

TEST CODE 8 1 3 5 2 3

Time Allowed : Three Hours
समय : तीन घंटे

Forum IAS

Maximum Marks : 250
अधिकतम अंक : 250

GENERAL STUDIES / सामान्य अध्ययन

Name Of Candidate परीक्षार्थी का नाम	DEEPANSHU JINDAL		
Roll No./अनुक्रमांक	190161403	Medium/माध्यम	English <input checked="" type="checkbox"/> हिंदी <input type="checkbox"/>
Center Code/परीक्षा केंद्र	1900	Date/दिनांक	13-08-2025

*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 भरें।	
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 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।	
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 : 9:00 AM	End Time/समाप्त करने का समय : 12 Noon
Total Marks/कुल अंक :			Mode Of Examination/ परीक्षा की विधि :	Online/ऑनलाइन <input checked="" type="checkbox"/> Offline/ऑफलाइन <input 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 :
			① ② ③ ④ ⑤	

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.

FLST # 5

ForumIAS

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MGP 2025 | General Studies | Test Code : 813523

(20 Questions | 250 Marks | Duration 3 Hours)

Instructions: All questions are compulsory. The number of marks carried by a question/part is indicated against it. Quality of the answer is more important than the length of the answer.

निर्देश : सभी प्रश्न अनिवार्य हैं। प्रत्येक प्रश्न द्वारा धारित अंकों को उसके सामने इंगित किया गया है। उत्तर की गुणवत्ता उत्तर की लंबाई की तुलना में अधिक महत्वपूर्ण है।

WB 5.3, 25 words

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)

Parth Dasgupta

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 ढाँचे में एकीकृत करती है, जिससे यह सुनिश्चित होता है कि सरकारी बजट धारणीय विकास में योगदान दे सके। स्पष्ट कीजिए। (10 अंक, 150 शब्द)

Safely Karach Kosh

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)

12 ind. cities.

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)

MMLP West East

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)

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)

FPO Sampada

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)

CC. Nano

power

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.

A ASHA, NE, edible oil. (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)

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')?

no country (10 Marks, 150 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)

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)

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)

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)

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)

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)

Reliance
RVC
GM

NAFED
Coop
APLM
Infra
P.N.M.
N.M.P.

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)

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)

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)

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)

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)

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)

Ans1.

According to World Bank,

Inclusive Growth means whereby benefits of growth are fairly distributed across regions and sections of society

⊕ Recently WB reported India's poverty ratio at 5.3%. (25 crore out of poverty)

Inclusive Growth as a process

1. Balancing economics & social needs

⊕ Special incentives like Interest subvention for farmers.

2. Sustainable long term growth

↳ aligning with SDGs for environmental resilient growth

3. Protection to vulnerable ensured

through inclusive growth

⊕ SMILE for manual scavengers.

UPSC

(Please do not write anything except the question number in this space)

Candidates must not write on this margin

4. Political - Economic - Social justice

through inclusivity

(e) Distt Mineral fund for Mining distts.

Inclusive growth as an outcome

1. Reducing Multi dimensional poverty

↓ access to Health schemes like
Swachh Bharat Mission

2. Social security for all (e) Jan Arogya Yojana

3. Participation of all in growth

Process

→ Empowerment
Not, entitlement

4. Babel

Strategy
during Covid

→ Safety Net (Garib Kalyan Yojana)
+ High Capex (111 lakh)

Therefore Inclusive Growth is both
the process → fuel to outcome also

of Sabka Saath, Sabka Vikas.

Ans 2.

Green budgeting involves ensuring environmental perspective in making budgets

Two Aspects } Environmental schemes (outright allocation) (e) MISHTI
 } Environmental consciousness in other schemes (e) AMRUT Mission, tap water

Integrating environmental considerations in fiscal framework

1. Make environment part of budget deliberation (e) Nicobar project's impact on environment
2. Make people aware of environmental costs & benefits (e) Banning single use plastic
3. Balancing anthropocentrism & ecocentrism (e) tourist cap by Himachal Govt.

(Please do not write anything except the question number in this space)

UPSC

Candidates must not write on this margin

4. Environmental Audit of schemes & projects (eg) BRSR for listed Cos by SEBI

Ensuring budgets for sustainability

1. Increased allocation for adaptation

(eg) River cities Alliance

2. Development of market mechanisms

Art 6.4 of Paris Agreement

(eg) Carbon market (Perform, Achieve Trade)

3. Mitigation Measures like Suryaghar

Bijli Yojana for rooftop electricity

4. Protection of Wetlands (eg) ESZ notification

5. Green growth : Budget 2025 focuses

on green tourism (eg) agrotourism

Parthadasgupta Committee's recommendation

on green GDP can be emulated to enforce ESG governance in budgets

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UPSC

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Ans 3.

Recent incidents of train collisions -

(Kandlainganga express), NDLS rail stampede

show various challenges faced by railways

Railway Accidents

- Reduced by 85% in last 10 yrs
- >80% cases due to locomotive pilot negligence
- >150% route utilisation (stress)

Various Challenges faced by Indian Railways

1. Over Aged infrastructure (>5000 bridges are >100 yrs old) Anil Kakodkar Committee
2. Lack of Investment in safety due to poor finances (only 2% KAVACH done)
3. High operating cost ratio (>98%) leaving less money for investment
4. Bureaucratic control of Railway Board

Privatisation can help in following:-

1. Greater investment: revitalise stations through PPP @ NDLS
2. Retrofelling legacy infrastructure
@ KARACH, automatic signalling
3. Human Resource efficiency:
↳ Merit based pay, better control.
4. Environmental Goals: Net Zero by 2030
5. Tariff realisation: Dynamic pricing
@ Lucknow Tejas Express by IRCTC

Some Challenges → Profit vs social motive
↳ lack of PPP regulator (Kelkar Committee)
↳ Safety Standards Organisation needs to be established

Bibek Debroy Committee rightly

argued for liberalise first, privatise later.

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Ans 4.

Recently, govt of India announced 12 industrial parks along Industrial Corridors to boost manufacturing GDP from 17% \rightarrow 25%.

Significance of Industrial corridors

1. Seamless logistics : reduces cost
(10% reduction in logistics cost
increase exports by 5-6%.)
2. Easy setup & windup : due to specialisation in administration
 \rightarrow EODB
3. Agglomeration economies : development around corridors \rightarrow Revenue Relish.
4. Boost to MSMEs by helping them connect with greenfield FDI industry
(8% GDP contribution by Manufacturing MSMEs)

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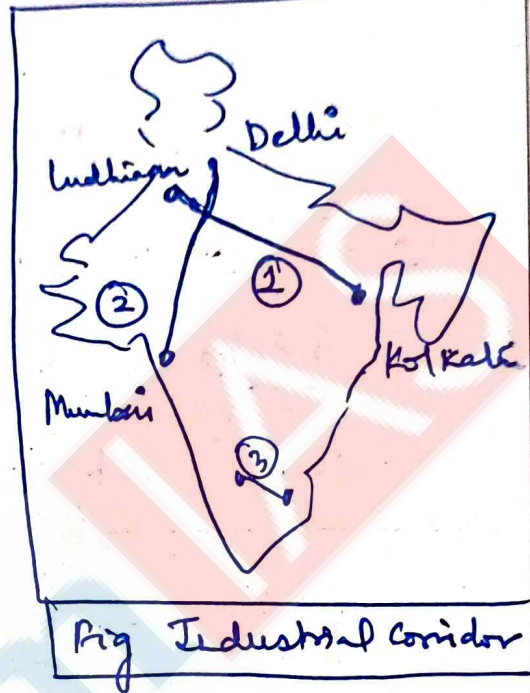
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① Eastern Corridor
↳ Ludhiana to Kolkata

② Western Corridor
↳ Delhi to Mumbai

③ Other Corridors
↳ Rampur Corridor
↳ Surat Corridor

↳ Salem - Bangalore Corridor



Main Characteristics of Industrial Corridors

① ↓ Multi Modal Logistics

② ↓ Plug & Play Model

③ ↓ Ease of Doing Business

④ ↓ Power & Tax Incentives

New Manufacturing Mission as

envisaged in Budget 2025 will help in establishing a Robust

Make in India, Make for the World

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Ans 5.

