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# VIDHVATH IAS KAS ACADEMY STUDY CENTRE

# DAILY MCQ'S

# FOR UPSC CIVIL SERVICE EXAMINATION

DATE: 27,28 & 29 AUG-2025

- Static mcq's
- Current Affairs mcq's
- Mains Practice Questions



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## DAILY PRACTICE QUESTIONS FROM STATIC PART

## Q1. Consider the following statements:

- 1. The street planning of Indus Valley cities was based on a grid pattern, indicating advanced knowledge of geometry.
- 2. Unlike Mesopotamian cities, the Indus Valley settlements lacked evidence of public granaries and standardized weights.

Which of the above statement(s) is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer: (a) Only 1

## **Explanation:**

The Indus Valley Civilization is known for its grid-patterned city planning, showing knowledge of geometry. However, public granaries and standardized weights have been found at sites like Harappa and Mohenjodaro, so statement 2 is incorrect.

## **Q2.** Consider the following statements:

- 1. A Biosphere Reserve may include National Parks and Wildlife Sanctuaries within its core area.
- 2. All Wetlands of International Importance (Ramsar Sites) are legally protected under the Wildlife Protection Act, 1972.
- 3. Eco-sensitive zones around National Parks are notified under the Environment Protection Act, 1986.

Which of the above statements are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Answer: (c) 1 and 3 only

### **Explanation:**

Biosphere Reserves may contain National Parks and Sanctuaries within their core areas. Ramsar Sites are internationally recognized but not automatically protected under the Wildlife Protection Act. Eco-sensitive zones are notified under the Environment Protection Act, 1986.

## Q3. Consider the following statements:

- 1. Headline inflation in India is measured by the Wholesale Price Index (WPI), while core inflation excludes food and fuel components.
- 2. Demand-pull inflation occurs when aggregate demand outpaces aggregate supply.
- 3. Stagflation refers to the simultaneous occurrence of low growth and high inflation.



Which of the above statements are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Answer: (b) 2 and 3 only

## **Explanation:**

Headline inflation in India is measured by the Consumer Price Index (CPI), not WPI. Demand-pull inflation arises when demand exceeds supply. Stagflation combines economic stagnation with inflation.

## Q4. Consider the following statements:

- 1. Fundamental Rights are justiciable, whereas Directive Principles of State Policy (DPSPs) are non-justiciable.
- 2. Fundamental Rights aim to ensure socio-economic justice, whereas DPSPs ensure individual liberty.
- 3. The 42nd Constitutional Amendment Act gave primacy to DPSPs over Fundamental Rights in case of conflict.
- 4. The Supreme Court in Minerva Mills (1980) held that Fundamental Rights and DPSPs are complementary and not subordinate to one another.

Which of the above statements are correct?

- (a) 1 and 2 only
- (b) 1, 3 and 4 only
- (c) 2, 3 and 4 only
- (d) 1, 2, 3 and 4

Answer: (b) 1, 3 and 4 only

#### **Explanation:**

Fundamental Rights are enforceable in courts, DPSPs are not. FRs focus on liberty, DPSPs on socio-economic justice (so statement 2 is wrong). The 42nd Amendment attempted to give DPSPs primacy, but the Supreme Court in Minerva Mills ruled that FRs and DPSPs are complementary and must be balanced.

## Q5. Assertion - Reason type question -

**Assertion (A):** The Indian summer monsoon is primarily driven by the differential heating of land and ocean.

**Reason (R):** During summer, the Tibetan Plateau heats up intensely, creating a low-pressure zone that attracts moist winds from the Indian Ocean.

- (a) Both A and R are true, and R is the correct explanation of A.
- (b) Both A and R are true, but R is not the correct explanation of A.
- (c) A is true, but R is false.
- (d) A is false, but R is true.

Answer: (a) Both A and R are true, and R is the correct explanation of A



#### **Explanation:**

The monsoon arises due to the land—sea heating contrast, with land heating faster than the ocean. The Tibetan Plateau's intense summer heating creates a strong low-pressure area, drawing moist winds from the Indian Ocean. This provides the correct explanation of the phenomenon.

### **Q6.** Consider the following statements regarding the Buddhist tradition:

- 1. In early Buddhism, the concept of "Anatta" rejected the existence of a permanent, unchanging soul.
- 2. The Mahasanghikas were the first to uphold the doctrine that the Buddha was transcendental and beyond human attributes.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

## Answer: (c)

## **Explanation:**

- Statement 1 is correct: "Anatta" (no-self) is one of the three marks of existence in Buddhism, denying the presence of an eternal soul (Atman). This is a key divergence from Upanishadic thought.
- **Statement 2 is correct:** The Mahasanghikas, a sect formed after the First Buddhist Council, indeed propagated the transcendental nature of the Buddha, distinguishing him from the earlier Theravada emphasis on his human qualities.

Q7. The Kigali Amendment to the Montreal Protocol, 2016, is primarily related to which of the following?

- (a) Phasing out of Persistent Organic Pollutants (POPs)
- (b) Control of emissions from Sulphur Hexafluoride (SF6)
- (c) Phasedown of Hydrofluorocarbons (HFCs)
- (d) Binding reduction targets for Black Carbon emissions

#### Answer: (c)

## **Explanation:**

- The **Kigali Amendment** (2016) to the Montreal Protocol mandates the **phasedown of Hydrofluorocarbons** (**HFCs**), which though not ozone-depleting, are potent greenhouse gases.
- The amendment is seen as a climate agreement embedded within the ozone treaty. India has committed to phasedown with a delayed schedule compared to developed nations.

#### **Q8.** Consider the following statements regarding types of deficits in the Indian economy:

- 1. Fiscal deficit measures the gap between the government's total expenditure and total non-borrowed receipts.
- 2. Revenue deficit indicates excess of revenue expenditure over revenue receipts, and borrowing cannot be used to bridge this deficit.



3. Primary deficit is the difference between fiscal deficit and interest payments.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: (b)

## **Explanation:**

- **Statement 1 is correct:** Fiscal deficit indeed refers to total expenditure minus total receipts (excluding borrowings).
- Statement 2 is incorrect: Borrowing can be and often is used to finance revenue deficit, though it leads to unsustainable fiscal conditions.
- **Statement 3 is correct:** Primary deficit = Fiscal deficit Interest payments. It shows the borrowing requirements of the government excluding interest liabilities.

**Q9.** With reference to the distinction between a Money Bill and a Finance Bill in the Indian Constitution, consider the following statements:

- 1. A Money Bill can only be introduced in the Lok Sabha, whereas a Finance Bill can be introduced in either House of Parliament.
- 2. The Speaker of the Lok Sabha has the final authority to decide whether a Bill is a Money Bill.
- 3. Rajya Sabha has limited powers regarding Money Bills but enjoys equal powers as Lok Sabha in case of Finance Bills.
- 4. All Money Bills are Finance Bills, but all Finance Bills are not Money Bills.

Which of the statements given above are correct?

