
↑ Human Health — (↓ Bioaccumulation).

Challenges. → low level of technology use
↳ Capital intensive nature
of technology.
↳ Nuclear domain is highly
regulated.

Lack farmer training, awareness

Investing in R&D of nuclear tech.

Can Improve sustainable Agriculture.

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 ~80% of edible oils.

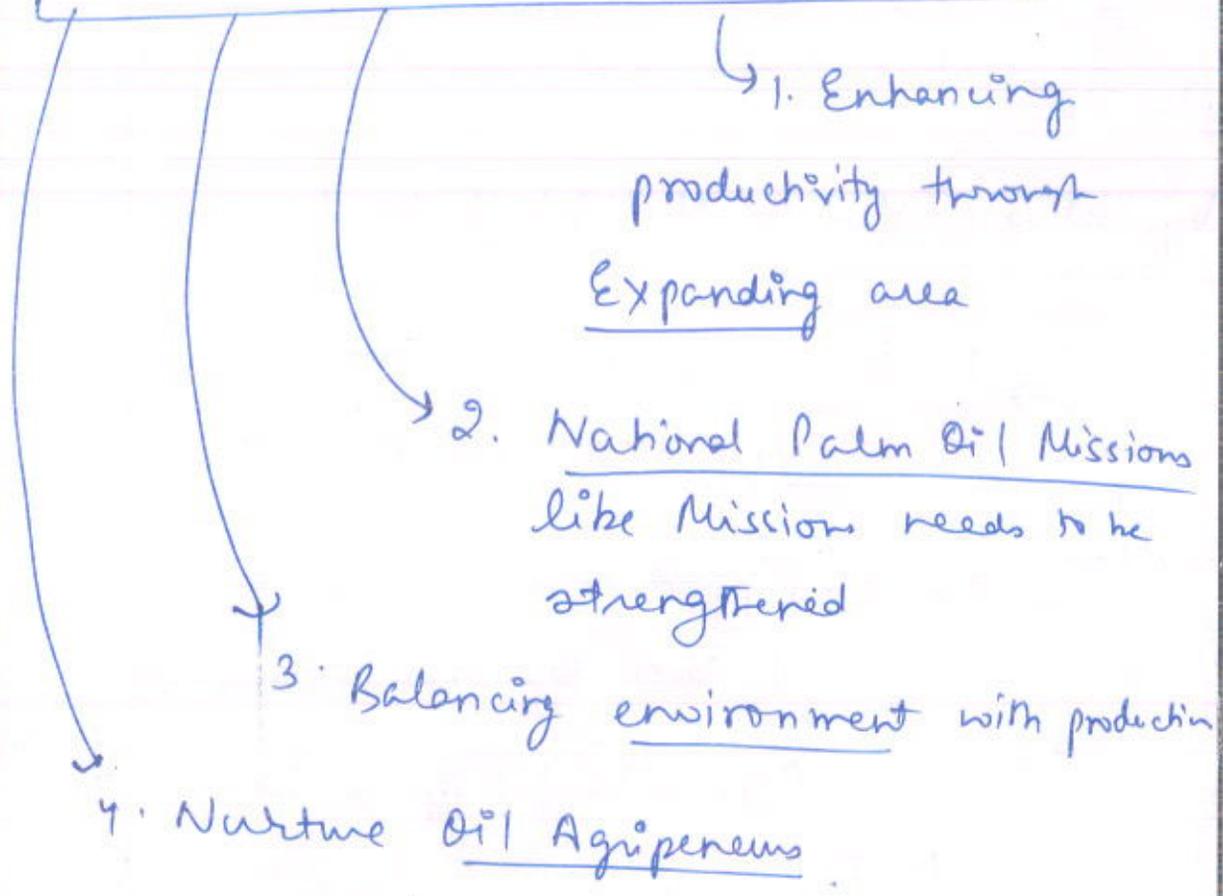as per Agriculture Census 2023-2024.

| Heavy reliance due to Multiple factors. |

1.

Agriculture

→ 1. low crop diversification →
     55% of NSA under Rice-wheat

→ 2. low productivity of oilseeds.
        (50% less than Indonesia etc)

→ 3. low Agricultural support like
     MSPs.

→ 4. Inadequate farm technology,
     low Mechanisation.

| Oil Processing | → 5. low level of processing.

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in this Area / इस स्थ
पर कुछ न लिखें)

Environmental) → 6. Palm oil trees are invasive.

Comprehensive Approach is needed

↳ 1. Enhancing productivity through Expanding area

2. National Palm Oil Missions like Mission needs to be strengthened

3. Balancing environment with production

4. Nurture Oil Agripeneurs

By this, India can augment Oil production and create a self reliant ecosystem'

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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)

India's service sector share in GDP rose to 55% while manufacturing remained low. @ 17% of GDP. (Eco. Survey '25).

| Reasons for huge growth. |

1. Regulatory inertia → rigid labour laws, licensing etc. → hindered capital, tech etc.

2. Infrastructure gaps. like multi-modal connectivity → ↑ Logistics cost (14% of GDP)

3. Weak adoption of technology, inadequate R & D expenditure (0.65% of GDP, China-2.5%)

4. Global factor. → rise in Globalisation → fuelled demand for services like IT, BPOs etc.
   ↓
   India → [7th] largest service exporter

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in this Area / इस रध
पर कुछ न लिखें)

[Significance of strong industrial base]

1. Sustained high Growth → supports '$7
Tn Economy by 2030 goal', MII etc.

2. Exports competitiveness → boost to export.
(eg. PLI. made India achieved $450 Billion
Merchandise export. in 2023)

3. Inclusive Growth → Poverty alleviation;
Employment Generation.
(India needs 78.5 lakhs Jobs annually)

4. align with SDGs, Panchamrit (Net 0 by 2030).