Recently June 27 was celebrated as MSME day in presence of Honble President to mark the contribution of MSME industry.

Growth engine → 45% manufacturing output
→ 30% GDP (22% service, 8% manufacturing)
→ 6 cr MSMEs : 11 cr employed

MSME : magnitude of challenges

1. lack of economy of scale
↳ perverse incentive to remain small
2. lack of value addition & technology adaptation → affects growth
3. Dependent on imported raw material
(eg) Imported long staple cotton
4. Inverted Duty structure : prevents manufacturing

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B. Besides : Regulatory challenges, Contract enforcement, Finances stuck are also noteworthy challenges

Measures to support growth

UK Sinha Committee :-

- 1) Holistic MSME Code needed
- 2) Regulatory overhaul (a) High level Commission on Disregulation - Budget 2025
- 3) Financial support : tax provisions
↳ Section 43B in Tax Act to prevent delayed payments to MSMEs
- 4) labor flexibility : 4 labor Codes
- 5) technology integration & Global market access : through FTAs

MSMEs can truly become

Silent engine of growth and help grow Vocal for local.

Ans 6.

Food processing Industry in India

accounts for 1.5% of total world processing market showing immense room for growth.

Issues in Indian Agriculture → low Value Addition (30% farm gate prices)
→ lack of storage & warehousing
→ losses post harvest (90,000 Cr PAO)
→ farmer distress (suicide due to indebtedness)

Food processing can solve this

1. Increase shelf life of produce
↳ better price realisation
(eg) canned fruit market
2. Better value addition : More income
(eg) AMUL milk → chocolates

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3. Rural development

↳ food processing is done near farms to reduce logistics cost

4. Additional Investment in Agriculture

↳ promote contract farming
⊕ lays of Aujarat farmers.

5. Brand Value of products

↳ Tribal foods at
⊕ Kasturi Cotton, Khadi India

6. Global Market tapping: Doubling

farmer income ⊕ Shrimp exports

7. Drive Innovation : ⊕ Organic farms

instead of Rice-Wheat monoculture

Govt Steps taken

→ PM formalisation of FPOs

→ Matsya Sampada Yojana

→ Kisan Rail & eNWR

Food processing sector can truly make

Agriculture → Agribusiness.

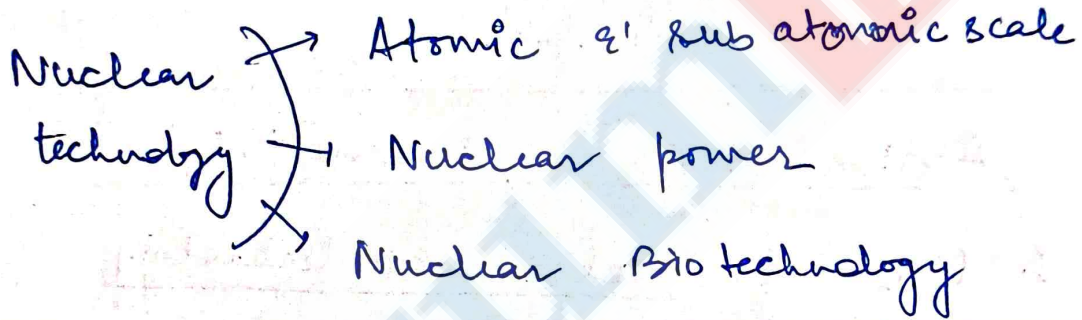
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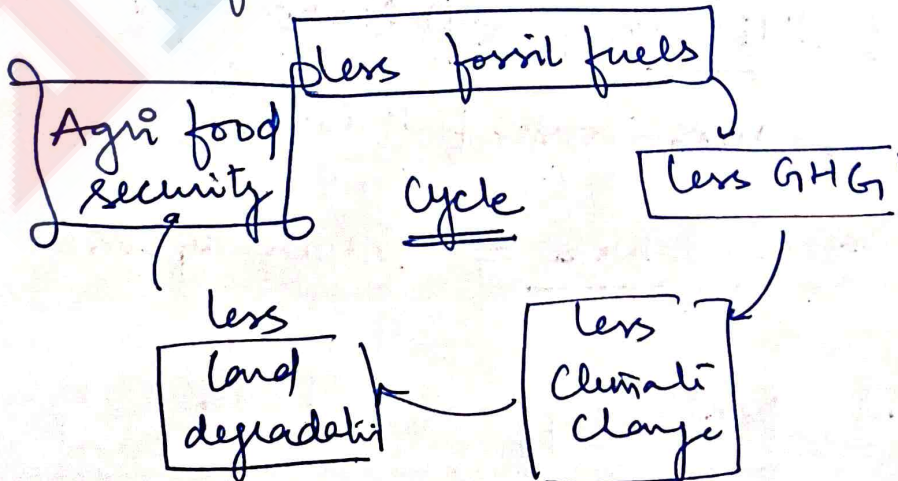
Ans 7.

Govt recently announced setting up of Bharat Small Nuclear Reactors in Budget 2025 for far flung areas.



Enhancing food security

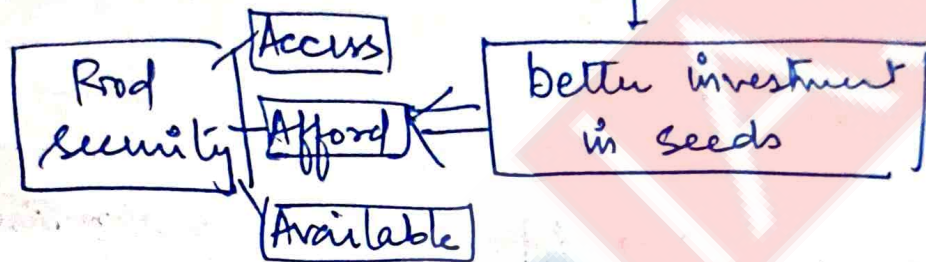
1. Nuclear technology reduces dependence on fossil fuels



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2. Nuclear advancement can help in Modular reactors in rural

hinterland. → Reduced Cost for farmer



Agricultural Sustainability

1. Use of Nuclear bio technology like Transgenic crops

⊕ Flavr Savr tomato

2. Nuclear & Sub atomic scale fertilizers ⊕ Nano urea

↳ Reduce over fertilisation → Sustainable

3. Green power ⇒ Green agriculture

Nuclear technology can truly help

is a Viable, Profitable & Sustainable

Agriculture

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Ans 8.

India has recently become the world's largest importer of edible oil despite sufficient capacity present in world's largest arable land country.

