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SURE SHOT TEST SERIES FLT - 2025

General Studies Full Length Test Test - 3 (GS - 3) Test Code - VR1053503	Evaluator Code: Date of Assignment: CQ:
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NAME: <u>Sandeep Budad</u>	Time allowed: 3 Hours
STUDENT. ID.: <input type="text"/>	Email: <input type="text"/>
UPSC ROLL NO.: <u>25 VR 10 14 8 7</u>	Submission Date: <u>21/07/2025</u>
MOBILE NO.: <input type="text"/>	

QUESTION PAPER SPECIFIC INSTRUCTIONS

Please read each of the following instructions carefully before attempting questions:

There are **TWENTY** questions printed in **ENGLISH**. All the questions are compulsory. The number of marks carried by a question/ part is indicated against it. Word limit in questions, wherever 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.

Q No.	Marks	Q No.	Marks	Q No.	Marks
Q1	/10	Q8	/10	Q15	/15
Q2	/10	Q9	/10	Q16	/15
Q3	/10	Q10	/10	Q17	/15
Q4	/10	Q11	/15	Q18	/15
Q5	/10	Q12	/15	Q19	/15
Q6	/10	Q13	/15	Q20	/15
Q7	/10	Q14	/15	Total	/250

Instructions:-

- Legible Scanning:** Exercise due diligence in scanning your scripts for clear legibility
- Submissions** marred by poor scanning, notably those with illegible sections or blackened pages due to improper scanning, risk being excluded from the evaluation process.
- Non-Adherence Consequences:** Failure to comply with the aforementioned instructions may lead to the disqualification of your submission.

For Student Only	
Start Time -	End Time -
Mode of Examination	Online <input type="checkbox"/> Offline <input type="checkbox"/>
Received by <u>VAJIRAM & RAVI</u> Institute CENTRE LLP	Dispatch date -

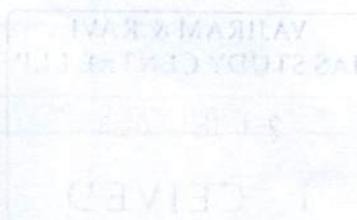
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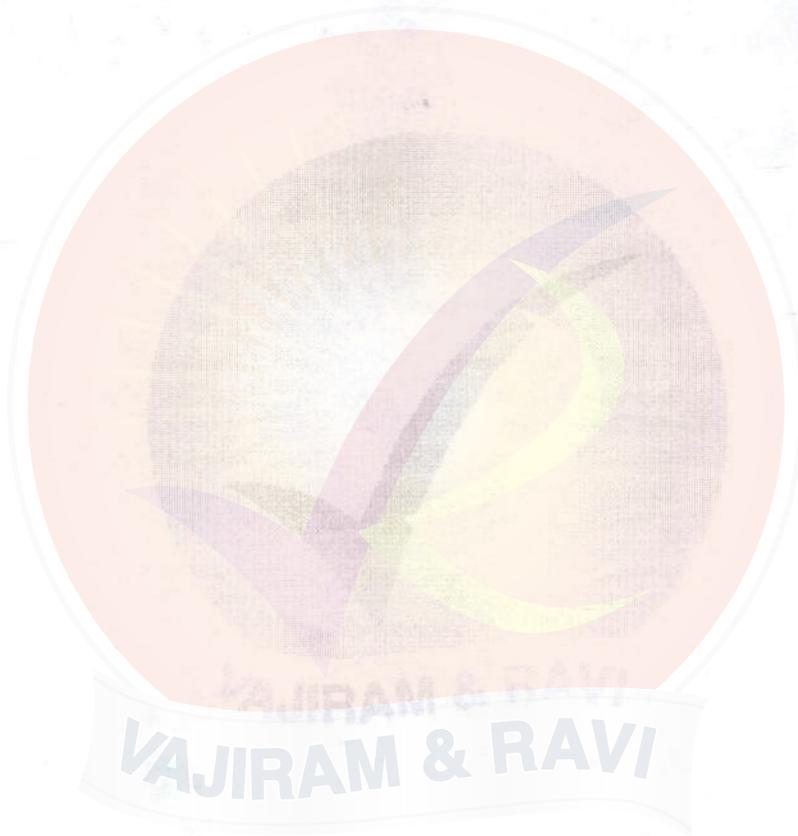
Parameters		Good	Average	Needs Improvement
Conceptual Understanding				
Understanding Demand of Question				
Structure	Introduction			
	Body			
	Conclusion			
Presentation-Illustrations, flowcharts, diagrams, etc.				
Language and Handwriting				
No. of Questions Attempted				
Adherence to Word Limit: Yes/No				

Mentor's Feedback

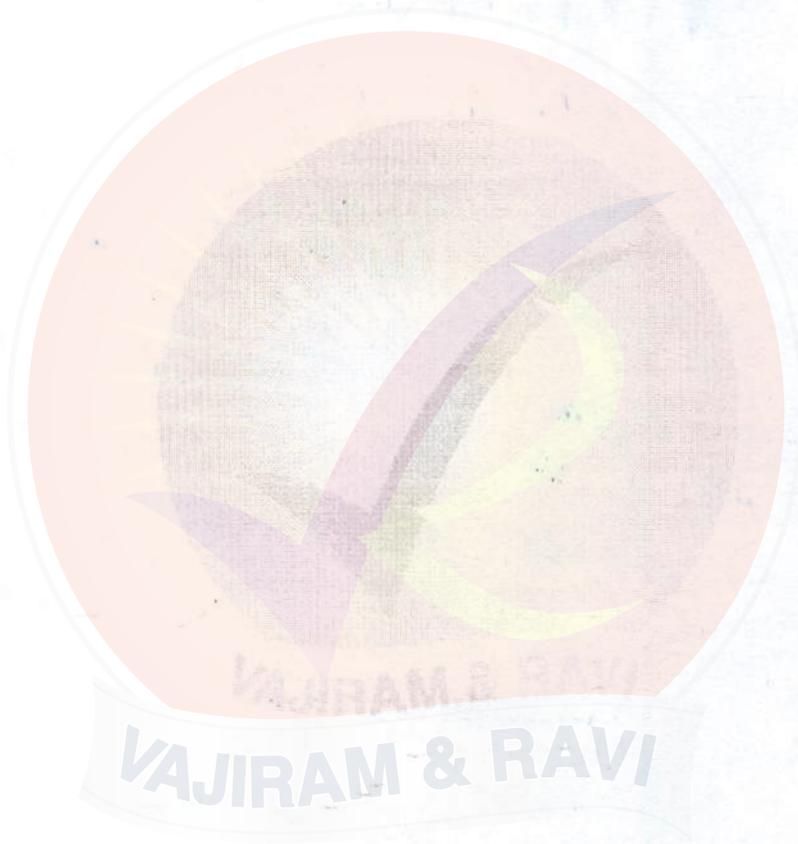
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Evaluator/Reviewer Suggestions



Evaluator/Reviewer Suggestions



(Answer questions in NOT MORE than the word limit specified for each in the parenthesis. Content of the answer is more important than its length.)

1. Explain the concept of the "Missing Middle" in India's industrial ecosystem. How does it affect economic growth and employment generation?