- (a) 1, 2 and 4 only
- (b) 2 and 3 only
- (c) 1, 2, 3 and 4
- (d) 3 and 4 only

Answer: (a)

## **Explanation:**

- Statement 1 is correct: Article 110 specifies that a Money Bill can only be introduced in Lok Sabha. Finance Bills (other than Money Bills) can be introduced in either House.
- Statement 2 is correct: The Speaker's decision on whether a bill is a Money Bill is final.
- Statement 3 is incorrect: For Finance Bills (Category A & B), Rajya Sabha's role depends on the type. Category A bills resemble Money Bills; Category B bills can be introduced in either House, but Rajya Sabha does not enjoy equal power in all cases.
- Statement 4 is correct: Money Bills form a subset of Finance Bills.



## Q10. Assertion - Reason type -

Assertion (A): The Tropical Evergreen forests in India are restricted mainly to parts of the Western Ghats, North-East, and Andaman & Nicobar Islands.

Reason (R): These forests require more than 250 cm of annual rainfall and consistently high temperatures throughout the year.

- (a) Both A and R are true, and R is the correct explanation of A.
- (b) Both A and R are true, but R is not the correct explanation of A.
- (c) A is true, but R is false.
- (d) A is false, but R is true.

## Answer: (a)

## **Explanation:**

- Assertion is true: Tropical evergreen forests are indeed found in high rainfall areas of India (Western Ghats, North-East, Andaman & Nicobar).
- Reason is true and explanatory: These forests require >250 cm rainfall and high annual mean temperature with little variation, which explains their restricted distribution.

## Q11. Consider the following statements:

- 1. During the early 20th century, the Moderates primarily relied on methods of petitions, prayers, and protests to influence British policies.
- 2. The Extremists considered boycott, swadeshi, and mass agitation as effective strategies, and hence completely rejected constitutional reforms of any kind.

Which of the above statements is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2

## Answer: (a)

## **Explanation:**

- Moderates (Dadabhai Naoroji, Gopal Krishna Gokhale) indeed relied on petitions, persuasion, and constitutional methods → Statement 1 is correct.
- Extremists (Tilak, Bipin Chandra Pal, Lala Lajpat Rai) emphasized boycott, swadeshi, passive resistance, and mass mobilization. However, they did not *completely reject* reforms; they considered them secondary, not useless. Thus, statement 2 is an extreme generalization and is incorrect.

Q12. Under the Air (Prevention and Control of Pollution) Act, 1981, which of the following is correct?

- (a) Only Central Government has the power to declare an area as Air Pollution Control Area.
- (b) Both Central and State Governments can declare any area as Air Pollution Control Area.
- (c) Only State Governments can declare an area as Air Pollution Control Area, with prior approval of the Central Government.
- (d) Neither Central nor State Governments have this power; it is delegated only to Pollution Control Boards.



## Answer: (b)

## **Explanation:**

- Section 19 of the Air Act, 1981: Both Central and State Governments have the authority to declare any area within their jurisdiction as an Air Pollution Control Area.
- The State Government may also prohibit the use of certain fuels/appliances in such areas, but with consultation/approval in some cases.
   Thus, option (b) is correct.

## Q13. Consider the following statements regarding Balance of Payments (BoP):

- 1. Current Account records transactions related to exports and imports of goods and services only, while capital inflows like FDI are excluded from it.
- 2. The Capital Account records both long-term and short-term capital transactions, including FDI, FPI, and External Commercial Borrowings (ECBs).
- 3. An overall BoP surplus always leads to an appreciation of domestic currency against foreign currencies.

Which of the above statements is/are correct?

- (a) Only 1 and 2
- (b) Only 2
- (c) Only 3
- (d) 1, 2 and 3

## Answer: (b)

#### **Explanation:**

- Statement 1: Current Account covers *goods, services, income, and current transfers*; not just goods & services. Hence statement 1 is partially correct but factually incomplete → Incorrect.
- Statement 2: Capital Account indeed includes FDI, FPI, ECB, and both short-term and long-term capital flows → Correct.
- Statement 3: BoP surplus does not always lead to appreciation. RBI can intervene through sterilization; other macro factors (inflation, interest rates) also matter. Hence, statement 3 is incorrect.

## Q14. With reference to the State Legislature in India, consider the following statements:

- 1. The Legislative Assembly is empowered to make laws on subjects in the State List as well as the Concurrent List.
- 2. A Bill in the State Legislature becomes law only after it receives the Governor's assent; the President has no role in State Bills under any circumstance.
- 3. The Legislative Council, where it exists, has equal powers with the Legislative Assembly in matters related to Money Bills.
- 4. The Governor can dissolve the Legislative Council if the State Cabinet so advises, subject to President's approval.



Which of the above statements is/are correct?

- (a) 1 and 2 only
- (b) 1 and 4 only
- (c) 1 only
- (d) 2, 3 and 4 only

## Answer: (c)

## **Explanation:**

- Statement 1: Correct → State Assembly makes laws on State + Concurrent List.
- Statement 2: Incorrect → Certain Bills reserved for the President require Presidential assent (e.g., affecting High Court, State boundaries, etc.).
- Statement 3: Incorrect → Assembly has overriding powers in Money Bills; Council can only delay for 14 days.
- Statement 4: Incorrect → Governor cannot dissolve the Legislative Council; it is a permanent body (one-third members retire every 2 years). Parliament can abolish/create a Council, not Governor.

Thus, only statement 1 is correct.

## Q15. Assertion Reason type -

Assertion (A): The DNA Technology (Use and Application) Regulation Bill seeks to regulate the use of DNA technology for establishing identity in criminal and civil matters.

Reason (R): The Bill provides for setting up of a DNA Data Bank at national and regional levels, which will only contain data of convicts and suspects, but explicitly excludes missing persons and unknown deceased.

#### Choose the correct option:

- (a) Both A and R are true, and R is the correct explanation of A.
- (b) Both A and R are true, but R is not the correct explanation of A.
- (c) A is true, but R is false.
- (d) A is false, but R is true.

#### Answer: (c)

## **Explanation:**

- Assertion: Correct → Bill regulates use of DNA technology in criminal & civil matters (paternity, immigration, identification of missing persons, etc.).
- Reason: Incorrect → The Bill allows DNA Data Banks to store profiles of convicts, suspects, missing persons, unknown deceased persons. Hence R is wrong.
  Thus, (c) is correct.



## DAILY PRACTICE QUESTIONS FROM CURRENT AFFAIRS

## Q1. Consider the following statements regarding *Project Aarohan*:

- 1. It is an initiative of the Ministry of Education to mentor girl students from marginalized communities in STEM fields.
- 2. The project has adopted a "Hub and Spoke" model, where premier institutes like IITs act as hubs for mentoring.

Which of the statements given above is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2

## Answer: (c) Both 1 and 2

- Project Aarohan is an initiative to mentor girl students from marginalized groups in STEM fields.
- It adopts a "Hub and Spoke" model, where IITs and NITs act as hubs.
- Hence, both statements are correct.

## Q2. UPM J1040-3551 AabBab, recently in news, is related to:

- (a) A newly discovered quadruple star system with an unusual orbital resonance
- (b) A pulsar emitting ultra-low-frequency gravitational waves
- (c) A black hole binary located in the Sagittarius A\* cluster
- (d) An exoplanetary system with three habitable-zone planets orbiting a red dwarf

## Answer: (a) A newly discovered quadruple star system with an unusual orbital resonance

- UPM J1040-3551 AabBab is a rare quadruple star system.
- It shows unusual orbital resonance, which makes it significant for studying stellar dynamics.
- Other options refer to unrelated phenomena.