Way. forward
Build Strong
Manufacturing
Powerhouse.

→ Systemic reforms — Jan
Samarth Bill, GST. etc

→ Infrastructural
development → GATISHAKTI

→ Investment → PLI, MII

By focusing on strong industrial base,
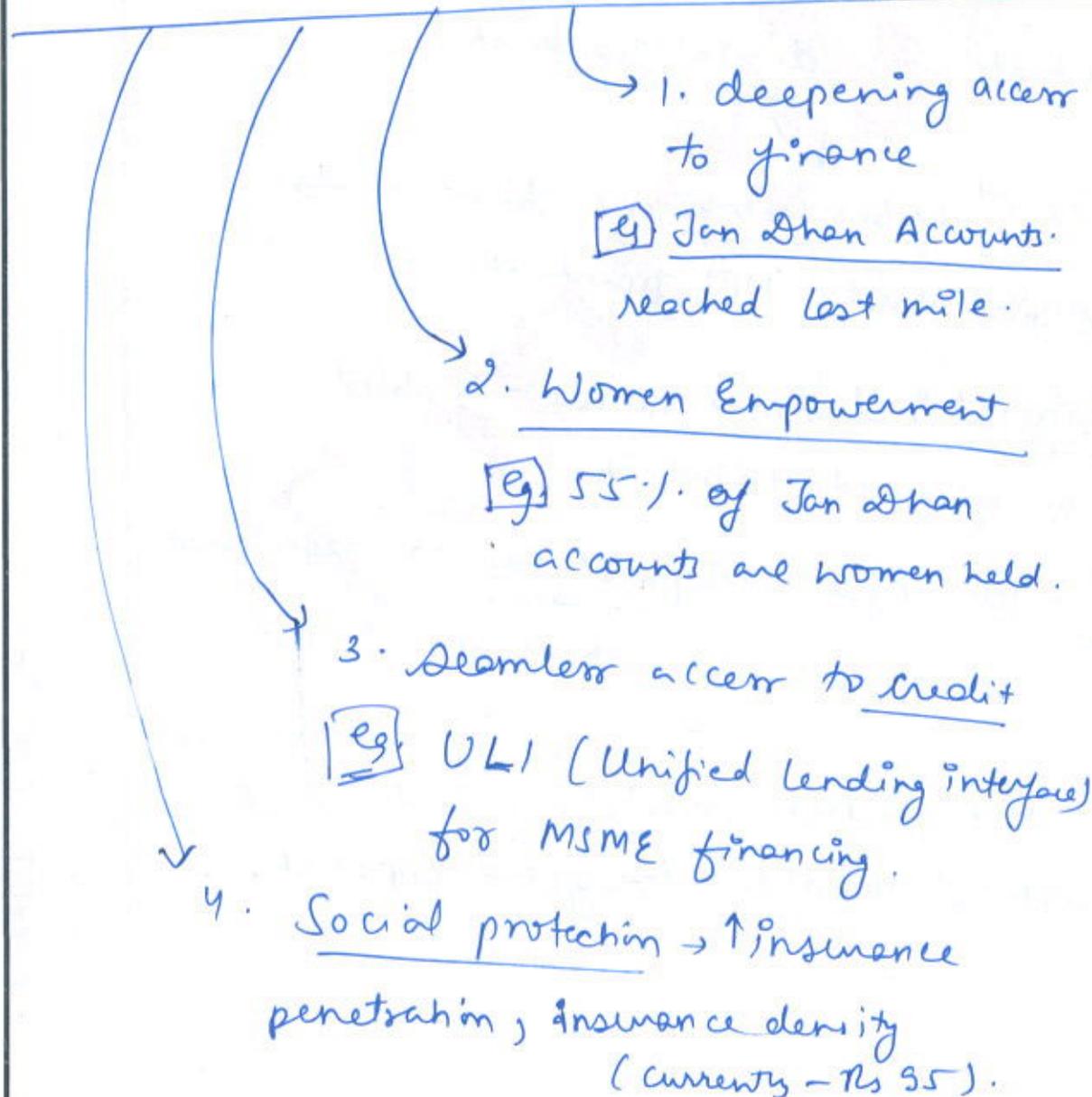India can become 'Viksit Bharat @ 2047'

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)

India's digital economy is projected at $1 Trillion by 2025 which holds promise for a strong fintech revolution for financial inclusion.

Fintech: From Fin. Exclusion to Fin. Inclusion.

1. deepening access to finance
   [e] Jan Dhan Accounts. reached last mile.

2. Women Empowerment
   [e] 55% of Jan Dhan accounts are women held.

3. Seamless access to credit
   [e] ULI (Unified Lending interface) for MSME financing.

4. Social protection → ↑ insurance penetration, insurance density (currently − Rs 95).

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Addressing following challenges are needed:-

1. Affordability → access of financial services.

2. Digital divide → only 33% internet access in rural areas.

3. Digital literacy → only 20% are digitally literate → digital frauds etc.

4. 2/3rd cyber crimes are financial → Digital arrest, UPI frauds etc.

5. Digital inclusion → to all - disabled, marginalised, tribals etc.

6. Digital infra development gaps → requirement of data centres, 5G networks etc.

For fintech revolution, India needs.
a multi-stakeholder targeted approach.

In Amritkaal

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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)

According to MoSPI, only $\boxed{6\%}$ of population pays income taxes. despite a progressive tax.

$\boxed{\text{Progressive Tax Structure}}$
→ IT slabs (eg. no tax lower than ₹12 lakh income — Budget 2025)
→ GST reforms.
→ Technology → seamless collection.

$\boxed{\text{But low tax compliance}}$ ⟹ factors.