(10 marks, 150 words)

Missing middle refers to absence or weak presence of the middle sized firms in industrial ecosystem

Skewed nature

↳ Rifty 50 has 80% of market cap

↳ Small industries (MSME) → > 80% of firms



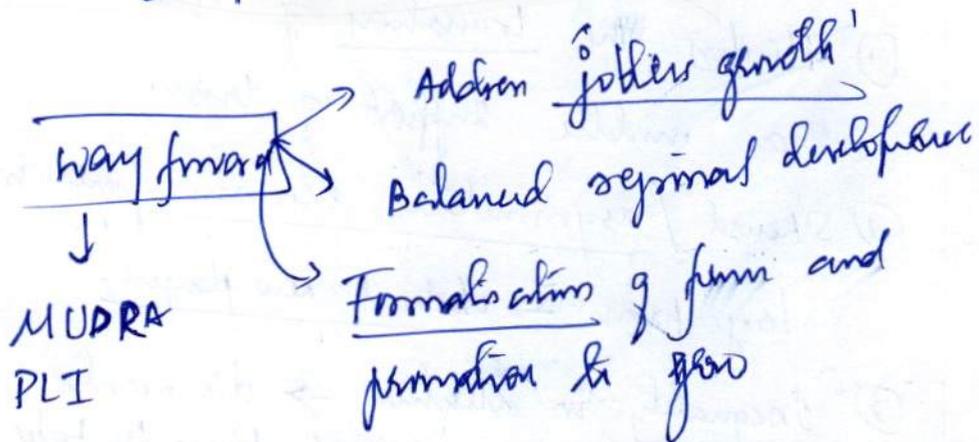
Effect on Economic growth:

- ① Hinders the transition of small to large as middle support is lacking
- ② Skewed / asymmetrical economic power with large firms → obstant new players -
- ③ Inequality in attention → disincentive small firms to take risk

④ leads to income disparity → effect demand. eg 1. hold 40% of wealth (or fans)

Effect on employment generation

- ① Informalisation :-> on small firms tend to hire on contract basis
- ② Poor skill transmission and upgradation effect human resource.
- ③ The large firms tend to adopt automation technology eg automobile sector
- ④ Rise of gig economy due to virtual monopoly by large firms



Introduction	
Body	
Conclusion	
Presentation	
Marks:	

2. Household savings form a crucial pillar of domestic capital formation. In light of their recent decline, elucidate the underlying causes and propose strategies to strengthen savings behavior in India. (10 marks, 150 words)

Household Savings refers to small deposits in banks, in small saving schemes like NSC, KVP etc.

Crucial role in domestic capital formation

- ① Mobilize large funds pool (29.1%) presently

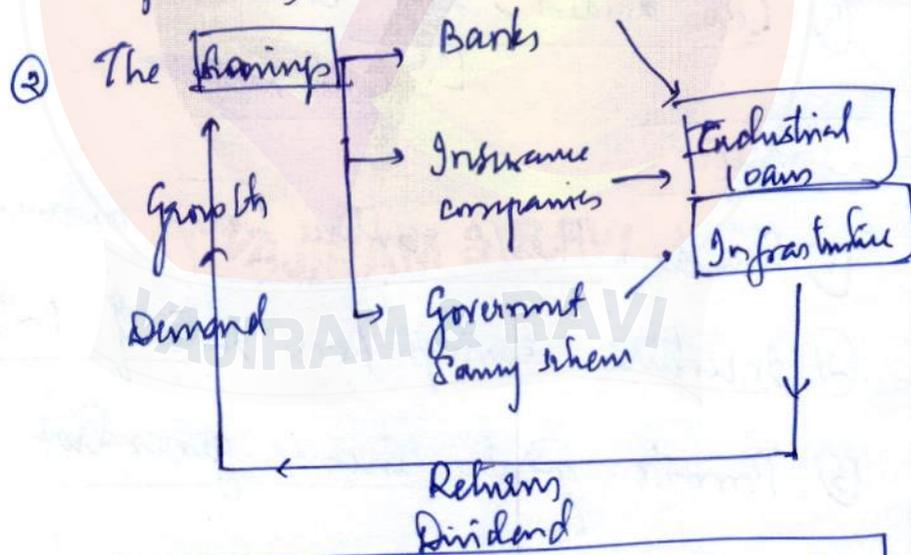
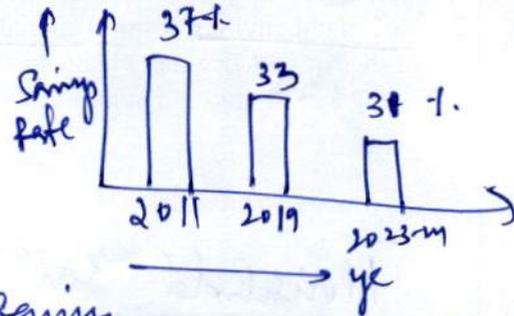


Fig. Vicious cycle of saving and capital formation

Recent decline:



Causes:

- ① Inflation \rightarrow less saving
 \hookrightarrow 17% for one year or high fuel inflation
- ② Income stagnation \rightarrow low employment
 \hookrightarrow post covid stress
- ③ Conspicuous consumption by new generation
 \hookrightarrow pay-chuck to pay-check culture
- ④ Low dividend & ROI on deposits & schemes
 \hookrightarrow 'gold rush'

Strategies

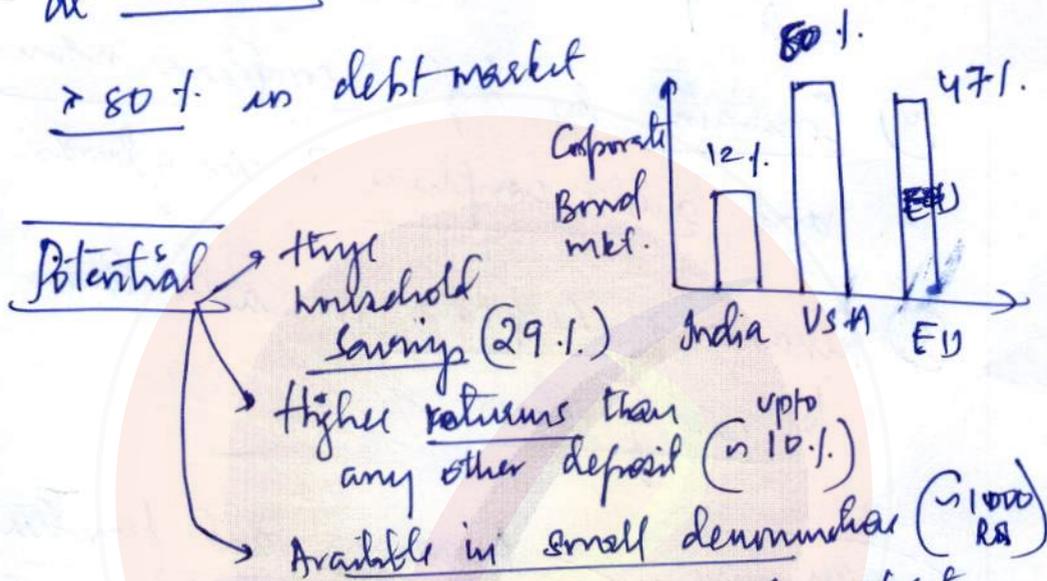
- ① Promote 'thrift' culture through awareness
- ② Incentive saving: raise rates of NSC etc
- ③ Promote greater income generation
- ④ Contain inflation.

Savings \Rightarrow Investment \Rightarrow Capital \Rightarrow Growth
Thus crucial to enable saving culture.