## Q3. With reference to *Digital Services Taxes (DSTs)*, consider the following statements:

- 1. DSTs are direct taxes levied on the income of companies providing digital services, irrespective of their place of incorporation.
- 2. India's Equalisation Levy of 6% (2016) and 2% (2020) is considered a form of DST.
- 3. The OECD has proposed to phase out unilateral DSTs as part of a global minimum corporate tax framework.

Which of the statements given above is/are correct?

- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3



## Answer: (b) Only 2 and 3

- Statement 1 is **incorrect** DSTs are *indirect* taxes on revenues, not direct taxes on income.
- Statement 2 is **correct** India's Equalisation Levy (6% in 2016, 2% in 2020) is a DST.
- Statement 3 is **correct** OECD/G20 has proposed to phase out unilateral DSTs under its global tax deal.

## Q4. With reference to *Sci-Hub Ban* and the 'One Nation, One Subscription' Scheme, consider the following statements:

- 1. Sci-Hub is an open-access repository that provides free access to academic papers, often bypassing copyright restrictions.
- 2. The 'One Nation, One Subscription' Scheme is designed to provide centralized negotiated access to scholarly journals for all academic and research institutions in India.
- 3. Under this scheme, only centrally funded institutions such as IITs and IISc will be eligible for access.

Which of the statements given above is/are correct?

- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3

## Answer: (a) Only 1 and 2

- Statement 1: Correct Sci-Hub bypasses paywalls and provides free access.
- Statement 2: Correct The scheme gives **centralized journal access** to all institutions.
- Statement 3: Incorrect It is not limited to centrally funded institutions; covers all recognized research institutions.

# Q5. With reference to *National Designated Authority (NDA) for Carbon Markets in India*, consider the following statements:

- 1. The NDA has been established under the Ministry of Environment, Forest and Climate Change (MoEFCC).
- 2. It is responsible for approving carbon market projects under Article 6 of the Paris Agreement.
- 3. The NDA also has the mandate to regulate domestic carbon credit trading within India.
- 4. India's first compliance carbon market is scheduled to begin under the Bureau of Energy Efficiency (BEE) framework.

Which of the statements given above are correct?

- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1, 2 and 3
- (d) 1, 2, 3 and 4

Answer: (d) 1, 2, 3 and 4



- Statement 1: Correct NDA is under MoEFCC.
- Statement 2: Correct It approves Article 6 carbon projects.
- Statement 3: Correct It regulates domestic carbon markets.
- Statement 4: Correct The compliance market will be implemented under BEE.
- Hence, all statements are correct.

## Q6. The East China Sea is bordered by which of the following countries?

- 1. China
- 2. Japan
- 3. South Korea
- 4. Taiwan

Select the correct answer using the code given below:

- (a) Only 1, 2 and 3
- (b) Only 2, 3 and 4
- (c) Only 1, 2 and 4
- (d) 1, 2, 3 and 4

## Answer: (d) 1, 2, 3 and 4

- The East China Sea borders:
  - China (west)
  - Japan (east)
  - South Korea (north)
  - o Taiwan (south)
- Hence, all four countries are correct.

## Q7. With reference to the *Commonwealth Games*, consider the following statements:

- 1. India first hosted the Commonwealth Games in 2010 at New Delhi.
- 2. The Commonwealth Games Federation recognizes only sovereign countries as members.

Which of the statements given above is/are correct?

- (a) Only 1
- (b) Only 2
- (c) Both 1 and 2
- (d) Neither 1 nor 2

## Answer: (a) Only 1

• Statement 1: Correct – India hosted the Games in **2010 at New Delhi**.



• Statement 2: Incorrect – The Commonwealth Games Federation allows **both sovereign states and dependent territories** (e.g., Jersey, Bermuda) to participate.

## Q8. Exercise Bright Star 2025, recently in news, is:

- (a) A trilateral naval exercise between India, Egypt, and the United States in the Mediterranean Sea.
- (b) A humanitarian relief exercise under the UN OCHA led by India and African Union.
- (c) A counter-terrorism and cyber warfare simulation led by NATO in the Gulf of Aden.
- (d) A joint disaster management exercise between BIMSTEC countries.

## Answer: (a) A trilateral naval exercise between India, Egypt, and the United States in the Mediterranean Sea.

- Bright Star is a **multinational military exercise**, originally US–Egypt, later expanded.
- India participated in Bright Star 2023, and the 2025 edition will again involve India, Egypt, and USA in the Mediterranean region.

## Q9. With reference to the Revised National Action Plan on Glanders, consider the following statements:

- 1. Glanders is a contagious disease primarily affecting horses, caused by a bacterium.
- 2. The revised plan emphasizes nationwide mandatory screening of equines before their interstate movement.
- 3. India is officially recognized as a Glanders-free country by the World Organisation for Animal Health (WOAH).

Which of the statements given above is/are correct?

- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3

## Answer: (a) Only 1 and 2

- Statement 1: Correct Glanders is caused by *Burkholderia mallei*, mainly in horses/donkeys.
- Statement 2: Correct The revised plan mandates **screening before interstate transport** to prevent spread.
- Statement 3: Incorrect India is **not yet declared Glanders-free**; sporadic outbreaks continue.

## Q10. With reference to the *UMEED Portal*, consider the following statements:

- 1. It has been launched by the Ministry of Labour and Employment for facilitating online internships and apprenticeships.
- 2. The portal aims to act as a bridge between students, institutions, and industries by creating a national database of internship opportunities.
- 3. It also provides integration with the National Career Service (NCS) portal.

Which of the statements given above is/are correct?



- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3

## Answer: (d) 1, 2 and 3

- Statement 1: Correct Ministry of Labour & Employment launched it.
- Statement 2: Correct Creates a **national internship database**.
- Statement 3: Correct Linked with NCS Portal for employment services.
- Hence, all three are correct.

## Q11. With reference to the *National Biofoundry Network (NBN)*, consider the following statements:

- 1. It is India's first initiative to establish a synthetic biology and biotechnology-based platform for designing genetic circuits and bio-based products.
- 2. The Department of Biotechnology (DBT) is the nodal agency for implementing the network.
- 3. One of its aims is to support development of bio-based alternatives to petrochemical products.

Which of the statements given above is/are correct?

- (a) Only 1
- (b) Only 1 and 2
- (c) Only 2 and 3
- (d) 1, 2 and 3

#### Answer: (d) 1, 2 and 3

- Statement 1: Correct Focused on synthetic biology and bioengineering platforms.
- Statement 2: Correct DBT is nodal body.
- Statement 3: Correct Supports bio-based alternatives to reduce dependence on petrochemicals.
- Hence, all statements are correct.