Multiple factors for heavy import behaviour of edible oil

1. Increased consumption of HFSS foods

(eg) Fried items, chips, biscuits

2. Ubiquitous use of edible oil

↳ everywhere & in everything

(eg) Cosmetics also

3. low cost of imports:- Asean FTA

↳ Malaysia
↳ Indonesia biggest sellers

4. low domestic production

Rice
Wheat
focus

↳ lack of allied services in oil production

↳ Deficient MSP in edible oil.

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Comprehensive Approach

Boost Domestic production

- ① GM crops policy introduce
eg) DMH-11 - Mustard
2. PM AASHA: oilseeds manufacturing
Mission → North east India potential
3. Revamp MSP: More m ^{And} Ress for Rice/Wheat
oilseeds
4. Invest in R&D → ICAR can take lead

Reducing Dependency also requires

- | | | |
|--|--|--|
| ↓ | ↓ | ↓ |
| Reduce demand | Awareness in public | Secondary effect |
| eg) <u>HFSS</u> <u>tax</u> , <u>fat boards</u> | eg) <u>Water</u> <u>guzzling</u> <u>edible oil</u> | Belter Health
<u>NHFS</u> -5
↳ 221-obese |

Atma Nishchanta in edible oil is needed

for Atmanirbhar Bharat by 2047

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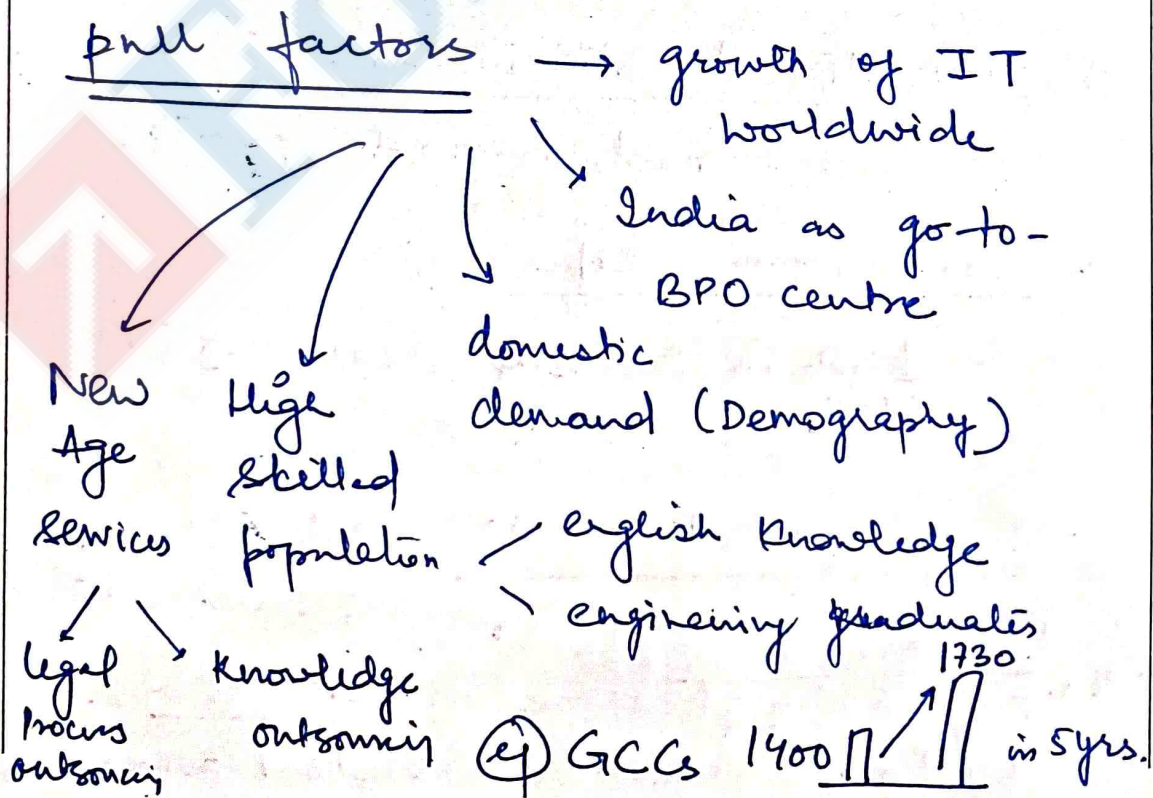
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Ans 9.

As per Economic Survey 2024-25, services registered a growth of 11.1%^{YoY} whereas manufacturing grew only 4.5%^{YoY}

	Services	Industry
GDP %	55%	27%
Employment %	30%	28%

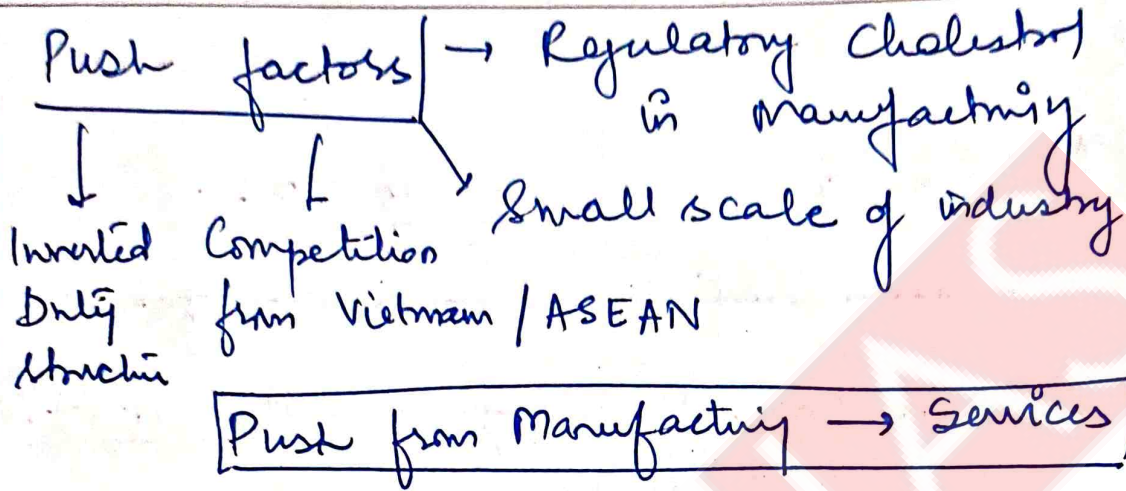
Reasons of huge growth of services vs-a-vis industry



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Significance of strong industrial base

1. Self Reliance in critical capital goods
⊕ locomotives, rare earths, engines.
2. Help save forex : on imports from China / USA.
3. Promote domestic investment
↳ Balanced regional growth
4. Spoil over effects
↳ 1 job in Industry creates 2-3 jobs in services
5. Employment boost → Virtuous cycle of Investment
Economic Survey points out.
"No country became great power without becoming Industrial power."