1. Complex tax norms.→ increasing compliance cost → Tax evasion. ($10 bn/yr).

2. Tax inequality (top 10% pays only 5% - 10% GST).

big: Low tax to GDP Ratio

% GDP — India 18% ; OECD 35%

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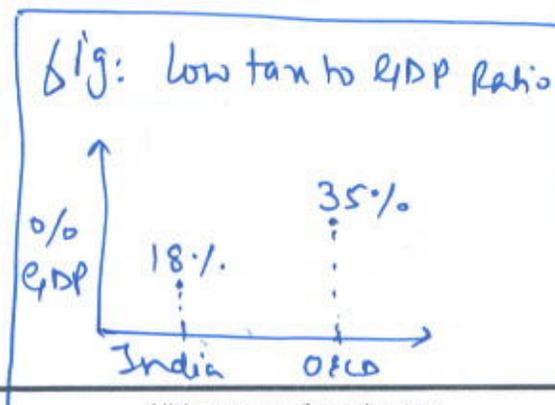
3. Populist policies. → tax rebates eg.
   how Agriculture tax.

4. Low Equilibrium trap Cycle.
   ⇓
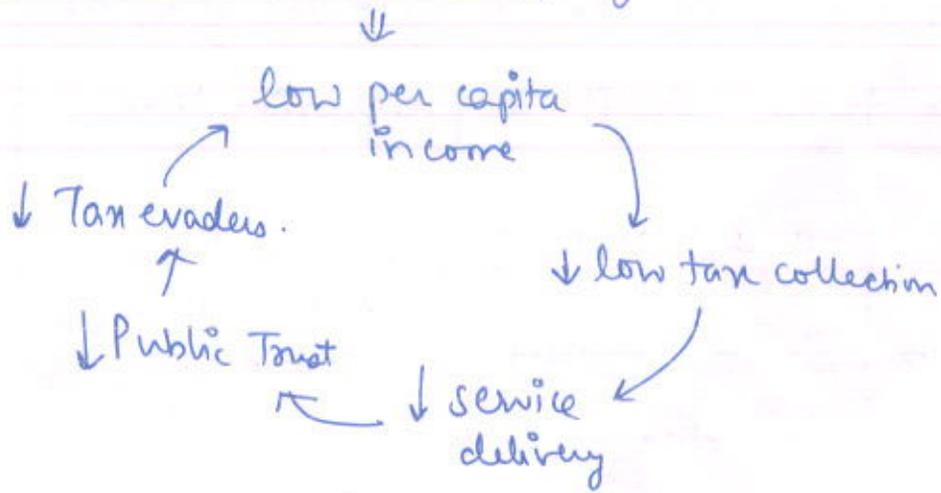
   → High fiscal deficits. ⇒ (~6·%)

   → low per capita expenditure
     at all levels.

Impact
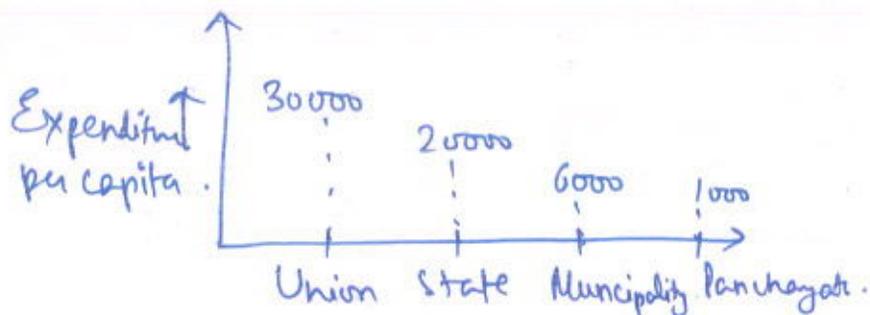
   → Hinders SDGs, Growth goal

Ways to improve Direct tax collection

→ Raja Chelliah Committee suggested reducing excessive compliance

→ Integrate AI → detect frauds.

Empower local bodies for tax collection (use GIS technology).

Raise Awareness → taxpayers a moral duty.

Global → strengthen Global Min. tax rules (Global Min tax Treaty)

Others → Double tax Avoidance Agreements, Empower ED agencies, POEM rules

A systemic deregulation & reforms can pave way for 'Healthy tax compliance'.

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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)

HAM (Hybrid Annuity Model) was introduced in NHAI & State Highway projects. as a public-private partnership (PPP) revenue sharing.

$$\boxed{HAM} \rightarrow Mix\ of\ EPC\ \&\ BOT$$

1. EPC (Engineering, Procurement, Construction) model → Public company gives contract to private sector while retaining authority.

2. BOT (Build Own Operate transfer) → authority Construction is with private sector

3. HAM → entails construction by private sector while government retains authority but private sector also invests like BOT. and pays annual annuities. (revenue sharing).

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HAM → Authority + Pvt. sector
Share ↓ ↓
40% in 60% upfront
annuities payment from
recieved EPC.

> A Pragmatic Approach as solves EPC &
> BOT issues.

1. EPC issues

  ↳ full investment to be made by
  public authority → High fiscal
  burden

  ↳ Private sector crowds-in partial
  investment in HAM → solves
  India's need (eg. $55 Bn/year
  needed for urban
  infra - WB).

2. BOT issues

  ↳ Private investment & ownership. creates
  problems of crony capitalism, inequalities.

  ↳ High interest rates for Private sector

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lead to risk of default

eg. many NHAI companies (revenue BOT
collector) failed.

3. [Other benefits.]

↳ Enhanced efficiency → Private
innovation + Government experience.

↳ Technology innovation → best of both.

↳ Multiplier effect → boost to Economy
goals. by faster development

[Vijay kelkar Committee] suggested to
establish an independent regulator for PPP's,
Effective contract enforcement and risk
sharing. Same is true for HAM models.
Thus, needs to be implemented.

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)

Economic Survey 2025 highlights the need for systemic Deregulation for Viksit Bharat Vision ($30Tn Economy by 2047, HDI - 0.9+).