#### Q12. Gangotri Glacier, often in news, is correctly associated with which of the following statements?

- (a) It is the largest glacier of the Nanda Devi Biosphere Reserve.
- (b) It is the source of the Bhagirathi River, one of the main headstreams of the Ganga.
- (c) It lies in the Kumaon Himalaya and drains into the Ramganga river system.
- (d) It is a part of the Karakoram range within Uttarakhand.

## Answer: (b) It is the source of the Bhagirathi River, one of the main headstreams of the Ganga.

- The Gangotri Glacier (Uttarkashi district, Uttarakhand) is the primary source of the Bhagirathi River.
- Bhagirathi later joins Alaknanda at Devprayag to form the Ganga.
- Other options are incorrect: it is not in Kumaon Himalaya/Karakoram, nor linked to Nanda Devi Biosphere.



## Q13. With reference to the *Chhath Festival*, consider the following statements:

- 1. It is dedicated to the worship of the Sun God and Chhathi Maiya, symbolizing ecological balance and gratitude to natural resources.
- 2. The ritual includes offering arghya to the setting sun only, and not to the rising sun.
- 3. It is recognized as an Intangible Cultural Heritage by UNESCO.

Which of the statements given above is/are correct?

- (a) Only 1
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3

## Answer: (a) Only 1

- Statement 1: Correct Chhath is dedicated to *Surya* and *Chhathi Maiya*, reflecting ecological gratitude.
- Statement 2: Incorrect Offerings (arghya) are made to both setting and rising sun.
- Statement 3: Incorrect UNESCO has **not yet recognized** Chhath as Intangible Heritage.

## Q14. National Sports Day in India is observed on:

- (a) 14th November, birth anniversary of Jawaharlal Nehru
- (b) 29th August, birth anniversary of Major Dhyan Chand
- (c) 3rd December, International Day of Persons with Disabilities
- (d) 5th September, birth anniversary of Dr. S. Radhakrishnan

## Answer: (b) 29th August, birth anniversary of Major Dhyan Chand

- National Sports Day is celebrated on 29th August, the birth anniversary of Hockey wizard Major Dhyan Chand.
- It honors sporting excellence and also coincides with the National Sports Awards ceremony.

## Q15. With reference to the *PM SVANidhi Scheme*, consider the following statements:

- 1. It provides working capital loans to street vendors without collateral.
- 2. The scheme is implemented by the Ministry of Housing and Urban Affairs.
- 3. Digital transactions and timely repayments under this scheme enable vendors to get subsidies and higher loan amounts.

Which of the statements given above is/are correct?

- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3

## Answer: (d) 1, 2 and 3



- Statement 1: Correct Provides collateral-free working capital.
- Statement 2: Correct Implemented by **MoHUA**.
- Statement 3: Correct Incentivizes digital payments, early repayment, leading to subsidies & higher loan limits.

## Q16. The Rio Earth Summit (1992) resulted in which of the following major outcomes?

- 1. Adoption of Agenda 21 a comprehensive plan for sustainable development.
- 2. Establishment of the UN Framework Convention on Climate Change (UNFCCC).
- 3. Formation of the Convention on Biological Diversity (CBD).
- 4. Adoption of the Kyoto Protocol on greenhouse gas reduction.

Select the correct answer using the code given below:

- (a) 1 and 2 only
- (b) 1, 2 and 3 only
- (c) 2 and 4 only
- (d) 1, 2, 3 and 4

## Answer: (b) 1, 2 and 3 only

- Outcomes:
  - o Agenda  $21 \rightarrow$  Correct.
  - UNFCCC → Correct.
  - $\circ$  **CBD**  $\rightarrow$  Correct.
  - o Kyoto Protocol (1997) came later, not part of 1992 summit.
- Hence, 1, 2 and 3 only.

## Q17. With reference to the Samudrayaan Project, consider the following statements:

- 1. It is India's first manned ocean mission, being developed under the Ministry of Earth Sciences.
- 2. The deep-sea submersible vehicle 'MATSYA 6000' is designed to reach depths of up to 6,000 metres.
- 3. One of its objectives is the exploration of deep-sea polymetallic nodules in the Central Indian Ocean Basin.

Which of the statements given above is/are correct?

- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3

## Answer: (d) 1, 2 and 3

• Statement 1: Correct – Implemented under Ministry of Earth Sciences.



- Statement 2: Correct MATSYA 6000 is designed for 6,000 m depth.
- Statement 3: Correct Focuses on polymetallic nodules in Central Indian Ocean Basin (CIOB).

## Q18. Which of the following statements regarding Japan's geographical location are correct?

- 1. Japan is located at the convergence of four tectonic plates Pacific, Eurasian, Philippine, and North American.
- 2. The Sea of Japan lies to its west, while the Pacific Ocean lies to its east.
- 3. The Ryukyu Islands of Japan extend towards Taiwan in the south.

Select the correct answer using the code given below:

- (a) Only 1 and 2
- (b) Only 2 and 3
- (c) Only 1 and 3
- (d) 1, 2 and 3

## Answer: (d) 1, 2 and 3

- Statement 1: Correct Japan lies at the **junction of 4 tectonic plates**, causing seismic activity.
- Statement 2: Correct Sea of Japan (west), Pacific Ocean (east).
- Statement 3: Correct Ryukyu Islands stretch southwards, almost reaching Taiwan.

# DAILY PRACTICE QUESTIONS FOR MAINS ANSWER WRITING PRACTICE

## **GS** - 1

Q1. Bhakti–Sufi traditions have been instrumental in shaping India's composite culture. Critically analyse their contributions in bridging social, cultural, and religious divides.

#### **Answer:**

The Bhakti–Sufi traditions emerged in India between the 8th and 17th centuries as responses to the rigidity of organized religion and the rise of social inequalities. They played a critical role in reshaping cultural, spiritual, and social landscapes, creating a syncretic ethos that remains a hallmark of Indian civilization.

• **Bhakti tradition**: Originating in the South with Alvars and Nayanars, it spread across India with saints like Kabir, Mirabai, Tulsidas, and Chaitanya. The focus was on *personal devotion to God*, rejection of caste hierarchy, ritualism, and priestly dominance. The use of vernacular languages democratized spiritual expression, reaching the common masses.



- **Sufi tradition**: With the advent of Islam, Sufi saints like Khwaja Moinuddin Chishti, Nizamuddin Auliya, and Shah Waliullah emphasized love, compassion, and remembrance of God. Sufi *khanqahs* served as spaces of charity, learning, and inter-faith dialogue, cutting across class and caste lines.
- **Syncretism and unity**: Both traditions highlighted inward piety rather than external rituals. Kabir and Nanak, for instance, questioned rigid identities and called for universal brotherhood. Local art, music, and architecture—such as *qawwalis*, *bhajans*, and Indo-Islamic styles—flourished under their influence.
- **Limitations**: Despite their inclusive ethos, their reach remained limited to cultural spheres and could not completely dismantle caste hierarchies or orthodox practices. For example, while they condemned untouchability, structural inequalities persisted.

## **Critical Analysis:**

The Bhakti–Sufi movements left a lasting imprint on India's composite culture by nurturing values of tolerance, pluralism, and devotion. They provided a moral foundation for later social reform movements and even influenced India's freedom struggle ethos of unity in diversity. However, their impact was gradual and more cultural than institutional.