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

3. Despite its potential, the corporate bond market in India remains underdeveloped. Examine the structural and regulatory challenges impeding its growth. (10 marks, 150 words)

Corporate bond market is pegged at ~ 12% in India compared to > 80% in debt market



Potential

- High household savings (29%)
- Higher returns than any other deposit (~ 10%) upto
- Available in small denomination (~ 1000 Rs)

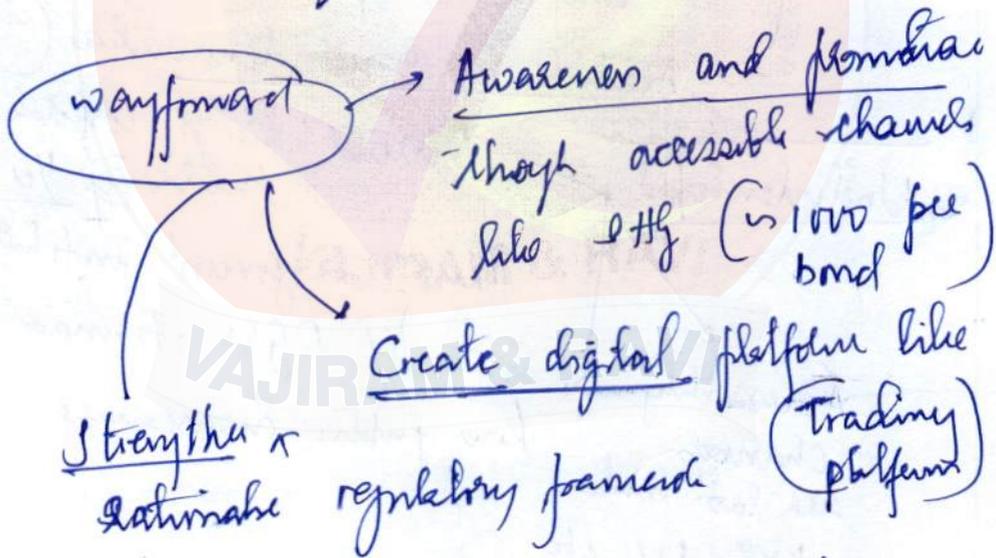
Underdeveloped

- Distorted due to corporate frauds (eg Yes Bank)
- Trust in govt intervention (eg DGCI Financial)
- low public awareness
- Accessibility channels are low unlike KVP, LIC etc

Challenges: Structural + Regulatory

① Focus on debt market and stock market by SEBI

- ② Inadequate channels of issuance
↳ (ex) Through bank / DMAT only
- ③ Restraint of corporate over size of fund raising through CBs.
- ④ Constraints by higher compliance norms and audit compliance in case of bonds
- ⑤ Reliance of corporates on debt due to cost of access.



Corporate bonds can mobilise huge capital which is crucial for the investment hungry India marching towards 2047 vision

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

4. In light of recent Budget 2025 allocations and the push for green infrastructure, analyze how Viability Gap Funding can be leveraged to promote renewable energy projects. (10 marks, 150 words)

The Budget 2025 pushed for green infrastructure through tariff reforms, incentives and Viability gap funding.

VG F refers to monetary gap in form of assistance needed to make an enterprise economically viable.

Renewable energy projects have constraints that make their viability challenging

- ① large investment cost for wind turbines & nuclear modules
- ② long gestation in case of hydropace
- ③ Uncertainty of financing and recovery of operational cost & capital

- ④ Geopolitical uncertainties like —
Critical minerals dependency
- ⑤ Chinese tech vagaries → destiny infra-
— structure

VGF role in funding renewable projects

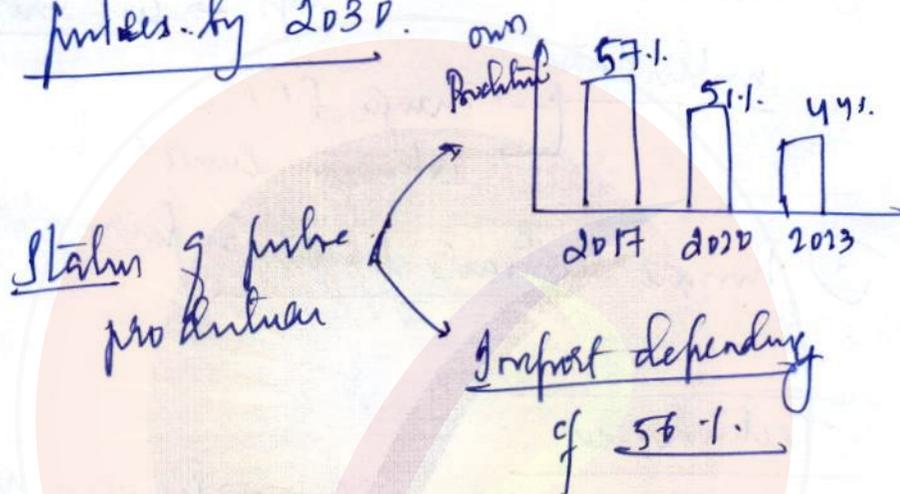
- ① Gives cushion to take risks
- ② Promotes innovation and upgradation
- ③ Incentivises scaling of the project
[eg] Pavagada solar park
- ④ Promotes research and development
to find efficient solutions

Renewable energy is crucial for
Vision 2047 and fulfill commitment
under SDG and Panchajanya

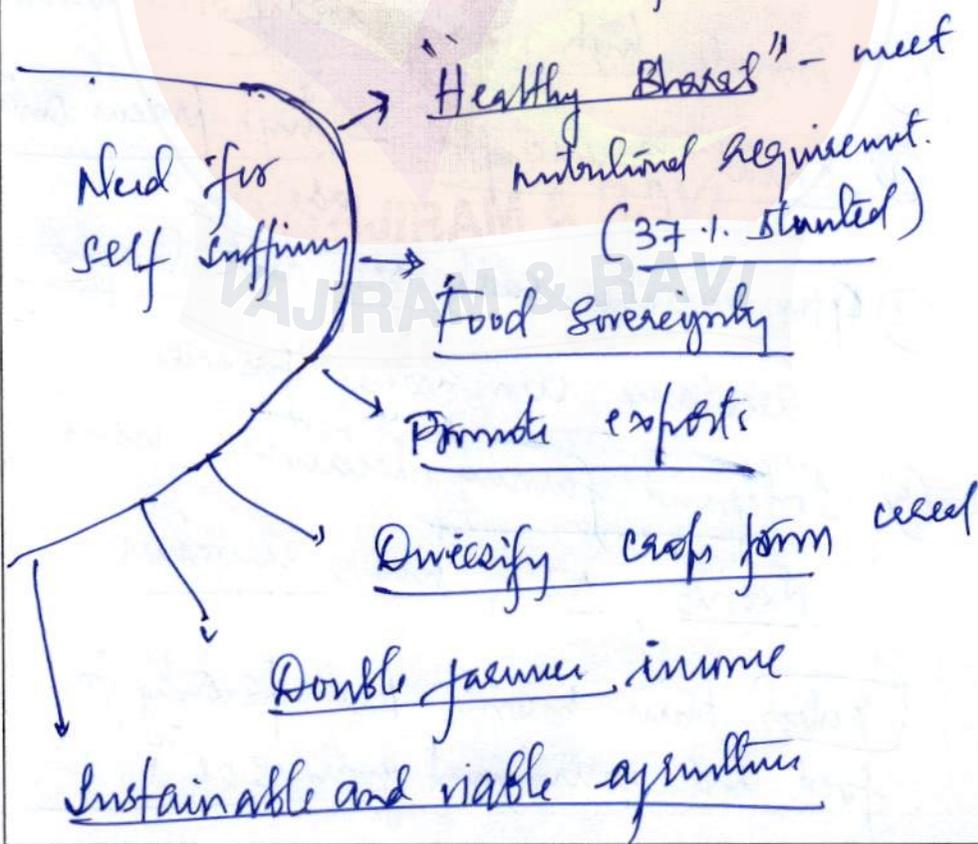
Introduction	
Body	
Conclusion	
Presentation	
Marks:	

5. Why is self-sufficiency in pulse production crucial for India? Discuss the policy and technological interventions needed to achieve Aatma Nirbharata in pulses. (10 marks, 150 words)

Budget 2025 envisaged a 6 year programme to achieve self-sufficiency in pulses by 2030.