_____
| Success of 1991 era - LPG. |
_____

1. Sustained High Growth
   (Yastest emerging economy @ 7% - IMF).
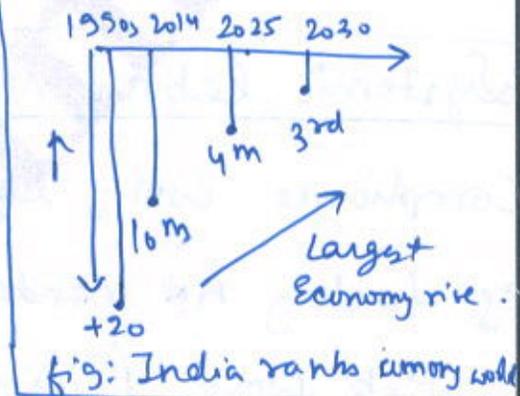

fig: India ranks among world

2. Liberalisation →
   de-licensing of industries like oil, steel, coal ek.
   ↳ crowd-in private investment
     (current > GCF - 35% of GDP)

3. Privatisation → brought innovation
   ↳ India ranked in Global Innovation Index rose to 40

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पर कुछ न लिखें)

4. Globalisation → Higher integration.

(Merchandise exports → Highest $450 billion in 2023)

   Services → [7ᵗʰ] largest exporter

5. Poverty alleviation → [+415 Mn] lifted out

   of Multi dimensional poverty — MPI

┌───┐
│ yet, challenges remain — Eco. Survey '2025   │
└───┘

1. [Systemic labour regulation] → increases.

   compliance cost; lowers productivity

   eg. factory Act mandates. Limit of 48 hours/
   week .work [Germany]— 48 hours/ week but
   averaged over 1 Week . (averaged over
                                               4 weeks)

2. Regulation limits Capital Infusion

3. lower Ease of closing business

4. Rise in Crony Capitalism, Corruption

   India ranks [93ʳᵈ] in Corruption Index

5. limits technology, talent.

6. deters MSMEs to rise (they avoid high
   compliance cost).

7. Informalisation of Economy (+90% informal
   Jobs).

┌─────────────────────────┐
│ Need for Reforms 2.0   │
└─────────────────────────┘

1. Labour reforms at esp. state level

2. Reforms identification
   eg. building codes etc.

   ┌──────────────────────────┐
   │ Case Study   │
   │ Women restrictions.   │
   │ relaxed by Karnataka   │
   │ → higher FLFPR   │
   └──────────────────────────┘

3. Harness technology →
   E-governance like
   'Udhayam portal' seamless compliance

4. Good Governance → Public-Private Partnership.
   in safety assessments, certifications etc.
   (Australia Model).

5. Global Best practices → (Vietnam, korea
   (flexible working hours).

   by implementing Eco. Survey '2025 suggestions,
India can ensure Systemic deregulation. for Vibshit.
Bharat.

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पर कुछ न लिखें)

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)

Agriculture Marketing means ensuring access to sale of farm produce through strong forward linkages.

Significance

1. Better Price discovery → 'Double farmers income' vision.

2. Economic → infuse corporate sector investment (currently - only <1%)
   → sustained high agriculture growth
   → Boost Agri exports - (only 2.5% of world agri exports now).

3. Human face behind Agriculture

   Vicious Cycle of Poverty & Debt

   low price realisation
   → ↓investment
   → ↑suicides (3 lakh in 10 yrs)
   → ↑Debt
   → low income

   • Higher income
   • Ease of living.
   • +80% are small &

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marginal, [55%] are landless labourers.

Key
Challeng.
→ Jragmented APMCs.

→ Inadequate markets. (+3000
markets needed as per Ashok
Dalwai Committee).

→ Poor forward linkage with
food Processing Industry
(<10% food is processed).

→ Poor Quality of produce → reduce
exports competitiveness.