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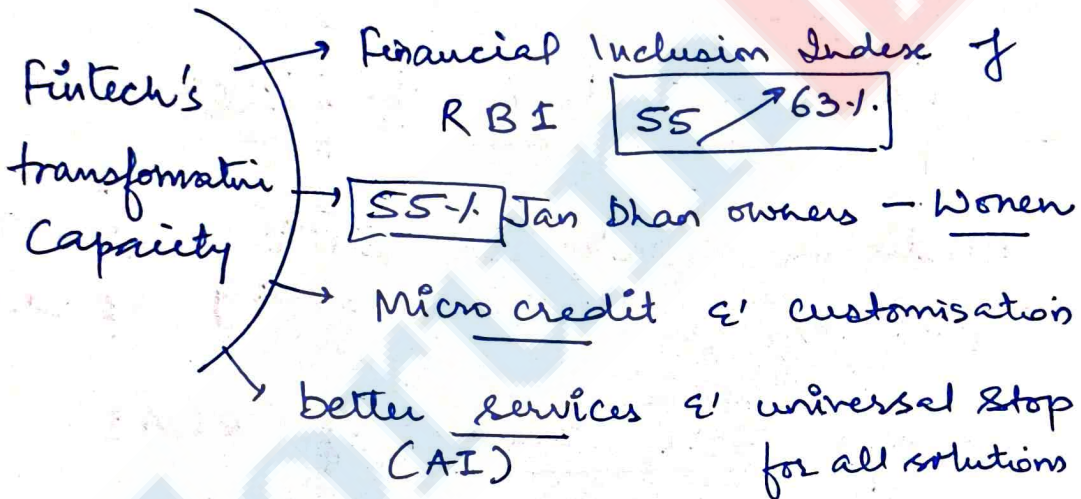
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Ans 10.

India's Direct Benefit Transfer through

JAM trinity has saved ₹3.5 lakh crore

thus showing potential of fintech.



Key Challenges in unblocking full potential

1. Digital Divide : 35% rural vs 70% urban people have digital access
40% women only

2. Data privacy and Harvesting issue

3. Misselling and lack of Regulation
"Influencers" @ Peer to Peer lending

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4. Data Storage & Localisation

↳ prone to leakage (e.g. Aadhaar leak recently)

5. Cyber security for vulnerable

(e.g. Digital Arrest in name of OTP for bank.)

Full potential of Fintech

↓ Predictive finance ↓ Customised solutions ↓ Data sharing ↓ Scalable & speedy

(e.g. Bima Sugam of IRDAI)

Measures Required to overcome Challenges

↓ Cyber security (Rao Indrajit Committee)
↓ Digital & Financial literacy (PMGDISHA)
↓ Data protection Rules (DPDP Act 2023)
↓ Robust Payment System (Ratan Watal Committee)

Fintech can truly help

Serve the unserved, bank the unbanked

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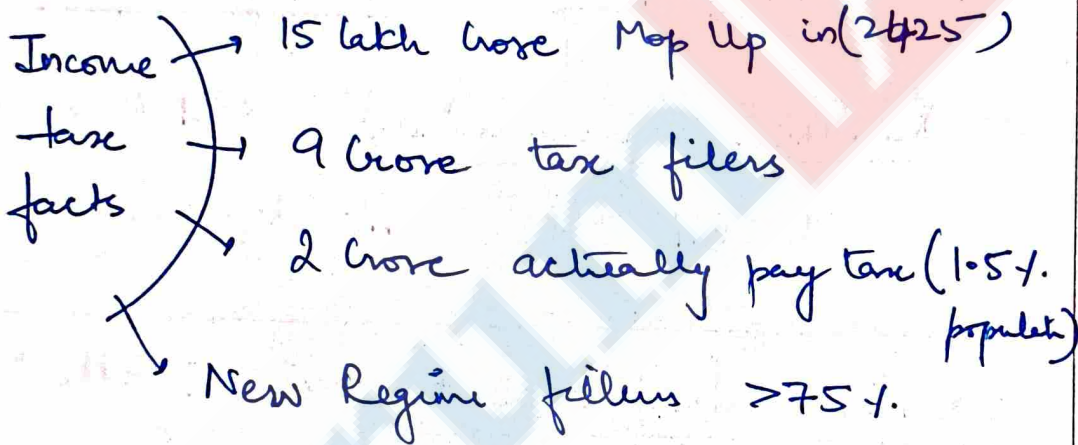
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Ans 11.

Direct tax collection of Govt of India

is about 6% of GDP (total tax to GDP: 11.7%)

which is far lower than OECD average



Factors for low tax compliance

1. Complex taxation laws

↳ need CA to file → resistance due to costs.

2. loopholes in law : → Tax evasion

3. Revenue foregone → 6 lakh crore

in exemptions in 2024-25

4. low tax base : exclusion of Agriculture from taxation

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- 6. Ease of filing @ e-filing portal.
- 7. Awareness of tax rules
 - ↳ Include in curriculum
 - ↳ Messaging as "Duty to pay"
- 8. Reduce Exemptions :- Old Regime should be shut down

Govt Initiatives to promote collection

↓ <u>SAHAJ</u> portal to one step filing	↓ <u>AIS/</u> TIS to track transacti	↓ <u>faceless</u> assessment (Reduce tax knowing)	↓ <u>PMLA 2002</u> to curb evasion
---	--	--	---

Honble PM's words must be emulated

Tax Reforms =

R	Responsive
A	Accountability
P	Progressive.
I	Information power
D	Data analytics.

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5. Wages growth slowed down
↳ less taxation growth
6. Many people below exemption limit
↳ 12.75 lakh in New Regime
7. Unorganised sector - Cash economy
↳ low tracking due to less formalisation
8. Erosion by DTAAs, Round tripping
⊕ Mauritius / Swiss banks.

Measures to improve collection

1. SARAL law: Simplified, at once
2. plug loopholes like rural land exemption
3. Widen tax Net: Agriculturists of more than 12 lakh income.
4. Invest in Data Analytics: Benami properties
5. Curb Money laundering & evsion

Ans 12.

Hybrid Annuity Model : HAM

Combines EPC (Engg., Procurement, Construction) and BOT (Build Operate Transfer) in Infrastructure financing

EPC Merits

1. Private has no burden of finances
2. efficiency focus
3. Govt bears land acquisition and financing challenge

Limitations of EPC

1. Govt Debt ballooned
2. inefficiency & project Delays
3. Corruption in tendering process.

BOT Merits

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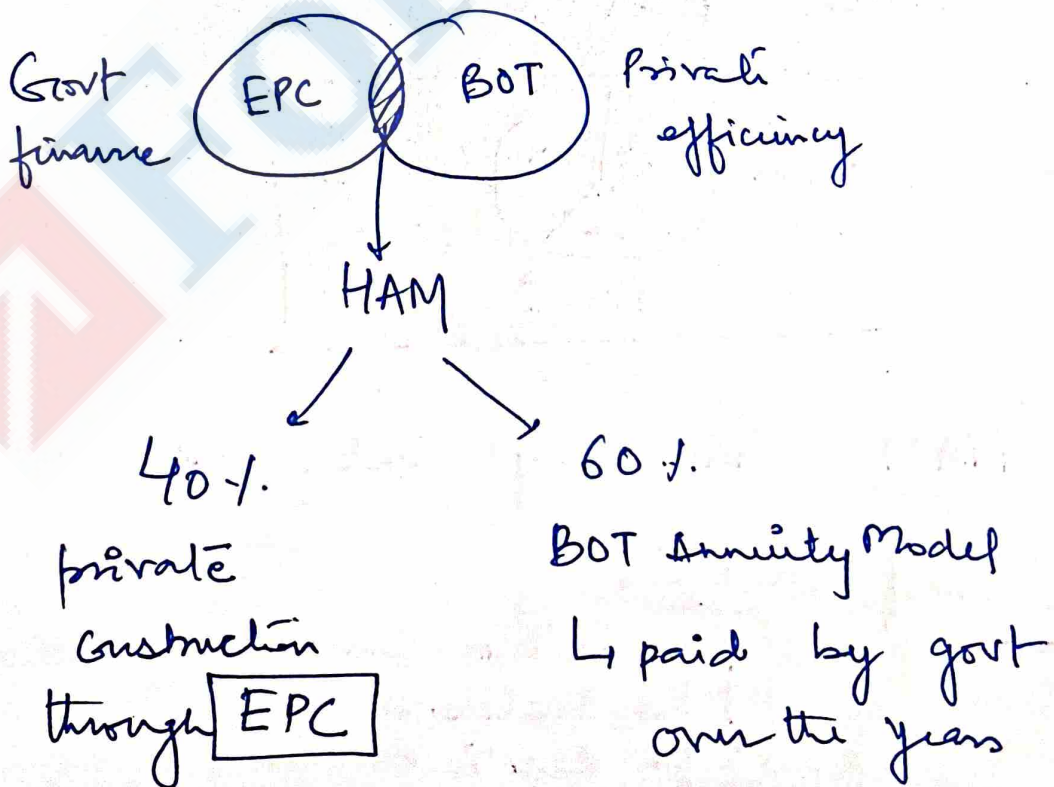
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1. Private enterprises build, operate toll, get financially viable then transfer
2. Govt gets brownfield infrastructure