#### **Conclusion:**

The Bhakti–Sufi traditions represent an enduring dialogue between faiths, shaping India's identity as a pluralistic society. In today's context of religious polarization, their teachings of inclusivity and humanism remain deeply relevant.

## Q2. Discuss the role of revolutionary leaders and movements in India's freedom struggle. How did their contributions complement the mainstream nationalist movement?

#### **Answer:**

India's freedom struggle was marked not only by constitutional and non-violent methods but also by revolutionary leaders and organizations who believed in direct action against British imperialism. While often marginalized in mainstream narratives, their role was vital in sustaining nationalist fervor.

- Early revolutionary movements: The late 19th and early 20th centuries saw groups like the *Anushilan Samiti* and *Jugantar* in Bengal, and *Abhinav Bharat* in Maharashtra, emphasizing armed struggle. Leaders like Aurobindo Ghosh, V.D. Savarkar, and Khudiram Bose inspired youth with their calls for sacrifice.
- Ghadar Movement (1913): Initiated by expatriates in North America, the Ghadar Party mobilized Indians abroad to overthrow British rule through coordinated uprisings. Though largely suppressed, it demonstrated international dimensions of Indian nationalism.
- **Hindustan Socialist Republican Association (HSRA)**: Leaders like Bhagat Singh, Chandrashekhar Azad, and Batukeshwar Dutt adopted radical socialist ideology, linking independence with social justice. The *Kakori Conspiracy (1925)* and the *Assembly Bombing (1929)* exemplified their strategy of symbolic action.
- **Revolutionaries abroad**: Rash Behari Bose and Subhas Chandra Bose later mobilized Indian diaspora and formed the *Indian National Army (INA)*, creating significant international pressure on the British.
- Complementarity with mainstream movements:
  - o They exposed the limitations of petitions and moderate methods.



- Their sacrifices created an atmosphere of defiance, inspiring the youth to join nationalist causes.
- o While Gandhi opposed violence, he acknowledged their courage and dedication.
- **Limitations**: Revolutionary movements were often localized, fragmented, and brutally suppressed. They lacked mass mobilization compared to the Gandhian movement.

#### **Conclusion:**

Revolutionary leaders injected zeal, sacrifice, and a sense of urgency into the freedom struggle. Their vision of an independent India, often intertwined with social and economic justice, broadened the horizons of nationalism. Though overshadowed by non-violent movements, their contribution remains integral to India's path to independence.

# Q3. Analyse the impact of climate change on Indian geography. How is it reshaping India's physical environment, natural resources, and livelihood patterns?

#### **Answer:**

Climate change has emerged as one of the most critical challenges to India, altering its physical geography and ecological systems. Being a geographically diverse and densely populated country, India is highly vulnerable to global warming-induced disruptions.

## • Physical Geography Changes:

- o **Glacial retreat**: The Himalayas, home to the largest number of glaciers outside the poles, are witnessing accelerated melting. This affects perennial rivers like the Ganga and Brahmaputra, leading to seasonal flow variability.
- o **Sea-level rise**: Coastal regions like the Sundarbans, Mumbai, and Chennai face submergence risks, salinization of soil, and coastal erosion.
- o **Extreme weather**: Increased frequency of cyclones (Amphan, Tauktae), floods (Kerala, Bihar), and droughts are reshaping landforms and agricultural zones.

## • Impact on Natural Resources:

- Water stress: Erratic rainfall patterns reduce groundwater recharge and exacerbate conflicts over water sharing.
- o **Forest ecosystems**: Shifting vegetation zones threaten biodiversity; for instance, Western Ghats and Himalayan species face extinction risks.
- Agricultural impact: Heat stress reduces crop yields, alters sowing cycles, and increases pest attacks.

## • Impact on Livelihoods:

- o Farmers face rising risks of crop failure, leading to distress migration.
- o Fisherfolk face declining fish stocks due to warming oceans and acidification.
- o Tourism, especially in Himalayan and coastal zones, faces disruptions.

## Policy and Adaptation:

o India has adopted initiatives like the *National Action Plan on Climate Change (NAPCC)* and *State Action Plans*.

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o Renewable energy, afforestation, and climate-resilient agriculture are being promoted. However, implementation challenges persist.

#### **Conclusion:**

Climate change is no longer a distant threat but a lived reality in India. It is reshaping landforms, ecosystems, and socio-economic patterns, demanding urgent adaptation and mitigation strategies. Integrating climate resilience into development planning is essential for safeguarding India's geography and livelihoods.

## **GS - 2**

Q1. Cooperative federalism and competitive federalism are often seen as complementary rather than contradictory in India. Critically evaluate with examples.

#### **Answer:**

Federalism in India has evolved as a dynamic arrangement balancing unity with diversity. The Constitution envisages both **cooperative** and **competitive** federalism. While cooperative federalism emphasizes partnership between the Centre and states, competitive federalism promotes healthy rivalry among states for resources, investments, and performance.

### • Cooperative Federalism:

- It is embedded in institutions like the Inter-State Council, Finance Commission, and GST Council, where Centre and states collaborate in decision-making.
- o During the COVID-19 pandemic, coordinated action on vaccination and disaster management highlighted cooperative mechanisms.
- o Centrally sponsored schemes like *Ayushman Bharat* or *Jal Jeevan Mission* require Centrestate cooperation for effective implementation.

## • Competitive Federalism:

- Economic reforms, liberalization, and globalization shifted focus to states as drivers of growth.
- Initiatives like the Ease of Doing Business rankings, Aspirational Districts Programme, and SDG Index foster competition among states.
- o Rivalry for FDI inflows has led states like Gujarat, Maharashtra, and Tamil Nadu to innovate in governance and policy.

## • Complementarity:

- Competition pushes states to innovate, while cooperation ensures inclusive national development.
- o Example: GST Council—though a cooperative platform, it fosters competition by encouraging states to enhance compliance and efficiency.
- In areas like climate action, both approaches converge: states compete on renewable energy targets while cooperating with the Centre on international commitments.



## • Challenges:

- Over-centralization (e.g., use of Article 356, unilateral legislation like farm laws) weakens cooperative ethos.
- o Competitive federalism risks widening regional disparities if lagging states cannot match resource-rich ones.

#### **Conclusion:**

India's federalism thrives when cooperation and competition are balanced. Cooperative federalism ensures unity of purpose, while competitive federalism fosters innovation and accountability. The real challenge lies in institutionalizing mechanisms that harmonize both approaches to strengthen India's democratic federal structure.

Q2. Judicial reforms are essential to strengthen democracy and ensure speedy justice. Critically analyse the key issues in India's judicial system and suggest reforms.

#### **Answer:**

The judiciary in India is the guardian of the Constitution and protector of fundamental rights. However, its effectiveness is undermined by structural and functional challenges, necessitating urgent reforms.

### • Key Issues:

- Judicial Pendency: Over 5 crore pending cases in courts highlight delays, undermining justice delivery.
- o Vacancies: High judicial vacancies at High Court and District Court levels slow adjudication.
- Collegium System Criticism: Lack of transparency in appointments fuels debates between executive and judiciary.
- o **Access to Justice**: Legal services remain urban-centric, with marginalized communities unable to afford litigation.
- Judicial Accountability: Absence of strong mechanisms to hold judges accountable leads to allegations of misconduct.
- o Technology Gaps: Despite e-courts initiatives, digitization remains uneven.