Status of pulse production



Policy and technological interventions

- ① Incentive diversification
 - MSP for pulses unlimited (procurement)
 - Subsidy on inputs
 - Disincentive water guzzling crops → cut subsidies
- ② Awareness and mobilisation
 - Thrupa PAAIs
 - Extension demonstration centres
- ③ Promote contract farming in pulses

Technological

- ① Promote high quality indigenous varieties
- ② enrich genetic pool → high protein content varieties
- ③ QPM varieties with pest and drought resistance can assure farmers
- ④ Integrated farming techniques using drones, AI, micro irrigation

Pulses then become key priority for food and nutritional goals SDG 1, 2.

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

6. Examine how space-based solutions are addressing developmental challenges in rural India. What steps can further enhance their outreach and effectiveness?
(10 marks, 150 words)

Space based solutions have played transforming role in rural development in numerous ways.

- ① Agriculture development → weather alerts,
 - ↳ Crop insurance & damage survey
 - ↳ Monsoon prediction & alerts
 - ↳ Bijal Haaram
- ② Healthcare → satellite communication enabled tele-medicine to reach remote areas
- ③ Education → Swamyam like channels broadcasted to reach rural kids
- ④ Hazard management → geofence mapping
 - ↳ NISAR aims to it

⑤ Women empowerment → (eg) Mobile-saktis
↳ Communication enabled STG-bank
linkage, Adhaar enabled systems

⑥ Service delivery (eg) Bharat Net
↳ Common service centre in Gram panchayat

Steps to enhance

- ① Address digital divide (Incl- 33+ internet)
- ② Awareness about space based solution
- ③ Promote skilling at local level
(eg) Dome didis
- ④ Vernacularisation of information

Space is not about lofty technology but it has enabled to transform lives of millions of Indians.

Introduction

Body

Conclusion

Presentation

Marks:

7. Delineate the linkages between urbanization patterns and rising PM 2.5 levels in Tier-II and Tier-III cities of India. What are the various mitigation measures and the government's initiatives to mitigate air pollution in India?

(10 marks, 150 words)

According to UN-CITIES most of Indian cities have poor air quality and high levels of PM 2.5 levels.

Linkages b/w PM 2.5 levels & urbanisation

- ① Vehicle exhaust → rising private vehicles (eg) 1-2 person travel by car
- ② Declining public transport efficiency and reach (eg) Pune has inadequate
- ③ Concentration → vertical growth → greater density of emission (eg) Apartment blocks
- ④ Cooling service → warming gases
↓
Heat Island Effect

Measures to mitigate

- ① Green planning → green roofs & open parks, Miyawaki forest
- ② Efficient public transport system
→ RRTS - Merut
- ③ PM 2.5 level management → Geo-engineering
→ fog towers as in Delhi

Initiatives taken

- ① AQI → Air Quality Index to monitor
- ② NCAP → National Clean Air Programme to address PM 2.5 levels → Reduce by 25%
- ③ Bharat Stage (BS VI) → transition

SC noted that clean air is basic right
- thus imperative to tackle pollution
to ensure safe & healthy living

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

8. Explain the structural and operational limitations of the Disaster Management Act, 2005. How far does the 2025 Amendment address these deficiencies through a shift towards anticipatory and technology-driven disaster governance?
(10 marks, 150 words)

Disaster Management Act 2005
came in aftermath of tsunami.

Structural & operational limitations

- ① Planning at top level → rigidity
(NDMA + CCS)
- ② Top down approach in guideline framing (NDMA guidelines) and implementation
- ③ NDRE and funds given at discretion to states → not fair
in some cases (eg Karnataka drought)
- ④ Classification of disasters had lacunas
(eg left heat waves, drought
is not under DM Act)
- ⑤ Federal issues → directly overruling powers

(c) Nation wide lockdown in Covid-19
unilaterally

2025 Amendment role in addressing deficiencies

- ① Planning is decentralised, gives to PDMA, SDMA
- ② Bottom up approach: fits local needs
↳ antifragile
- ③ Disaster database → enable data driven decision
- ④ Use of AI models, big data, sat-com.
geospatial technology makes it pro-active.
- ⑤ UDMA → Urban disaster management is addressed: while earlier there was side compression.

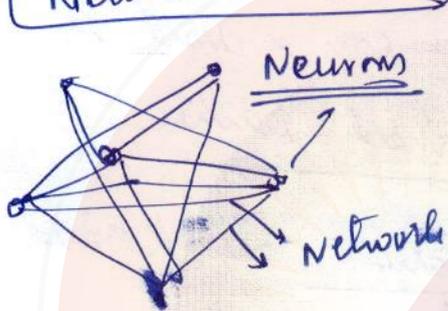
It usher in new promise particularly in reducing vulnerability to climate change.

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

9. What do you understand by Artificial Neural Networks? List out its applications across various fields. (10 marks, 150 words)

Artificial Neural Networks are software mimicing Human Brain.

Neural Network



⇒ Every unique network linkage has a memory and response

This is mimiced to create a flexible, intelligent program that work like human brain

Recently Elon Musk tested successfully in his Neuralink project

Application

① Artificial Intelligence is founded on this.

② Stimulates → human behaviour
↳ greater understanding of psychology
③ Crowd management

④ Used in autonomous decision making
system ⑤ Robotic surgery

④ In education - can be used to
create personalised teacher

⑤ Complex computations are carried
out easily and efficiently
⑥ Weather models

⑥ Strategic application in UAVs,
virtual soldiers

Challenges → May overtake human control if unchecked
→ Privacy & consent issues
→ Ethics in AI.

Ethical integration can ensure harnessing
this technology to transform the world.

10. "Internal security challenges in India are increasingly shaped by external and transnational dynamics." Examine the statement with relevant examples.
(10 marks, 150 words)

Internal security is 'no more internal'
it is greatly influenced by external and transnational dynamics due to globalisation.

Influence of external factors

- ① Geopolitical spill over → USA and China contesting in north-east
eg) Bangladesh - Manipur - Myanmar nexus.
- ② Safe haven → in neighbour hood
eg) LWE, North east ULFA in Myanmar
- ③ Proxy war through internal faultlines.
eg) Pakistan in JK - sponsoring terror in Pahalgam
- ④ Dang cartel and transnational organised crime
eg) Golden crescent (Iran, Afg, Pak)

↳ Golden Triangle (Myanmar, Thailand, Laos)

⑤ Financial and weapons smuggling

↳ Nepal used as route due to free movement regime.