Demerits BOT

1. Private sector finances:
2. Poor quality of infra transferred to Govt

Twin Balance sheet problem



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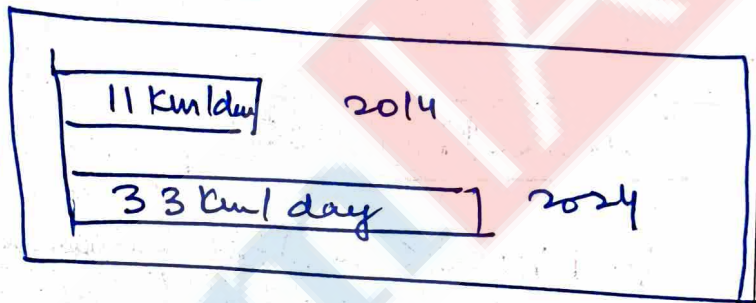
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Amalgamation

1. Sharing of risks and Benefits
2. Best of both worlds

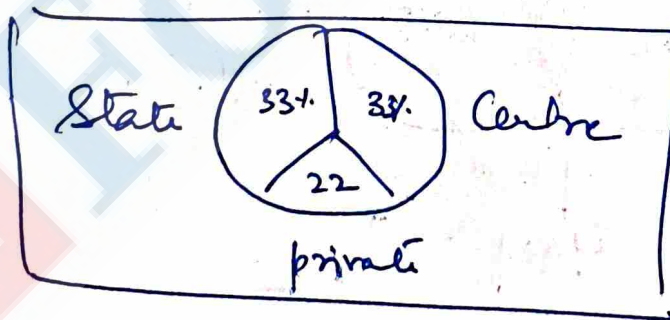
3. Success

NHAI Road



4. **NIP** : ₹ 111,111 crore investment across physical, digital, social infra.

5. True equal partnership



HAM can truly make Indian

Infrastructure

F	→	Future Ready
I	→	Inclusive
R	→	Resilient
S	→	Sustainable
T	→	Tech Savvy

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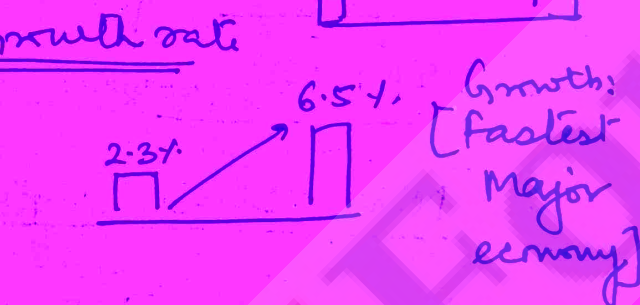
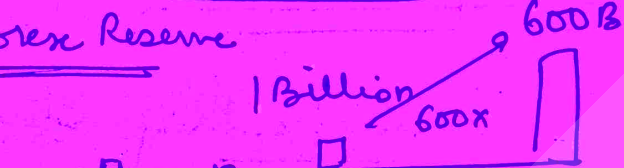
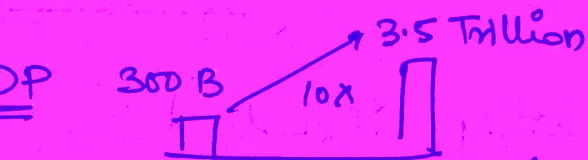
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India recently announced

Commission in Budget

her in Reforms 2.0



25 crore people in last decade itself

of 1991

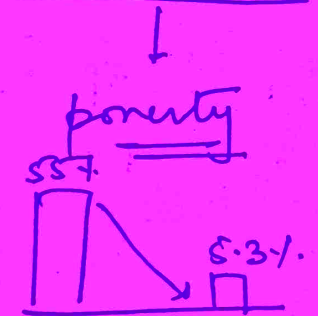
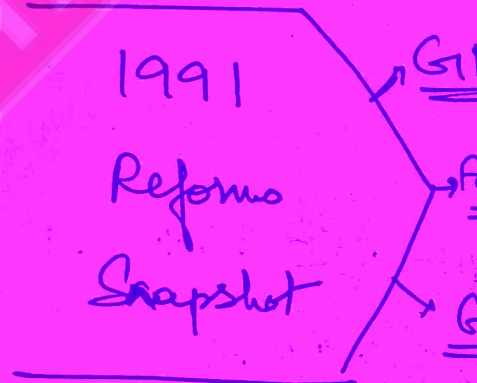
unshackling of Quota
Industrial licencing

Globalisation → Integration

Govt of India

De regulation

2025 to use



Reforms

liberalisation :

Permits , Quota

Globalisation : FDI

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State of Karnataka, Government
Department of Revenue
Mysore