## Reforms Needed:

- o **Judicial Infrastructure**: Increase budgetary allocation (currently <0.1% of GDP) for more courts, staff, and digital facilities.
- o **Appointment Reforms**: A balanced mechanism like a Judicial Appointments Commission could ensure transparency and independence.
- o **Case Management**: Adoption of Alternative Dispute Resolution (ADR), mediation, and fast-track courts can ease pendency.
- Use of Technology: Expanding e-filing, AI-based case management, and virtual hearings for routine matters.
- o **Judicial Accountability**: Enacting a strong *Judicial Standards and Accountability Bill*.
- o Legal Aid: Strengthening *NALSA* to ensure affordable access to justice for weaker sections.



## • Positive Developments:

- Expansion of National Judicial Data Grid for transparency.
- o Increasing adoption of mediation and Lok Adalats.
- Supreme Court's proactive role in PILs to protect environment, rights, and governance standards.

#### **Conclusion:**

Judicial reforms are not merely institutional necessities but democratic imperatives. Ensuring speed, transparency, and accessibility in justice delivery would enhance public trust and strengthen the rule of law. A balance of independence with accountability is the way forward for a robust judiciary.

## Q3. The Quadrilateral Security Dialogue (QUAD) has emerged as a significant pillar in India's foreign policy. Discuss its strategic relevance for India in the Indo-Pacific region.

#### **Answer:**

The **QUAD**, comprising India, USA, Japan, and Australia, was revived in 2017 to address emerging strategic and security challenges in the Indo-Pacific. While not a formal military alliance, it represents a convergence of interests on stability, prosperity, and rule-based order in the region.

## • Strategic Relevance for India:

- o **Countering China's Assertiveness**: China's expansionism in the Indian Ocean and border disputes (Galwan clash, 2020) make QUAD a balancing platform for India.
- o **Maritime Security**: Joint naval exercises like *Malabar* enhance interoperability and ensure free navigation in vital sea lanes.
- o **Technology Cooperation**: QUAD Working Groups on critical technologies, cyber security, and supply chains strengthen India's tech resilience.
- o Climate and Health Security: QUAD Vaccine Partnership during COVID-19 and clean energy initiatives align with India's developmental goals.
- Economic Dimension: Cooperation on resilient supply chains reduces dependence on China and supports India's "Atmanirbhar Bharat".

## Challenges for India:

- o Ambiguity in Commitments: QUAD lacks a formal security guarantee, unlike NATO.
- o China's Reaction: India risks escalation with China, both at the border and economically.
- o **Divergent Interests**: While the U.S. prioritizes China containment, Japan and Australia also emphasize economic ties with Beijing.
- o Regional Perception: Some ASEAN nations fear QUAD may undermine ASEAN centrality.

## • India's Balanced Approach:

- o India avoids projecting QUAD as an anti-China alliance, instead framing it as a grouping for regional stability, connectivity, and inclusive growth.
- By engaging simultaneously in BRICS, SCO, and QUAD, India maintains strategic autonomy.



#### **Conclusion:**

For India, QUAD is both a strategic necessity and diplomatic opportunity. It strengthens India's Indo-Pacific presence, diversifies partnerships, and enhances its global stature. While challenges exist, QUAD's emphasis on security, technology, and sustainable development makes it a crucial pillar in India's foreign policy architecture.

## GS-3

Q1. Agricultural reforms are essential for doubling farmers' income and ensuring sustainable rural development. Critically examine the key challenges and suggest reforms needed in India's agriculture sector.

#### **Answer:**

Agriculture remains the backbone of India's economy, employing nearly 45% of the population but contributing only around 16–17% to GDP. Despite Green Revolution successes, the sector faces structural bottlenecks that demand urgent reforms.

## • Key Challenges:

- o **Fragmented Landholdings**: Nearly 85% of farmers are small and marginal, limiting economies of scale.
- Low Productivity: Yield gaps in cereals, pulses, and oilseeds remain significant compared to global standards.
- o **Market Inefficiencies**: APMC dominance, poor storage, and lack of transport infrastructure lead to post-harvest losses.
- Credit and Insurance: Limited institutional credit forces reliance on moneylenders; crop insurance lacks inclusivity.
- Climate Vulnerability: Increasing frequency of droughts, floods, and unseasonal rains threatens farm incomes.
- Policy Issues: Over-reliance on subsidies for fertilizers, water, and electricity hampers efficiency and sustainability.

## • Reforms Needed:

- o Land Reforms: Promote land leasing and consolidation to enable efficient mechanization.
- **Diversification**: Shift from cereal-centric farming to pulses, oilseeds, horticulture, and livestock for higher income.
- Market Reforms: Expand e-NAM, promote contract farming, and strengthen Farmer Producer Organizations (FPOs).
- Technology Adoption: Precision farming, AI-driven advisories, and drones can optimize productivity.
- Climate-Resilient Agriculture: Promote micro-irrigation, organic farming, and climatesmart seeds.
- o **Institutional Support**: Strengthen crop insurance under PMFBY, ensure fair MSP implementation, and expand digital credit platforms.



## • Positive Developments:

- o Schemes like *PM-Kisan*, *PM-AASHA*, and Agriculture Infrastructure Fund are steps towards farmer empowerment.
- o Government push for natural farming and agri-tech start-ups is promising.

#### **Conclusion:**

Agricultural reforms must balance **productivity, sustainability, and equity**. By integrating technology, markets, and institutional reforms, India can ensure both food security and farmer prosperity. Without bold reforms, the vision of doubling farmers' income will remain elusive.

Q2. Biodiversity conservation is vital for ecological security and sustainable development. Analyse the threats to biodiversity in India and suggest strategies for its conservation.

#### **Answer:**

India, a **megadiverse country**, hosts nearly 7–8% of the world's species across varied ecosystems—from Himalayas to coastal zones. However, unsustainable human activities have placed immense stress on biodiversity, threatening ecological balance and livelihood security.

## • Threats to Biodiversity:

- Habitat Loss and Fragmentation: Urbanization, mining, and infrastructure projects shrink natural habitats.
- o **Deforestation**: Large-scale clearing for agriculture and logging reduces forest cover and species habitats.
- o **Overexploitation**: Unsustainable fishing, poaching, and overgrazing deplete species populations.
- o **Invasive Alien Species**: Species like *Lantana camara* and *Parthenium* outcompete native flora.
- o **Pollution**: Industrial effluents, plastics, and pesticide use degrade ecosystems.
- o Climate Change: Melting glaciers, coral bleaching, and altered rainfall patterns endanger habitats.

## • Conservation Measures in India:

- Legal Frameworks: Wildlife Protection Act, 1972; Biological Diversity Act, 2002; Forest Rights Act, 2006.
- o Protected Areas: Over 100 national parks, 500 wildlife sanctuaries, and 18 biosphere reserves protect diverse ecosystems.
- o **Initiatives**: *National Biodiversity Mission, Project Tiger, Project Elephant,* and CAMPA funds.
- o **Community-Based Conservation**: Sacred groves, Chipko Movement, and Joint Forest Management demonstrate grassroots involvement.
- o **International Commitments**: India is a signatory to *CBD*, *Paris Agreement*, and recently adopted the *Kunming-Montreal Global Biodiversity Framework (2022)*.