⑥ Ethnic ties across borders contributes to it

⑦ Geopolitical → fueling Khalistani element in Canada & UK as a strategy

Presence points for India

Way forward → Comprehensive national security doctrine
Zero tolerance approach

WHAAM approach to integrate
↳ Vibrant village programme

Diplomatic dexterity ↳ SCO, FATF

to be used to raise concerns

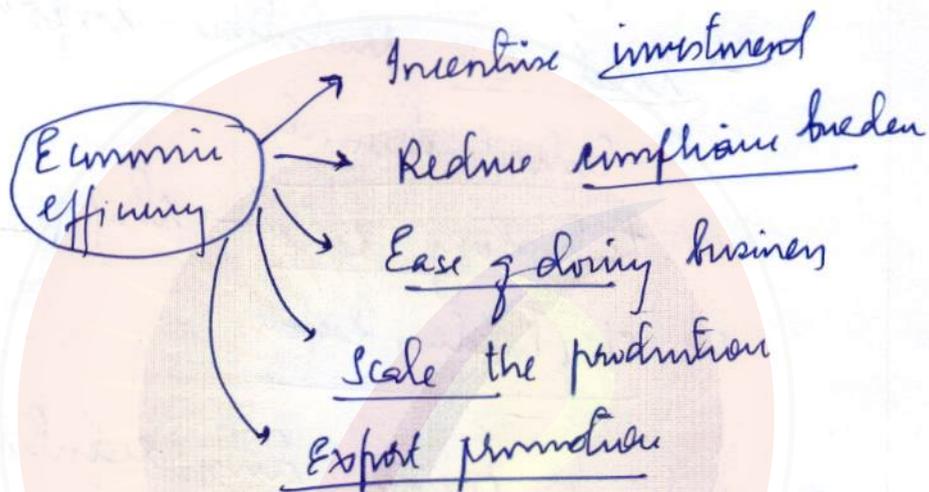
Security is prerequisite for an aspiring nation like India in its journey to developed nation

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

11. While tariff rationalization aims to enhance economic efficiency, it may also pose challenges to certain sectors. Critically assess the potential trade-offs involved in the Union Budget 2025-26's approach to tariff reforms.

(15 marks, 250 words)

Tariff rationalisation acts as fuel to industries promoting efficiency & growth.



2025. Budget provisions on tariff rationalisation

① Simplification of process and structure

↳ Total customs slabs reduced to 8

↳ only one cess & surcharge for most of sectors

↳ Ease in compliance process.

- ② Assessment time limit relaxed to 2 years.
- ③ Import use limit raised to 2 years
- ④ Exemptions to sustain sectors like
 - ↳ local EV production importing
 - Critical minerals
 - ↳ Technology sector → chips
 - ↳ Shipbuilding sector
- ⑤ Medicine custom duty reduction
 - ↳ 36 life saving drugs
 - ↳ 5-1-0 on critical medicines

Potential trade-off

- ① Cross subsidisation effect as opportunity cost to increase other sector is lost
- ② Inverted duty schemes still remain in some areas

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- ③ Domestic manufactures in those sectors may → disadvantaged.
- ④ loss of revenue to government
- ⑤ Issue of dumping or excess imports
- ⑥ Hinders local research and development.
- ⑦ May discourage local critical mineral producers.

Way forward:

- ① streamline measures across sectors
- ② Protect domestic interests
- ③ Diversification of imports
- ④ Integration of domestic players in global value chain

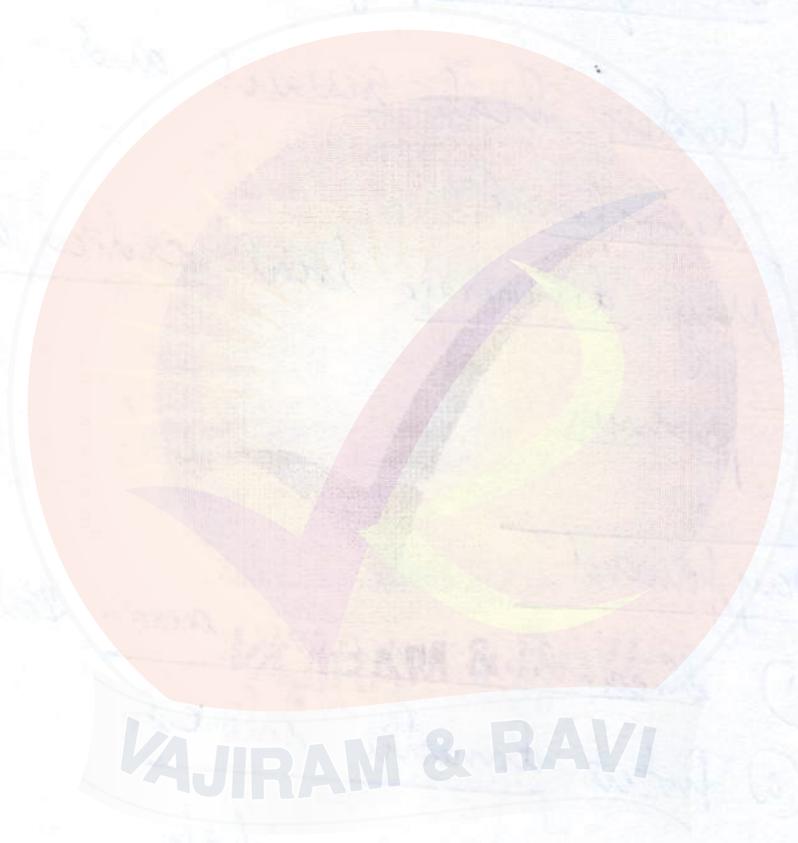
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Conclusion	
Presentation	
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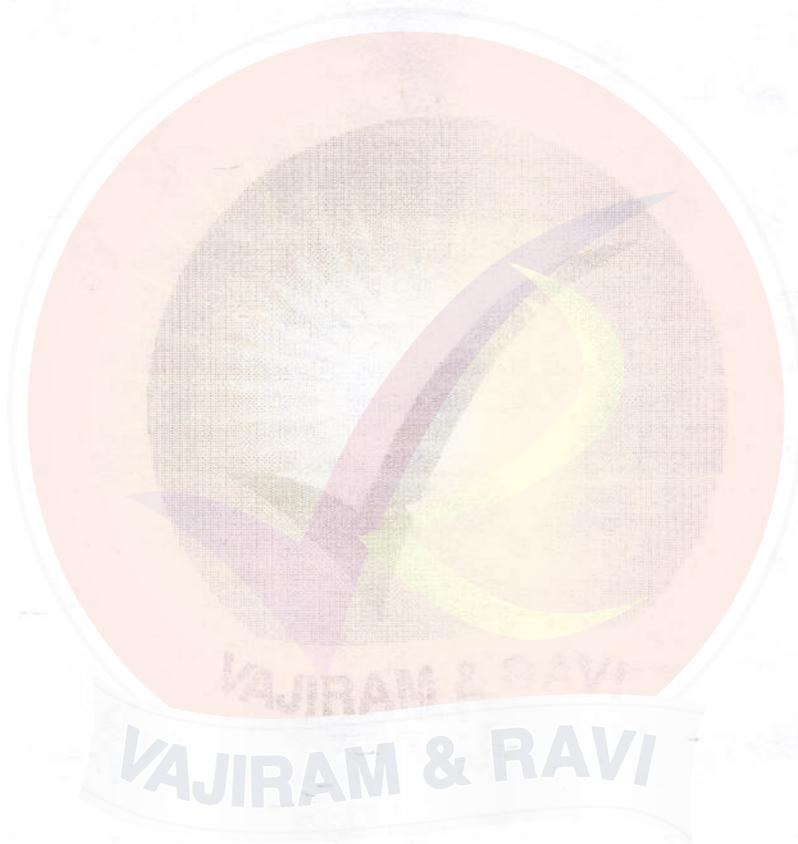
12. A shift from fiscal deficit targeting to debt-to-GDP ratio as the fiscal anchor signals a more holistic approach to fiscal discipline. Do you agree? Give reasons in support of your arguments. (15 marks, 250 words)