Revenue Department
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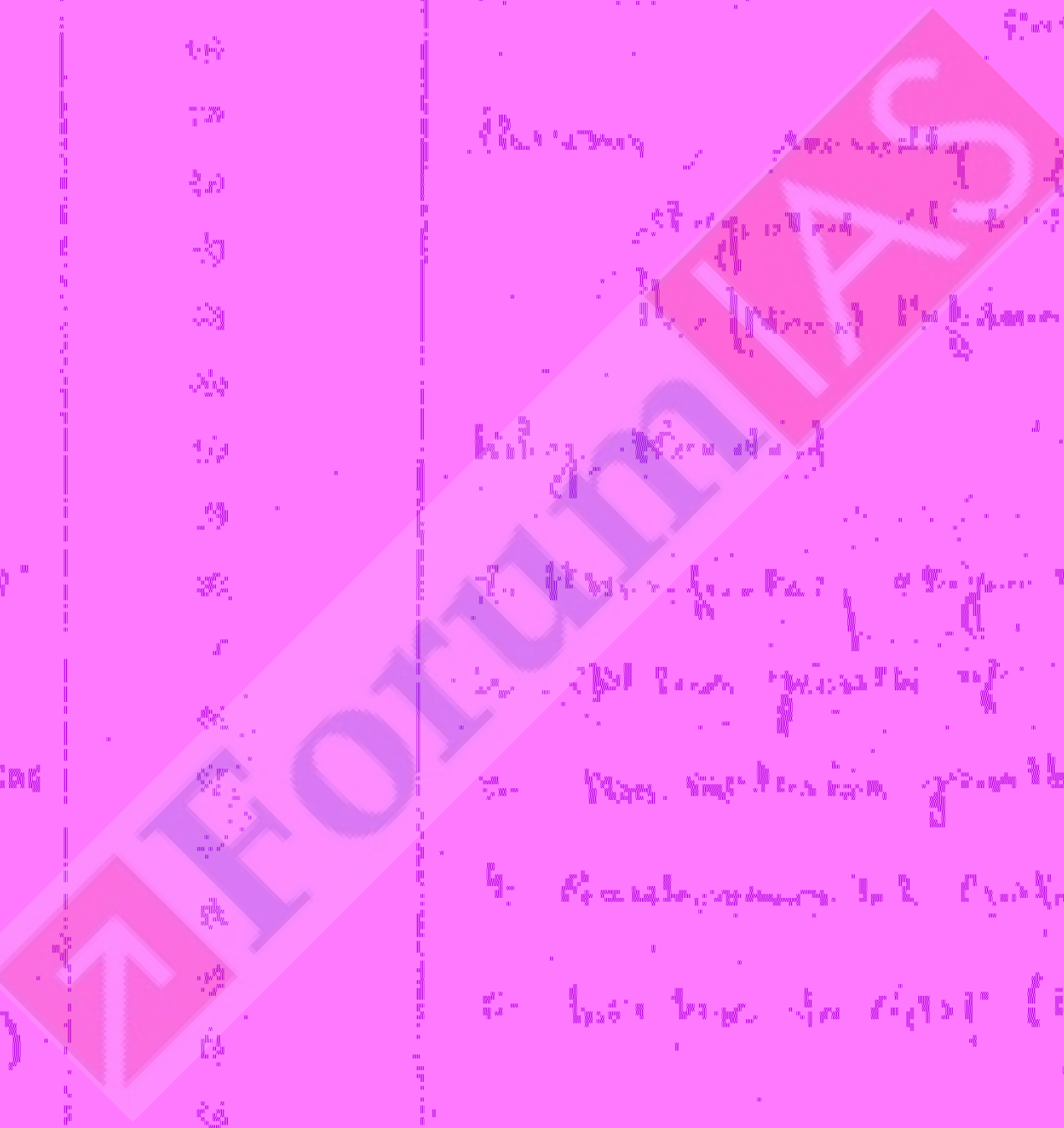
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Ans 14.

Agricultural marketing means to provide downstream services of warehousing, logistics, value addition, branding & exports

Status of Agri Marketing

- Primary done by APMC Mandis
- Prohibit Direct selling
- Lack of land leasing
- Low value addition

(2% of Agri world market)

Significance of Agricultural Marketing

1. Better Price for farmer (Value add)
 - ↳ Income realisation, exit from Debt trap
2. Better investment in cold storage

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3. Improve exports of country
↳ Better foreign reserves
4. Brand value of Indian Goods
① Mangoes of UP, grapes of Nagpur
5. Reduce Rural → Urban Migration
(22% of total migration)

Challenges in Marketing

1. APMC monopoly → Ideal 80 sq km
↳ Inefficiency in Current 400 sq km area served
2. Direct selling & Contract farming
is not practised ab. needed
3. Lack of Investment in agriculture
infra (98% own by farmer
<1% by public funds)
4. Politicisation of Mandis
↳ Regret reforms required.

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5. Prohibitive Costs, 14% Logistics Cost



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4. Lack of Critical Technology

(e) Tejas ready but GE 404 engine supply issue.

5. Lack of Private freedom

↳ Bureaucratic clearances in Defence

↳ HAL / DRDO monopoly

6. Lack of funds for R&D

(65% budget in salary/pension)

Initiatives by Govt

1. IDEX initiative

↳ MSME collaboration

↳ 24000 cr deals done.

2. PPP in drone → Indrajit
→ Harop drone

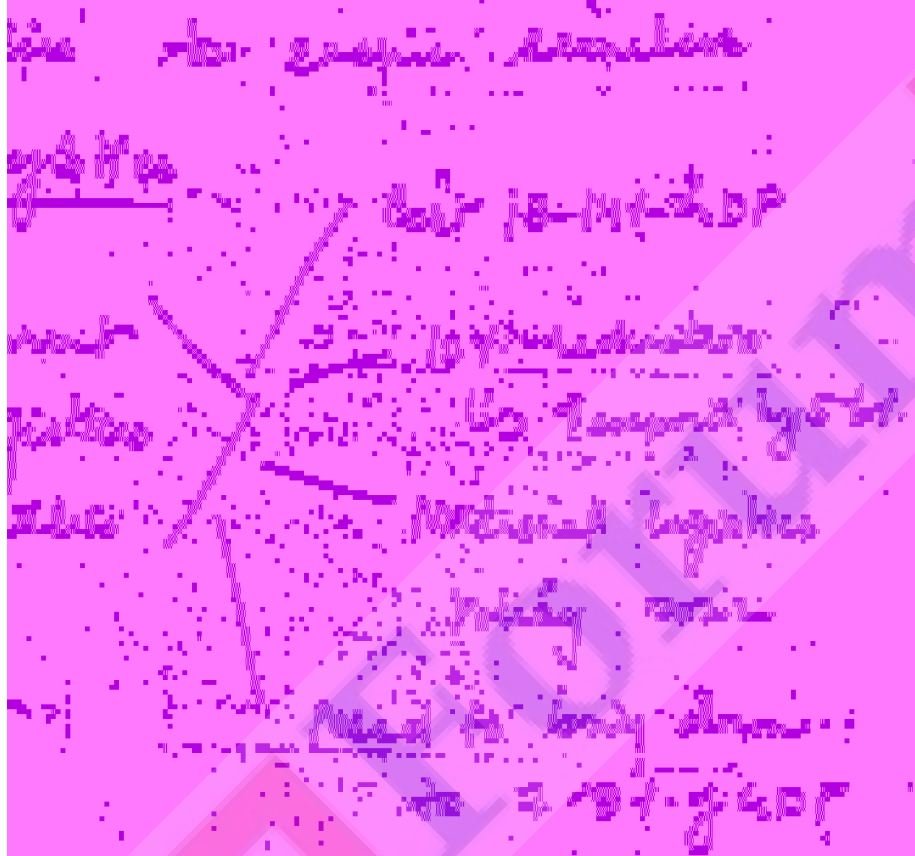
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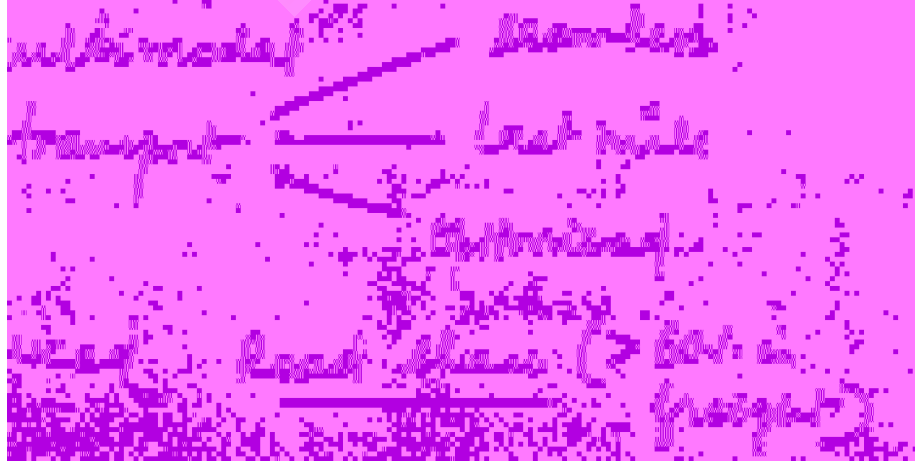
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The Govt recently made
state owned logistics parks to improve



to improve efficiency



Q. 10

1. The Government has recently announced the National Logistics Policy (NLP) to improve the efficiency of the logistics sector. The NLP aims to create a seamless last-mile connectivity across different modes of transport, including roads, ports, airports, and waterways. This policy is expected to significantly reduce the cost of logistics and improve the overall efficiency of the supply chain. The NLP also focuses on the development of state-owned logistics parks and the need to build more infrastructure to support the growth of the logistics sector. The policy is a key component of the government's strategy to boost economic growth and create jobs. The NLP is expected to be implemented by 2025-26.