→ Poor Post harvest Infrastructure → cold
chain, storage → food wastage.
(9,0000 cr food loss in India).
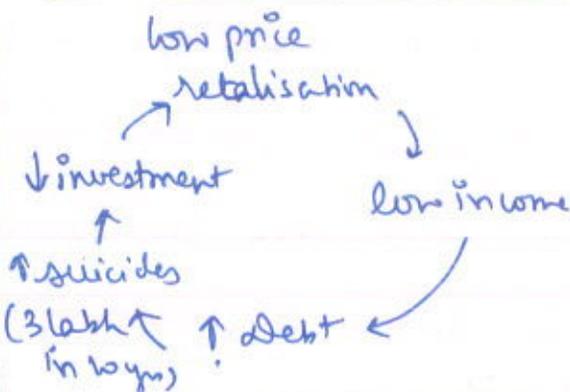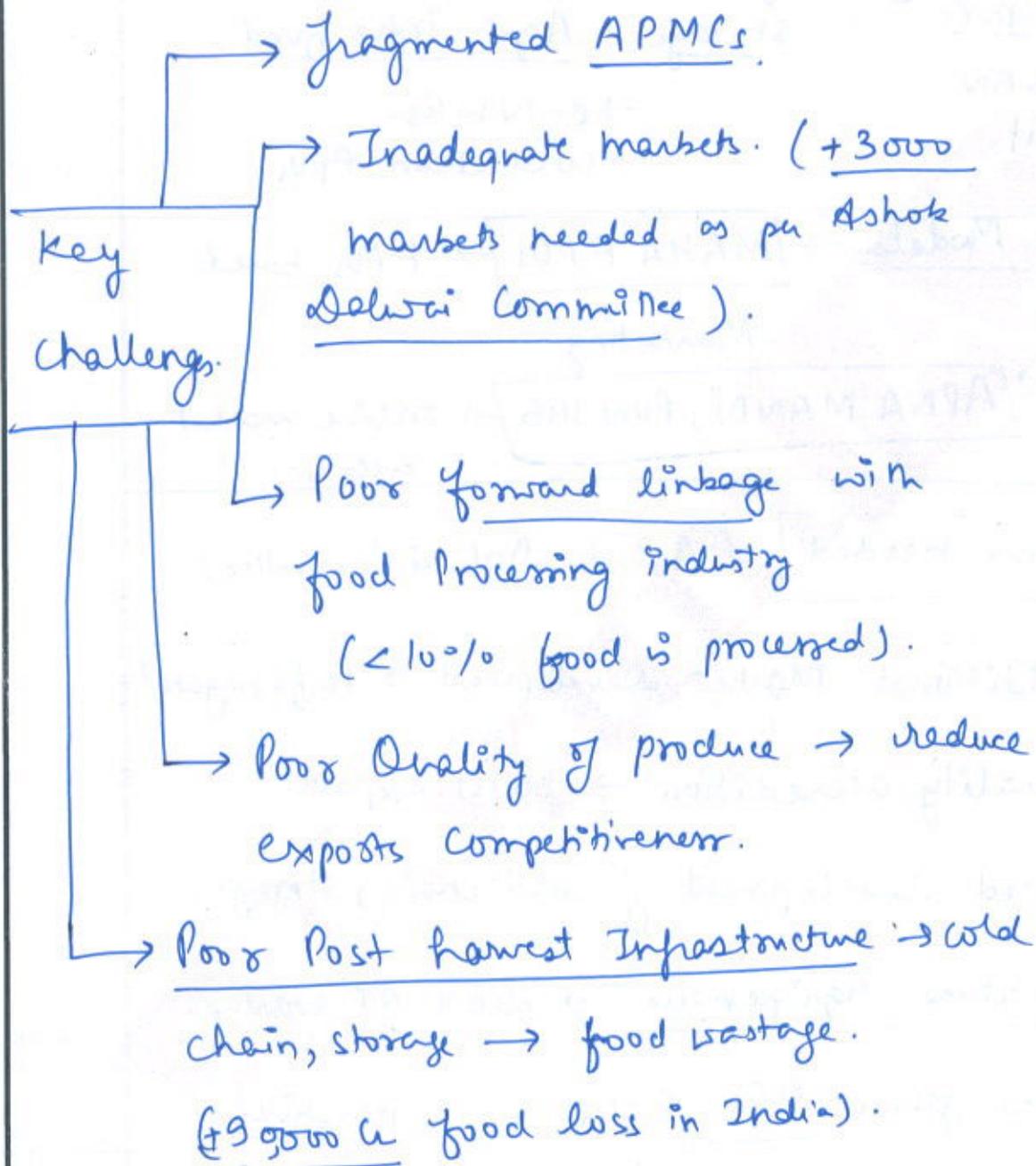
[Government steps.]

1. Market integration → [e-NAM] → seamless
access to APMCs all India

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2. <u>Post-harvest infrastructure development</u>

Transport

· KISAN
  Rail

Storage → <u>Agri-infra fund.</u>
        → e-NWRs.
        → cold chain FPUs.

3. <u>Best Models</u> → |MAHA FPOs| → FPOs based
                              Marketing
        ↳ |APNA MANDI, PUNJAB| → online market
                              access.

|Reforms needed| (Ashok Dalwai Committee)

1. Additional Market Development → 'to farmgate'

2. Quality accredition → boost exports.

·3· Speed development of cold chain, storage.

4. <u>Nurture Agripeneurs.</u> → 'DeHAAT' startup.

5· Strengthen <u>FPOs, SHGs.</u> → cooperative
   Marketing

6. Others → 'Contract farming' (HUL-icici Model)
        Additionally, <u>MS Swaminathan Committee</u>
<u>suggestions</u> (MSP reforms) can be implemented.

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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's defence industry is expanding at +15-20% yoy with focus on 'Atmanirbhar Bharat' (- Niti Aayog report).

India : A Defence Powerhouse

→ Boost to indigeneous exports (leader in Pinaka rocket system).

New Missile technologies. like Brahmos → interest from country's like Phillipines.

Public-Private Partnerships. (L&T Defence, Adani dyanu drones)

Startups rise — Paras defence, drone technology etc.

Initiatives of Government →

→ New Defence Procurement Policy

→ Made in India.

→ focus on local content increase.

→ Innovation driven by
$\boxed{\text{i-DEX}}$

→ Partnerships with Global leaders
(i-CET for critical & Emerging tech,)
US TRUST etc.

→ Global Companies & Companies
↳ TATA-GE engine manufacturing deal.

→ Strengthening institution — DRDO, HUL

$\boxed{\text{Challenges.}}$

1. Slow project delivery eg. HAL criticized
for delaying Tejas aircraft.

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2. Inadequate technology in engine, critical &
   emerging tech.

3. Import dependence for components - spare parts
   e.g. Russia dependence is still +40%

4. Geopolitical factors. → reluctance of technology
   transfer, rising strategic Competition.

5. Inadequate R&D expenditure (only 0.65%
   of GDP (China - 2.5%)).

Way forward
→ Develop technology by Industry-
   Academia Collaboration (IITs - DRDO-
   L&T partnership)
→ Augment expenditure in
   R&D of emerging tech - AI, Cyber etc.

India's rise in self reliance in defence
sector is promising. By synergy of public -
private sector, a strong 'Self reliant defence
Ecosystem' is in near future.

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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)

According to National logistics Policy, 2020, India's logistics cost is ~14% of GDP (World average - 8%) .