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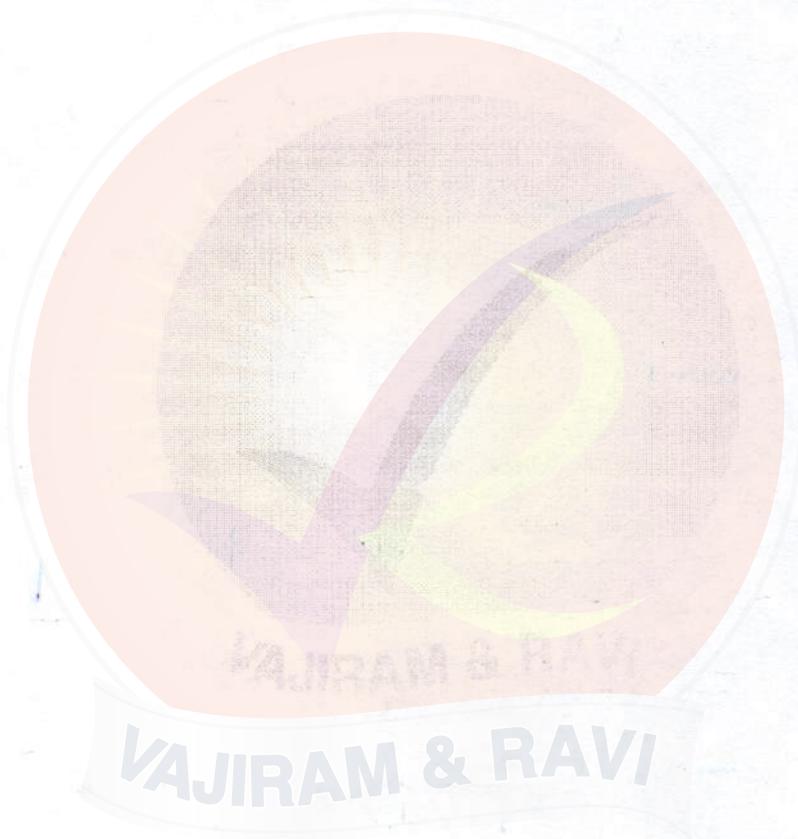
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Introduction	
Body	
Conclusion	
Presentation	
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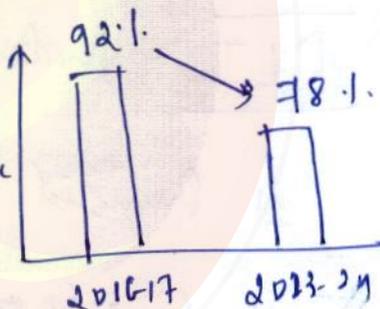
13. India's food processing sector is moving towards greater formalization and efficiency. Critically assess how initiatives like the PLI scheme and Pradhan Mantri Formalisation of Micro Food Enterprises (PM-FME) contribute to this transformation. (15 marks, 250 words)

Indian food processing industry is valued at ₹ 87 trillion growing at 15% CAGR.

Shift towards greater formalisation

Earlier \rightarrow >90% were informal

Now there is 32% formalisation in informal enterprises of food processing sector.



Increase in number of registrars or Udyam-portal

Export: contributes 24% of processed food in total agricultural exports.

PM Formalisation of Micro food enterprises

- # cluster based approach
- # Register on central portal
- # Emphasise infrastructure and technology upgrade
- # Credit availability and access
- # Encourage women participation

PLI - Production linked incentives

- # Improve quality exports (24.1)
- # Lead to greater market outreach

Assessment of effectiveness

- ① Formalisation levels higher than earlier
- ② Improvement in production technology and diversification of products

- ③ Improved warehouses and cold storage infrastructure
- ④ Greater compliance with sanitary and phyto-sanitary compliance

Challenges

- ① Skewed to primary processing
- ② Less focus on horticulture - particularly vegetables value addition
- ③ Export potential is still not reached
- ④ Domestic demand remains unaddressed

Initiatives

→ PM Matsya Sampade for marine products
→ Kisan Rail for fast logistics

Food processing is a sunrise sector which has potential to create manufacturing base and address food security goal

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

14. Do you agree that granting a legal guarantee to Minimum Support Price (MSP) may create a fiscally unsustainable and economically inefficient agricultural system? Suggest viable alternatives to ensure fair farmer remuneration without distorting the market. (15 marks, 250 words)

MSP is a support price which is floor at which the government promises to procure.

Recent farmer protests demanding legalisation have triggered the debate around its efficiency and sustainability.

MSP system → $A_2 + FL \Rightarrow 1.5$ ~~times~~ ^{times} of this
→ 22 crops
→ skewed towards cereals

MSP and fiscal insustainability:

- ① huge expenditure on exchequer already strained by input subsidies
→ 22% goes to interest payment
- ② Revenue deficit + fiscal deficit above FPM limit. ($\approx 2\% = RD$)

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③ Crowding out effect.

④ Dries funds for infrastructure development

Economically inefficient system of Agriculture

① Promote rice-wheat bias

↳ 80% procurement from Punjab, Haryana & western UP.

② Distort cropping pattern further

③ Excess use of nutrients → soil depletion
esp. Haryana - Salinity

④ Leads to excess groundwater extraction
esp. 60% used for irrigation

⑤ Distorts market → crop based

on higher MSP not on demand

↳ private food sector becomes

public sector enterprise

Alternatives

- ① Guaranteed procurement in case of price fall. ~~rather than~~
- ② PM AASHA → Price deficiency payment system, private procurement system
- ③ Revise formula to C2 as per Ms. Swaminathan
- ④ Shantakumar committee highlighted Coopai like system
- ⑤ Promote contract farming to ensure better remuneration.

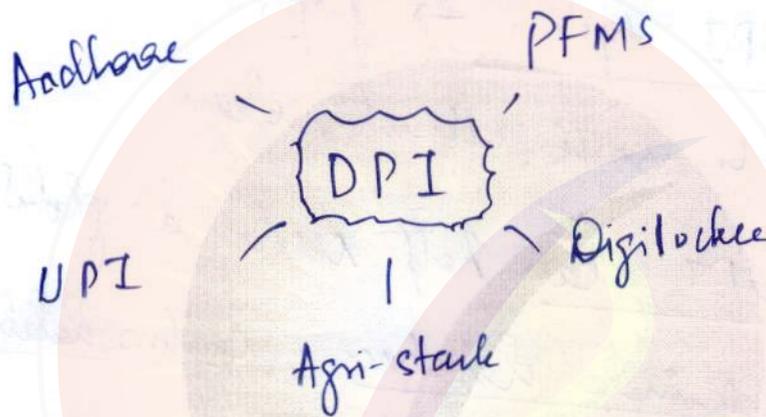
Farmer's ^a income can be doubled by twin policies of market access and market information besides production related measures.