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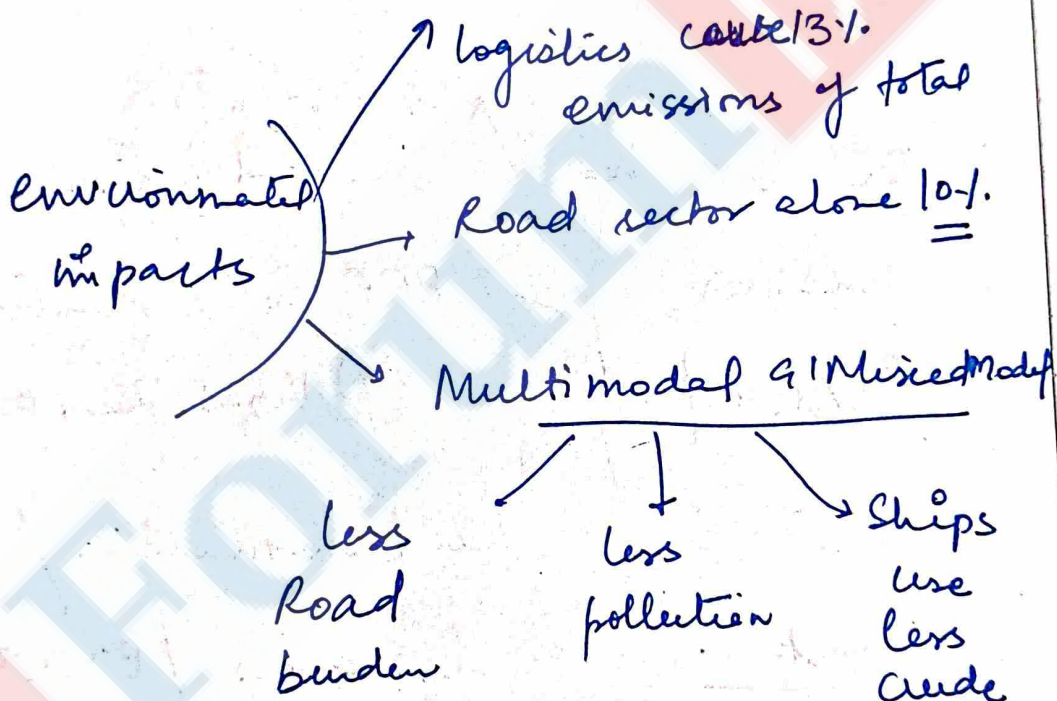
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③ Cost efficiency

Road ₹ 2.4 / km, Ship ₹ 1 / km

④ Reduced foreign costs of import bill

↳ Save crude as ships need less.



Measures to ensure efficient Multi Modal transport

1. Invest in Jal Marg Vikas

(Inland Waterways 200)

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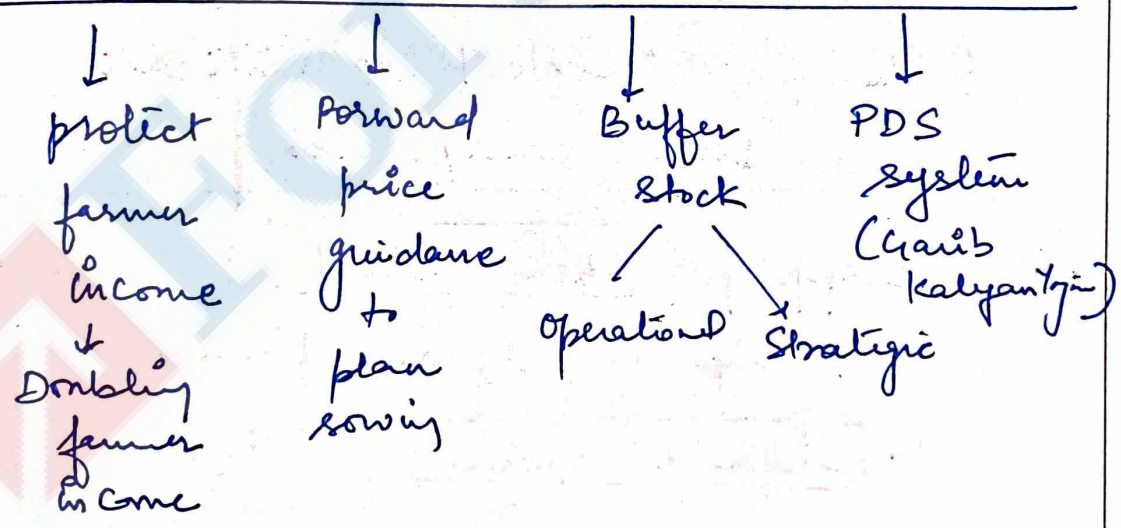
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Ans 17.

Minimum Support price is announced as the floor price for agricultural commodities to support lower market prices.

MSP } Recommended by CACP
 } finalised by CCEA.
 } 23 crops - cereals, fibres, oilseeds.

Rationale behind MSP



Unintended Consequences of MSP

on Market ① Inflationary pressure on consumers

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others not like

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From Addition - Responsibility Company

Responsibility only - $\frac{1}{2}$ range period

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QUESTION

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OPSC

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1. Fragmented land holdings
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2. Cost of input Market
 - ↳ Input Costs
3. Cost of fuel forest
 - ↳ oil
4. 80% Farmers are small
 - ↳ low investment
 - ↳ land to north
5. lack of cooperatives
6. Regional imbalances
 - ↳ low in Rugged
 - ↳ terrain
 - ↳ Mountains
7. Agriculture lack of