Multi modal transport becomes key to solve gaps

Coastal Port Ships → Multi-Modal Parks (JNPT) →goods → Highway, Railway → MMP in Delhi → Last Mile Connectivity ↓ Distribution ↓ buses, EV sch.
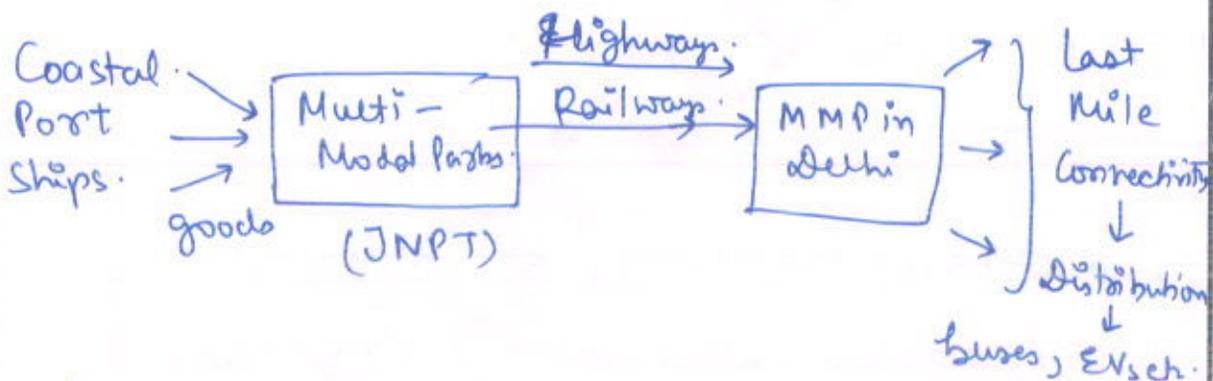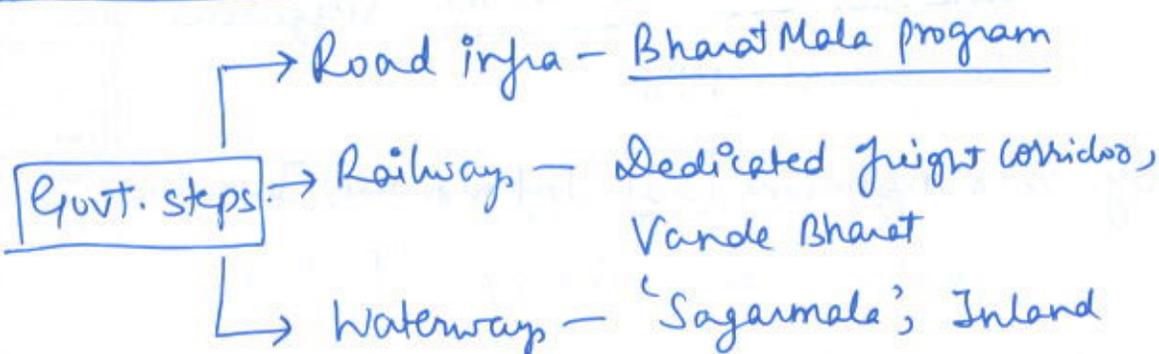
fig: Multi-Modal Vision — GATISHAKTI

1. improve <u>logistics efficiency</u> → by enhancing seamless connectivity

(India's rank rose to 39 in LPI after Gati Shakti launch)

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2. Cuts <u>time</u>   eg. Delhi- Mumbai expressway
                      reduces time to 12 hrs.

reduce |transportation costs.|

3. improves <u>fuel efficiency</u> (better mileage).

4. Reduce |<u>Environmental emissions.</u>| — transport

accounts for |18%| of emission.

5. Reduces <u>pollution</u> through <u>smart, connected</u>

<u>electric mobility</u> (~40% estimated cut in

SO_n, NO_n by Niti Aayog).

6. <u>More lanes</u>, better traffic Management,

'Multi-people travel' in 1 mode — Metro.
                      ⇂⇃
reduces <u>congestion</u>.

|Govt. steps| → Road infra — <u>Bharat Mala program</u>

→ Railways — Dedicated freight corridoo,
              Vande Bharat

→ Waterway — 'Sagarmala'; Inland

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पर कुछ न लिखें)

Waterways focus., Green Shipping.

→ Overall — 'Gati shakti', NIP etc.

→ Urban Transit → MRTS, BRTS, Last Mile
                                        Connectivity

Suggestions. ⇒ 'Culture of Multi Modality'.

↳ ~~Speck~~ Speed up
project implementation.

↳ Harness green technologies.
  — 'Delhi-Dehradun'
    (Green highway).

Integrate AI to monitor
projects, connect through spatial
planning

Vijay Kelkar Committee suggestions.
to boost PPP

By strengthening [3] Infrastructure, Investment
Innovation, India can develop a 'Future
ready Multi Modal Infra' aligned with SDGs—

Q.17) The rationale behind the MSP system is well acknowledged, but it requires comprehensive re-forms 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 - Minimum Support Price is a price support csubsidy that is declared before the cropping season at which government gurantees procurement of 23 crops..

MSP features; benefits

1. Prevents prices from falling. as agriculture is highly inelastic.

23 crops
fig: MSP
2/3rd share is Rice & wheat.
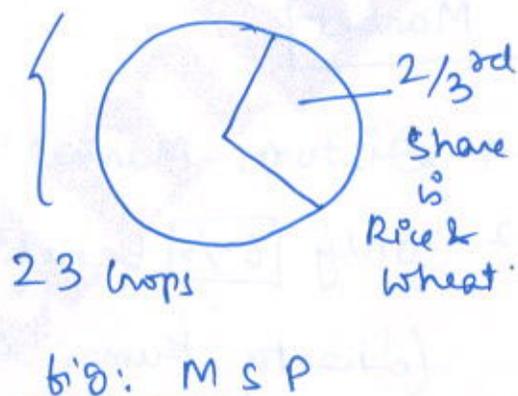
2. MSP includes cost of crops, inputs etc.= A2 + family labour. → gives farmer assurance of income → alleviates poverty & debt in agriculture (~40% are under debt).