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

15. Digital Public Infrastructure (DPI) can empower developing countries to lead the global climate action narrative. Discuss with suitable examples.

(15 marks, 250 words)

Digital Public Infrastructure (DPI) refers to stack of public ICT systems that enable digital governance.



Role in empowering developing countries to lead global climate action

India introduced DPI in G20 2023 meet as a solution to inclusive and sustainable development

① Data driven governance → efficient and transparent

- ② Efficient resource utilisation
(a) Better ~~financial~~ finance management system
- ③ Better targeting of welfare schemes
(a) Aadhaar enabled payment (DBT)
- ④ UPI system → Paperless transaction
↳ swift, efficient, clean.
- ⑤ DPI can help create a global climate database, carbon database, tracks etc
- ⑥ Sustainable jobs, like SDG 1, 2, 3
can be tracked
- ⑦ DPI is built on renewable energy model - sustainable
- ⑧ It enables implementation of Loss and damage mechanism

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⑨ It enables to assess NDG and GHG emissions for proportional actions. → differential responsibility

Thus must be promoted to achieve the Paris goals to achieve 1.5°C target to leave this earth a better place to next future generations

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

16. Analyse the reasons behind the increasing vulnerability of the Himalayan region to landslides. What steps can be taken for their management and control?
(15 marks, 250 words)

Landslides are sudden slip of debris of rock & land under influence of gravity. They are destructive in hilly regions like Himalayas.

Vulnerability of Himalayan region

- ① Rise in frequency in recent decade
- ② Toshivale episode
- ③ Unconsolidated deposits → landslide prone regions
↳ vulnerable to slip
- ③ Tectonic activity → Trans-Eurasian seismic belt

- ④ Rainfall → cloud burst & heavy intense rainfall triggers
- ⑤ avalanche and snowfall can trigger landslide
- ⑥ Human activities → construction of
 - ↳ large dams → altered stability
 - ↳ Urban density → breached carrying capacity
Tunnels, building footprint
- ⑦ Glacial outburst also triggers landslides
- ⑧ Steep slopes make them vulnerable

Steps taken to manage a landslide

Following NDMA guidelines & other initiatives:

- ① Zonation and mapping of landslide prone areas by ISRO landslide Atlas

- ② Hazard risk vulnerability assessment
- ③ Regulatory measures → building byelaws
 - ↳ restrictions on construction
- ④ Capacity building of locals → training and skills
- ⑤ Structural measures
 - ↳ Creating bunds, walls
 - ↳ Afforestation on slopes → stability
 - ↳ Fencing to minimise slippage
- ⑥ Report by Expert Committee on Himalayan Ecosystem → calls for minimal interference
- ⑦ Sustainable tourism, indigenous architecture (wooden houses).

With adequate measures it can be managed & controlled.

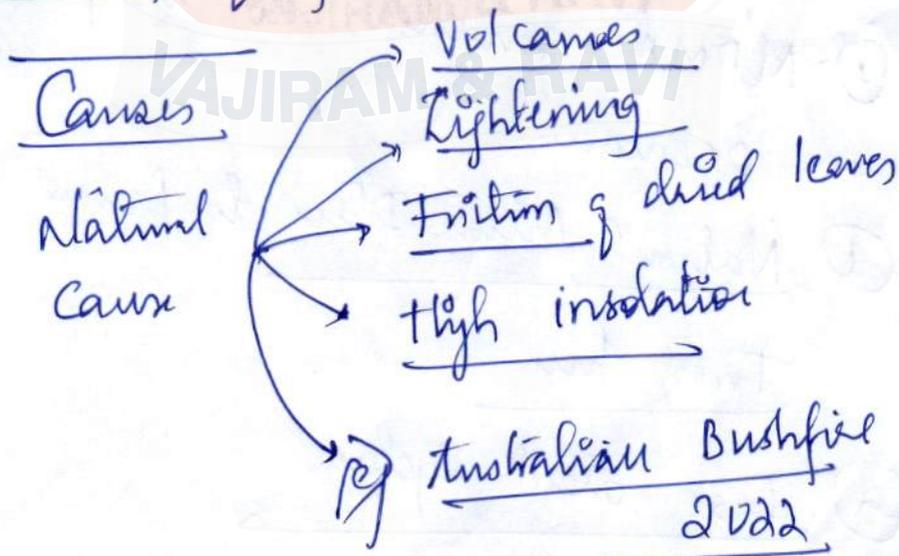
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Conclusion	
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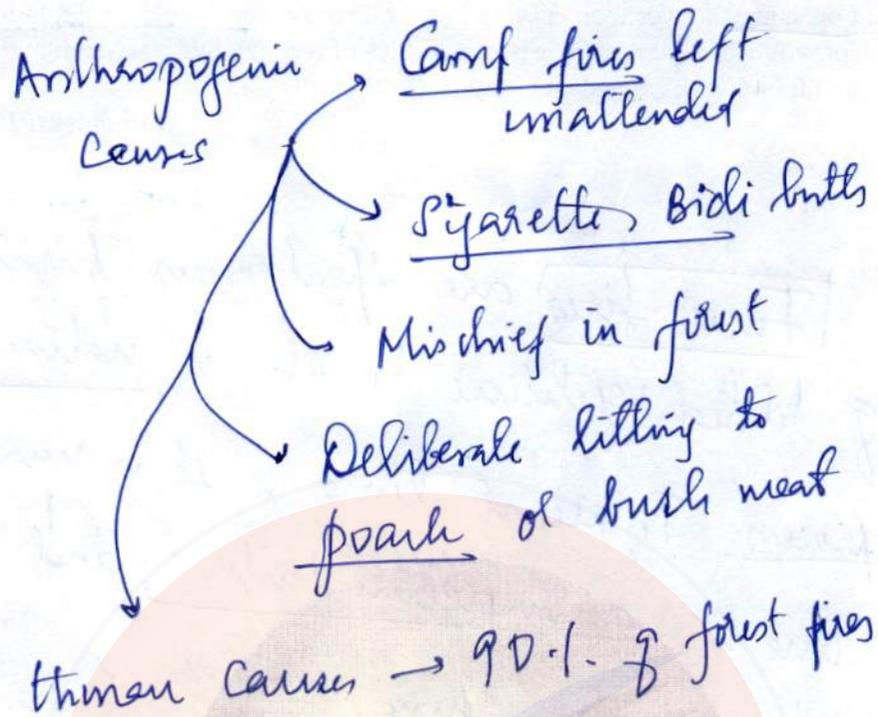
17. Forest fires are yet another symptom of climate change. Analyze the various causes for wildfire in forests. Give two examples of recent wildfires. Mention the policies and frameworks aimed at tackling wildfire in India.

(15 marks, 250 words)

Forest fires are spontaneous burning of dried vegetation which is natural process. In recent times, it is more due to anthropogenic factors and climate change freq.