## • Strategies Ahead:

- o Strengthen ecological impact assessments before infrastructure projects.
- o Enhance eco-tourism and green jobs to balance conservation and livelihoods.
- o Integrate traditional knowledge systems with modern conservation practices.
- o Promote landscape-level planning rather than isolated protected zones.
- o Strengthen biodiversity digital databases and citizen participation.

#### **Conclusion:**

Biodiversity is a natural capital essential for ecological security, climate resilience, and human well-being. Conservation must go beyond legal protection to involve communities, sustainable development, and climate adaptation strategies. Protecting biodiversity today is investing in the survival of future generations.

Q3. Cyber security is emerging as a critical challenge for India's national security and digital economy. Discuss the key threats and evaluate India's preparedness in this domain.

#### **Answer:**

With over **800 million internet users**, India is a global digital powerhouse. However, rapid digitization of banking, governance, and defense also makes India vulnerable to cyber threats, necessitating robust cyber security frameworks.

## Key Threats:

- o Cybercrime: Rising incidents of phishing, ransomware, identity theft, and online frauds.
- o **Critical Infrastructure Attacks**: Energy grids, financial systems, and health infrastructure face risks of hacking.
- State-Sponsored Attacks: Cyber espionage from hostile states targeting defense and government institutions.
- Social Media Manipulation: Disinformation campaigns and fake news undermine democracy and social harmony.
- Emerging Tech Risks: 5G, AI, and IoT expand attack surfaces with inadequate safeguards.

## • India's Preparedness:

- o **Institutional Framework**: National Cyber Security Policy (2013), CERT-In, National Critical Information Infrastructure Protection Centre (NCIIPC).
- Legislation: IT Act, 2000 (with amendments) regulates cyber activities; Personal Data Protection Bill (pending) seeks to safeguard user privacy.
- o **Capacity Building**: Defence Cyber Agency strengthens military cyber preparedness; Cyber Swachhta Kendra provides malware solutions.
- International Cooperation: India participates in global forums on cyber norms and capacity building.

## Challenges:

Outdated legal frameworks lag behind evolving cyber threats.



- Shortage of skilled cyber security professionals.
- Low awareness among small businesses and individuals.
- Limited coordination among multiple cyber agencies.

## • Way Forward:

- o Update National Cyber Security Strategy with focus on AI-driven threats.
- o Develop indigenous cyber security solutions and encryption standards.
- o Promote public-private partnerships for cyber resilience.
- Strengthen digital literacy and awareness at grassroots levels.
- o Enhance international collaboration on cyber intelligence sharing.

#### **Conclusion:**

Cyber security is no longer a technical issue but a **national security imperative**. For India to safeguard its sovereignty, economy, and digital future, it must adopt a holistic cyber security strategy blending technology, governance, and global cooperation.

## GS-4

# Q1. Discuss the ethical contributions of Swami Vivekananda and their relevance in contemporary society.

#### **Answer:**

Swami Vivekananda (1863–1902) was not only a spiritual leader but also a social reformer whose ethical philosophy continues to inspire India's governance, education, and social life. His teachings emphasized the unity of humanity, the dignity of the individual, and the pursuit of selfless service.

## • Key Ethical Contributions:

- Universal Brotherhood: Vivekananda's famous address at the 1893 Chicago Parliament of Religions emphasized tolerance and respect for all faiths. This embodies the ethical principle of pluralism and inter-religious harmony.
- o **Practical Vedanta**: He preached that spirituality is not renunciation but active service to society. This resonates with utilitarian ethics of maximizing welfare.
- Man-Making Education: Education, according to him, should build character, instill selfconfidence, and develop a sense of responsibility. His ethical framework linked knowledge with moral strength.
- o **Service as Worship**: His idea that "service to man is service to God" aligns with Gandhian ethics of selfless service and modern notions of public service ethics.
- **Empowerment of the Weak**: He stressed uplifting women and marginalized sections as an ethical obligation, reflecting distributive justice and equality.

## • Contemporary Relevance:

o **Governance**: His stress on character and integrity provides guidance for ethical leadership in public life.



- o **Social Harmony**: His philosophy of tolerance is vital to counter communal disharmony.
- Youth Empowerment: With a demographic dividend, his call to channel youth energy towards nation-building is crucial.
- o **Global Challenges**: In an era of materialism and conflict, his universalist ethics emphasize compassion and cooperation.

#### **Conclusion:**

Vivekananda's ethical vision blends spirituality with social responsibility. His teachings inspire both individual morality and collective governance values. In contemporary India, plagued by corruption, inequality, and identity conflicts, Vivekananda's principles of tolerance, service, and integrity remain guiding lights for ethical living and policy-making.

# Q2. Citizen-centric governance is a vital component of ethics in public administration. Discuss its principles, challenges, and significance in strengthening democracy.

#### **Answer:**

Citizen–centric governance implies placing citizens at the heart of decision-making, ensuring accountability, transparency, and responsiveness of public institutions. It is an ethical approach where governance is not about rulers, but about serving people.

## • Principles of Citizen–Centric Governance:

- o **Accountability**: Public officials answerable to citizens for their actions.
- o **Transparency**: Open access to government functioning through mechanisms like *RTI Act*.
- o **Responsiveness**: Quick and efficient delivery of services.
- o **Participation**: Citizen engagement in decision-making (Gram Sabhas, participatory budgeting).
- o **Equity and Inclusiveness**: Ensuring marginalized groups have equal access to services.

## • Significance in Governance Ethics:

- o Enhances public trust by aligning governance with ethical values of fairness and justice.
- o Encourages responsible policy-making, reducing arbitrariness and corruption.
- o Strengthens democracy by empowering citizens as stakeholders, not mere subjects.
- o Improves **service delivery** through citizen charters, grievance redressal, and digital governance.

## • Challenges:

- o Bureaucratic resistance and hierarchical mindset.
- o Digital divide limits inclusivity in e-governance.
- o Political populism may overshadow citizen-centric long-term reforms.
- o Corruption and lack of accountability weaken ethical governance.

## • Examples:

o RTI Act (2005) enhanced transparency.



- o Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) empowered rural citizens.
- o Digital India initiatives provide services at citizens' doorsteps.
- Kerala's participatory planning model is a success in local citizen-driven governance.

#### **Conclusion:**

Citizen—centric governance is not just a managerial approach but an ethical commitment to democracy. By empowering citizens, ensuring accountability, and delivering justice-oriented services, it fosters inclusive development and strengthens the moral foundation of governance.

## Q3. Case Study – Conflict of Interest

#### Case:

You are the District Magistrate of a district where a large infrastructure project is about to be launched. The project promises employment and economic growth. However, the contractor selected for the project is a close relative of yours. Local media has raised concerns about conflict of interest.