3. Benefits farmer from assurance of sale of crops. → better crop planning

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पर कुछ न लिखें)

4. Other → enhance farmer savings → increases investment.

5. Supports Rural development

Unintended Consequences.

1. On Market

1.1 Distorts Market → rise inefficiencies

1.2. only 6% benefited from MSP — (Shanta Kumar Committee)

1.3. Deters Corporate investment (< 10%).

1.4. Slows innovation. to improve efficiency.

2. On Environment

1.1 Deters Crop diversification — 55% of Net sown area is under Rice & Wheat

1.2 Distorted soil health → due to

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fertiliser use, water
inefficient crops.
(soil salinisation).

12:4:1 ←── NPK ratio
4:2:1
Current Norm
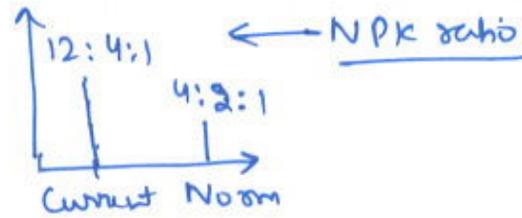
1.3. Eutrophication of lakes → damage to
aquatic beings. due to over-fertilisers.

Reforms are needed.

1. Rationalisation of subsidy and MSP.

2. Expand coverage to wider crops — Millets.

3. Direct benefit Transfer can save funds,
promote efficiency.

4. Strengthen schemes like PM AASHA →
DBT of 'Price deficient Payment'

India @ 75 report, Arvind Subramania
report, Ashok Dalwai report. are need to
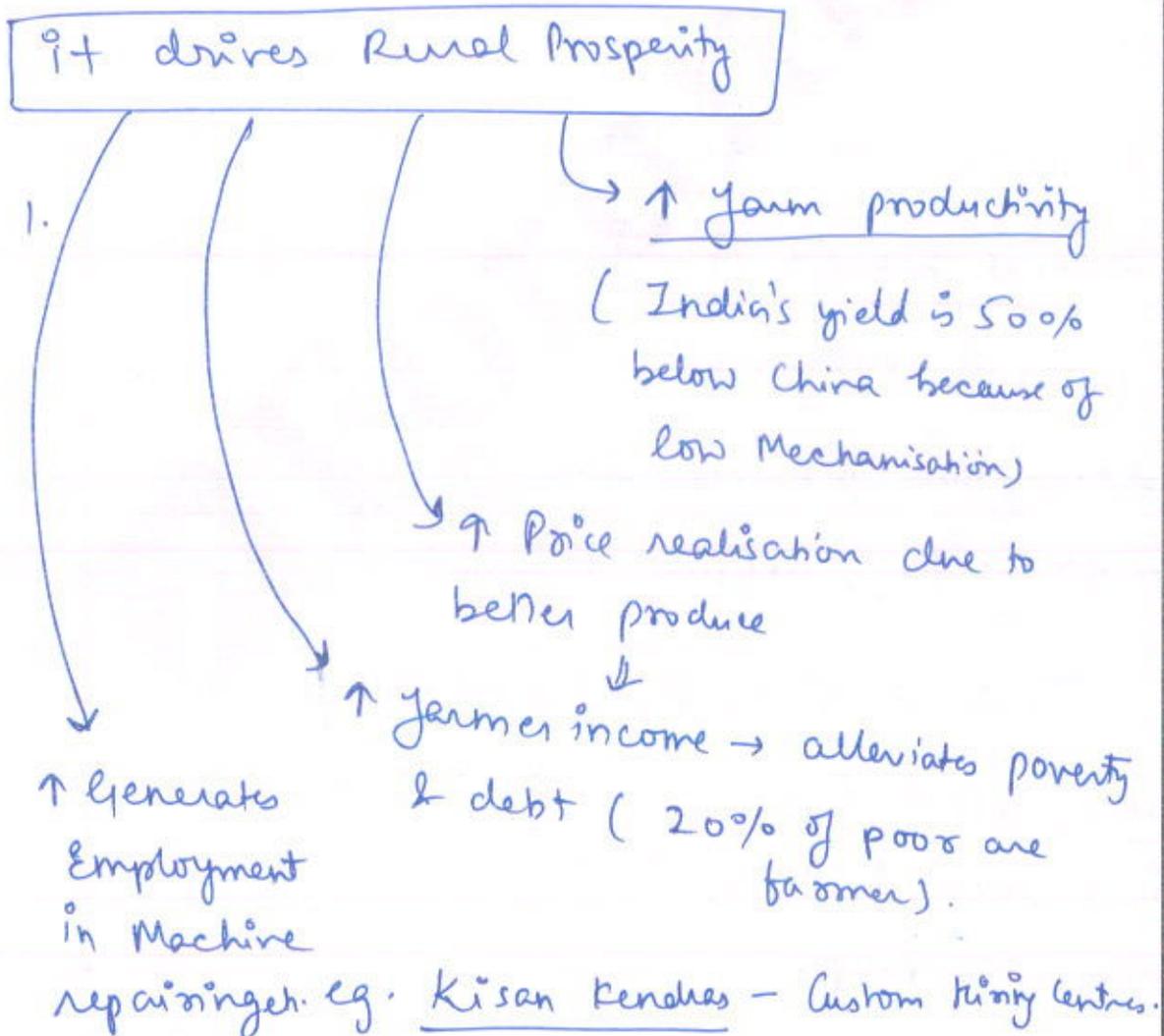be implemented in spirit by building
consensus on MSP.

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(Don't Write anythi
in this Area / इस स्थ
पर कुछ न लिखें)

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)

According to Agri Census, Mechanisation in India is at 40% (China - 60%). It includes tractors, Combines etc. that help in Crop life cycle (from seed sowing to harvest).