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Initiatives taken by Govt

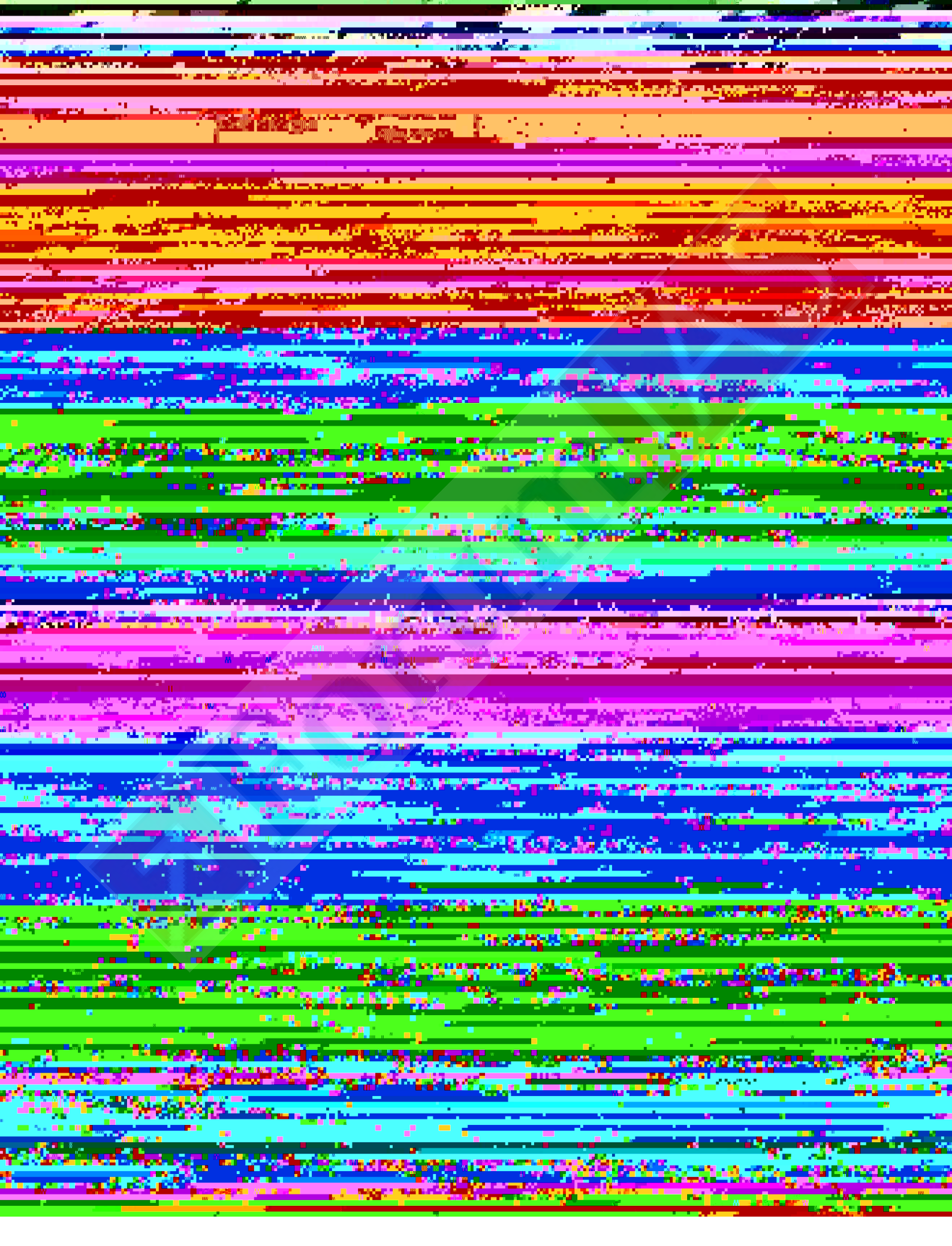
1. Dairy Infrastructure development Fund
↳ for mechanisation in dairy processing
2. Mehile Sasaktikaran Yojana
↳ loans for Women agripreneurs
3. Drone Didi : kshpati scheme
↳ fertilisation, irrigation, pesticide
4. Agricultural Challenge fund
↳ Smart solutions to Agriculture
5. KCC loans, MUDRA for processing and value addition

Madhya Pradesh's Custom Hiring Centre

Model is worth application nation wide to promote mechanisation.

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Needed more :-

1. Revamp MSP to include fruits vegetables, spices
2. Provide low cost finance to small farmers for HYV seeds (farmer saved seeds = 80%)
3. Resilient crops : Millets (MAHARISHI)
4. focus on allied sectors
(eg) KVAFSU aquaculture mission
5. Bamboo Mission, Paramparagat Krishi Yojana
6. Floriculture, Viticulture, Bee Culture
promote

Thus, we need Viksit Krishi for Viksit Bharat
through Rainbow Revolution.

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Ans 20.

Budget 2025 : announced

Mission on Cotton productivity

for long staple cotton to boost

textile sector

Growth opportunity in
textile sector

1. Skilled workforce in industry
(2nd most after agriculture)

2. Geography advantage

Jute Cotton Coir
East Deccan South

3. Technical textiles opportunity

(e.g.) Buildtex, Aekotex, Meditex

4. GM Cotton productivity increase.

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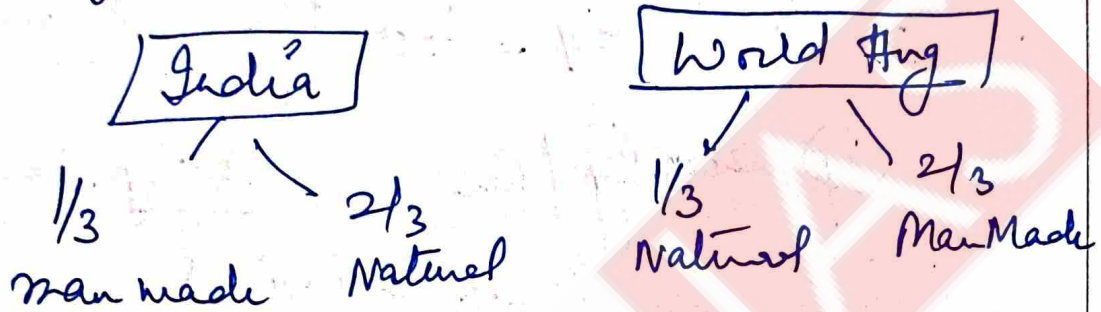
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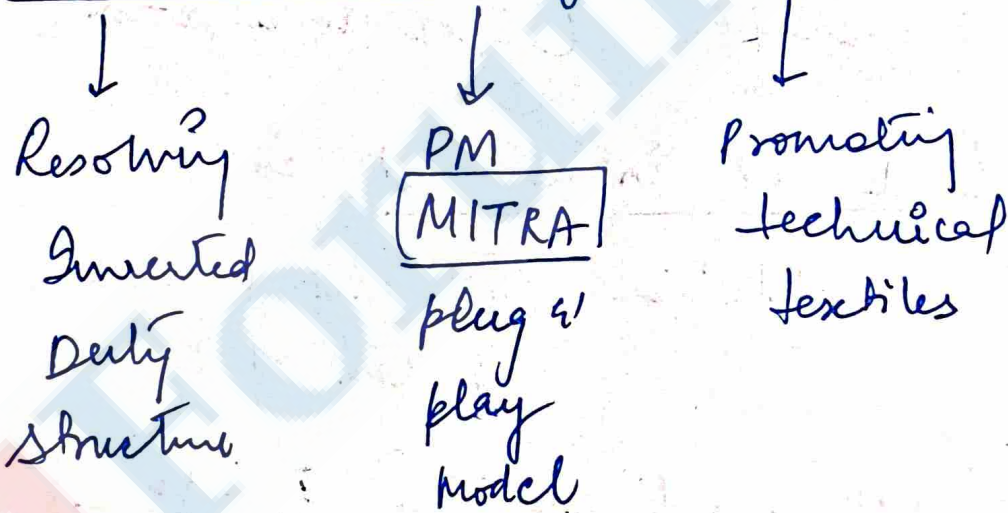
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6. less attention on man made fibre → growing demand



Measures by Govt



GI tag for Kasturi Cotton,

tackling FTA issues, promotion

of Brand India is needed.