## Q. As the DM, how will you resolve this situation ensuring both integrity and public trust?

#### **Answer:**

This case presents a **conflict of interest** between personal relations and official duty. Ethical governance demands impartiality, integrity, and avoidance of any perception of bias.

- Ethical Issues Involved:
  - o Conflict of Interest: Personal relationship with the contractor undermines impartiality.
  - o **Public Trust**: Citizens may lose faith in governance if favoritism is suspected.
  - o Transparency and Accountability: Lack of clarity in tendering could harm credibility.
  - o **Rule of Law**: Any deviation may violate procurement guidelines.
- Possible Courses of Action:
- 1. **Ignore the relationship and proceed** Risks eroding credibility and public trust.
- 2. **Influence the process to favor relative** Unethical and illegal.
- 3. **Recuse yourself from the decision-making process** Upholds impartiality and transparency.
- 4. **Ensure strict compliance with tender norms** Mandatory, but alone may not remove public perception of bias.
  - Best Ethical Response:
    - Voluntarily disclose the conflict of interest to higher authorities.
    - o Recuse from project-related decision-making and assign oversight to another senior official.
    - o Ensure tendering and procurement are conducted transparently with third-party audits.
    - Communicate openly with media and citizens, highlighting steps taken to maintain integrity.
  - Ethical Principles Upheld:
    - o Integrity and Impartiality (core values of civil service conduct).



- Transparency (through disclosure and audits).
- o **Public Trust** (citizens see governance as fair and accountable).
- o Rule of Law (compliance with tender procedures).

#### **Conclusion:**

By recusing from the process and ensuring transparency, the DM protects both personal integrity and institutional credibility. This case demonstrates that ethical leadership often requires difficult decisions, but such choices ultimately strengthen governance and democracy.

## **Current Affairs:**

Q1. Critically analyze the findings of the NARI 2025 Report in the context of women's empowerment in India. Suggest policy measures to bridge the gender gap in economic and social indicators.

#### Answer:

The NARI 2025 (National Assessment of Resources for Inclusion) Report highlights persistent gender inequalities in India despite notable progress in female literacy, political participation, and workforce presence. It reveals that while women's literacy has improved significantly and female enrollment in higher education has crossed 48%, women's labor force participation remains below 25%. This indicates a structural imbalance between education and employment opportunities.

Economically, women remain concentrated in the informal sector, with low wages, lack of social security, and limited upward mobility. Socially, issues like child marriage, gender-based violence, and health disparities persist. Access to digital technology and financial inclusion for women, though improving, is uneven across regions.

The Report also points to India's mixed performance on global indices: while political empowerment of women has improved due to 1/3rd reservation in Panchayati Raj institutions and the recently enacted Women's Reservation Bill in Parliament, economic participation continues to lag behind global standards.

## **Policy Measures:**

- **Promoting Female Workforce Participation:** Incentivizing industries to hire women, flexible work policies, and expanding childcare facilities.
- **Bridging Digital Divide:** Providing affordable smartphones, internet connectivity, and digital literacy to rural women.
- **Strengthening Social Security:** Expanding maternity benefits, health insurance, and pension schemes for women in informal sectors.
- Education-to-Employment Linkages: Encouraging STEM education and vocational training aligned with market demand.
- Legal and Social Reforms: Strict enforcement of laws against harassment, domestic violence, and workplace discrimination.

#### **Conclusion:**

The NARI 2025 Report emphasizes that women's empowerment must go beyond representation and literacy, focusing on economic independence, social dignity, and safety. Achieving gender equality is not only a social justice imperative but also essential for India's economic growth and demographic dividend.



## Q2. Discuss the significance of the adoption of the new System of National Accounts (SNA) 2025 for India. How will it improve the measurement of economic growth and social welfare?

#### Answer:

The System of National Accounts (SNA) provides the international standard for compiling statistics on economic activities. The upcoming **SNA 2025** framework is expected to bring significant changes in how economies measure growth, sustainability, and well-being. For India, adopting SNA 2025 is particularly crucial as it aims to integrate environmental, digital, and informal economy dimensions into GDP accounting.

One of the major reforms is the **incorporation of digital economy activities**—including e-commerce, digital services, and gig economy contributions—into national accounts. Given India's rapid digitalization, this will provide a more accurate reflection of economic activity.

Another critical aspect is **environmental accounting**, where natural resource depletion, carbon emissions, and ecosystem services are factored into economic indicators. This aligns with India's commitment to climate action and sustainable development goals (SDGs). Similarly, unpaid household work and care economy contributions, often performed by women, are expected to be better recognized, improving gendersensitive policy design.

For policymakers, this will help in:

- Better Policy Planning: Linking economic growth with environmental sustainability.
- Inclusive Growth Measurement: Recognizing informal and unpaid work.
- Global Comparability: Aligning India's data with UN and IMF statistical standards.
- Improved Fiscal Policy: Accounting for digital and green transitions in taxation and investment strategies.

Challenges: India may face difficulties in data collection, integration of informal economy statistics, and institutional capacity building for SNA adoption.

#### **Conclusion:**

SNA 2025 is a paradigm shift from GDP-centric to holistic welfare-oriented accounting. For India, it ensures that national accounts reflect not just growth in numbers, but also sustainability, inclusivity, and resilience. Its adoption will strengthen India's position in global policymaking and improve evidence-based governance.

Q3. Evaluate the impact of the Pradhan Mantri Jan Dhan Yojana (PMJDY) after eleven years of implementation. To what extent has it succeeded in advancing financial inclusion in India?

#### Answer:

Launched in 2014, the **Pradhan Mantri Jan Dhan Yojana (PMJDY)** aimed to provide universal access to banking services, particularly for the unbanked and marginalized sections of society. After eleven years, PMJDY has become the world's largest financial inclusion program, with more than **52 crore bank accounts** opened.

The scheme has achieved notable progress in:

• Banking Penetration: Expansion of banking infrastructure in rural and semi-urban areas.

- **Direct Benefit Transfer (DBT):** Efficient delivery of subsidies, pensions, and welfare schemes directly into beneficiary accounts, reducing leakages and corruption.
- Women's Empowerment: Over 55% of PMJDY accounts belong to women, enhancing financial independence.
- Insurance & Pension Coverage: Integration with schemes like Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana has provided social security to millions.

However, challenges remain. Many accounts initially faced issues of dormancy, low transaction activity, and poor financial literacy among beneficiaries. While Aadhaar linkage improved transparency, concerns of privacy and exclusion errors persist. Moreover, access to credit for small entrepreneurs and farmers remains limited, despite increased account ownership.

## Way Forward:

- Strengthening financial literacy programs at the grassroots.
- Expanding micro-credit, micro-insurance, and micro-investment opportunities through PMJDY accounts.
- Ensuring last-mile connectivity with digital banking and mobile wallets.
- Enhancing cyber-security to protect vulnerable first-time account holders.

#### **Conclusion:**

PMJDY has laid the foundation for a financially inclusive India, transforming access to formal banking services. Its success lies not just in opening bank accounts, but in enabling active usage, empowerment, and integration of marginalized groups into the financial mainstream. Going forward, the focus must shift from "access" to "effective utilization" for achieving the vision of true financial inclusion.