It drives Rural Prosperity

1.

→ ↑ Farm productivity
(India's yield is 50% below China because of low Mechanisation)

↳ ↑ Price realisation due to better produce
↓
↑ Farmer income → alleviates poverty & debt (20% of poor are farmer).

↑ Generates Employment in Machine repairing etc. eg. Kisan Kendras — Custom Hiring centres.

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in this Area / इस स्था
पर कुछ न लिखें)

Drives Sustainable Farming

↳ Precision Agriculture → sensor
technology, Micro-irrigation.
Cuts water, energy costs by 40%.
eg: TN Horticulture Micro
= Irrigation study (Eco-Survey'23)

↑ Soil Health → better nutrition
Management.

Factors hindering adoption

1. Indequate policy support, subsidies for machines

2. low corporate investment in agriculture.
(<1%).

3. limited infrastructure, connectivity for
machines transportation to rural areas.

4. fragmented landholdings. (80% are < 1ac)
↓
deters large scale Combines.

5. low skill, training with farmer.

(Don't Write anythi
in this Area / इस स्थ
पर कुछ न लिखें)

Goverment steps.

↳ Sub Mission on farm Mechanisation.

↳ PM Krishi Sinchaee Yojna — Micro irrigation.

↳ Namo Drone Didi → SHGs to rent drones.

↳ Custom Hiring Centres under FPOs, Kisan kendras.

Reforms needed.

1. Build farmer capabilities → Training in new technologies — Hydroponics etc.

2. Harness Drone technology through subsidies.
   ↳ fertilisar spraying etc.

3. Enhanced Private sector role → ITC e-chaupal expansion for farm mechanisation.

4. Land reforms → consolidation, pooling.

   farm Mechanisation is crucial for building 'Sustainable food Systems — SDG-2'

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(Don't Write anythi
in this Area / इस स्थ
पर कुछ न लिखें)

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 launched in 1970s. by introduction of HYV seeds, mechanisation. to Agriculture led by MS Swaminathan.

Impact

Positive

1. Enhanced Agri productivity → became from Importer (PL-70) to Net Exporter

2. 2nd largest producer of fruits & vegetables, rice

3. leading in pulses

4. Farm income rose → alleviated poverty (from 50% to 11·4% today)

5. Ensured food security to +100 cr Indians.

(Don't Write anythi
in this Area / इस स्थ
पर कुछ न लिखें)

Negative Impact.

Economic

1. Only few benefited (Mostly, Punjab, Haryana).

2. Dependence on HYV seeds.

3. Inefficient fertiliser/water use → reduced
soil productivity → ↓ farm productivity
(50% lower yield
than China).

Social

4. low price realisation → vicious cycle of
poverty & debt (40% households under
debt)

5. Human cost → 3 lakh Suicides per year

Environmental damage.

6. Soil degradation : Distorted NPK: 12:4:1
(ideal - 4:2:1).

7. Pesticides → endosulfan tragedy.

8. Water pollution → eutrophication due to
fertiliser leaching.

9. Water insecurity → 55% of wells have declined — CGWRB

Measures needed

1. Evergreen Agriculture
   - expend to Eastern states.
   - improve efficiency through Micro-irrigation (20%) (India @ 75 report).

2. Natural farming. (ZBNF) by Subash Palehar
   - low cost inputs, organic produce.

3. Farmer Awareness → Agri enterprism support
   - q.'Sheti'shala' in Maharashtra

need to implement suggestions by Committees like Ashok Dalwai, MS Saminathan, Mihir Shah Committee for Sustainable Evergreen Revla

Govt. Initiatives

1. National Mission for Sustainable Agriculture

2. Paramparagat Krishi Vikas Yojra for Natural farming.

3. PM Krishi Sinchaee Yojra — Micro Irrigation.

Case Study

Hiware Bazaar Model
- integrated watershed Management
- Enhanced agri productivity

(Don't Write anythi
in this Area / इस स्थ
पर कुछ न लिखें)

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)

India ranks 6th largest in textile exports as per Economic Survey '25.

Textile Sector includes:
→ Cotton, jute textiles.
→ Synthetic textiles (Nylon etc.).
→ Technical textiles (military suits, geotextiles etc.).

Potential → Vast opportunities.

1. leading producer of cotton, jute but

2. Strong labour force → textile employ.
   11% of workforce in industry.

3. Policy support → Mega Textile Parks. etc.

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in this Area / इस स्थ
पर कुछ न लिखें)

4. <u>Historical presence</u> → Cotton, jute since British times → '10-12%' contribution in GVA

Challenges faced

↳ Unorganised sector (+50%).

↓

fragmentation of Markets.

↓

reduces economies of scale

Weak infrastructure → high

[14% of GDP] → logistics cost → reduces. export competitiveness.

→ <u>labour regulations.</u> → inflexible working hours, rigid laws etc.

→ <u>low value products.</u> → focus on cotton textiles rather <u>high end technical</u>

→ Competition from Vietnam, Bangladesh.

→ low level of Mechanisation — Obsolete Machines.

→ PM MITRA.

Steps taben → State level → |Tamil Nadu Model| →
local level textile factories in rural areas
(access to women workforce)

| FUTURE | : Reforms.

→ Institutional degregulation. →
labour reforms.

→ Infrastructure development → PM
Gatishakti connectivity to textile parks.

→ Formalisation → Cluster based
approach .

→ Enhanced focus on technical
textiles

→ Ease access to seamless credit

India Textile industry is promising, it
Can be a driver of $7 Tn economy by
2030?

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Mentor Feedback Questions

1 ....

2 ....

3 ....

4 ....

5 ....

Test Goal		Outcomes

1 ....

.... ☐

2 ....

.... ☐

3 ....

.... ☐

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		

* Subject to change without prior notice.

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