IPCC noted that 1.2°C rise in temp - extreme directly increases frequency and intensity of forest fires by 20-30%.





eg) Uttarakhand forest fire in 2023

Policies and Framework to Tackle

- ① NDMA guidelines to mitigate occurrence
- ② National Action Plan to Prevent Forest fire
- ③ Fire alert system

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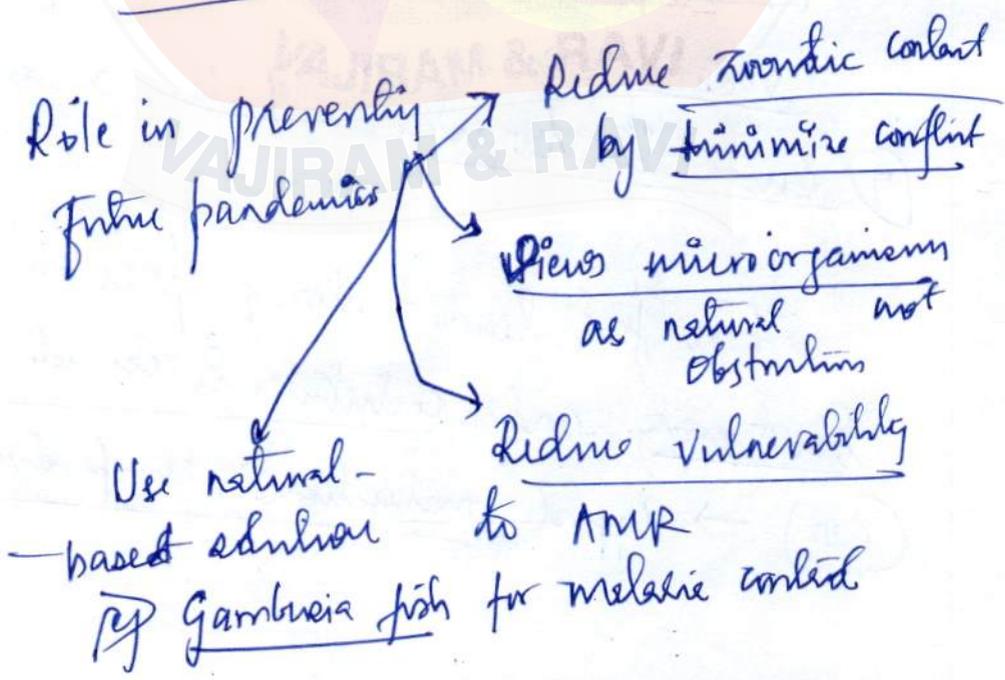
- ④ Fire line creation → to stop & spreading
- ⑤ Controlled burning to prevent hazard
- ⑥ Collaboration under Joint forest management to use indigenous knowledge & methods (eg) Jam Kumbhar
- ⑦ Use of helicopter, droves & dozors the fire
- ⑧ Replanting inflammable species like Chia pine with moisture retaining varieties
- ⑨ Sustainable tourism & public awareness

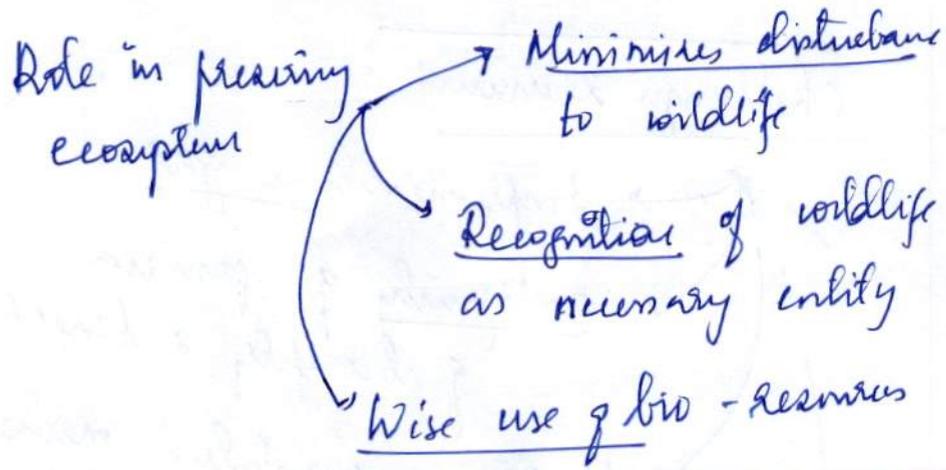
Forest fire leads to loss of precious biodiversity and contributes to climate change
(CO₂) → Urgent mitigation is imperative.

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

18. One Health approach is key to preventing future pandemics and preserving ecosystems. Analyze how the Biodiversity and Health Global Action Plan adopted at COP 16 aligns with this vision. (15 marks, 250 words)

One health approach refers to idea that humans, animals, flora and ecosystems are all integrated and their harmony leads to health of all





COP-16 led to Biodiversity and Health Global Action Plan

- ① Participatory approach → citizens. indigenous communities are taken into partnership
- ② Knowledge sharing and wise use of traditional knowledge
- ③ Gen fund → for biodiversity sustainability
- ④ Biosafety protocol of Cartagena
↳ strengthened
- ⑤ Equitable benefit sharing.

Challenges remain:

- Implementation gap
- ambiguity of provision of broadly & benefit sharing
- Inadequate institutional mechanism to implement
- Climate action delay

Way forward

- # Sustainable development models
- # Fast track Paris agreement implementation
- # Capacity building and technology transfer

Biology is permanent economy

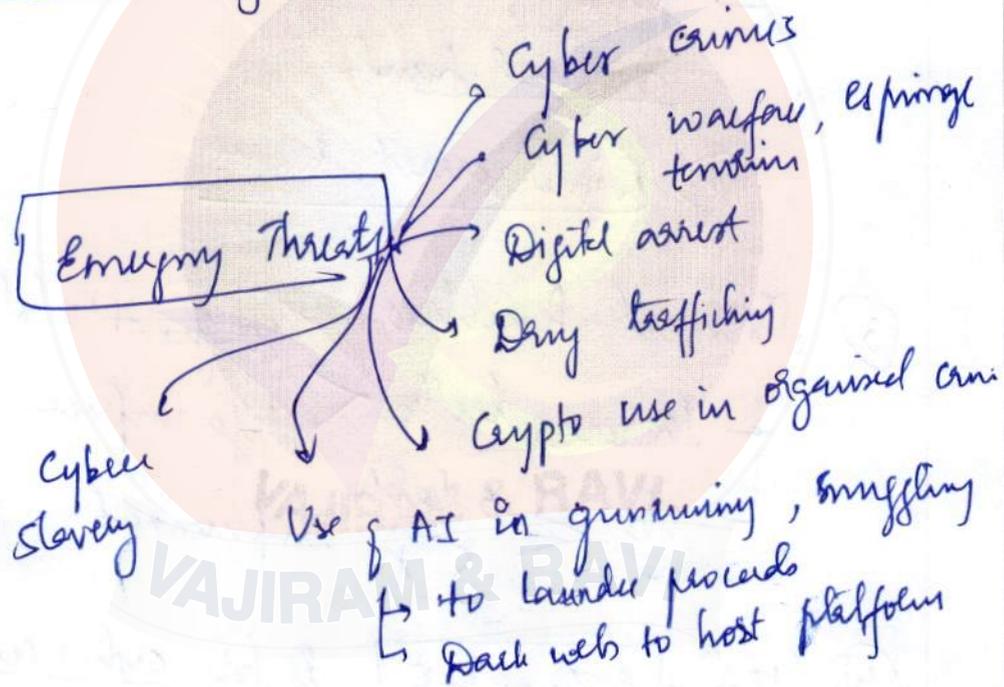
It's health contain our health

Introduction	
Body	
Conclusion	
Presentation	
Marks:	

19. In light of evolving national security threats, how do the New Criminal Laws address modern threats like cybercrime and organized crime? Outline the challenges perceived in its effective implementation.

(15 marks, 250 words)

Emergence of 4th industrial revolution with advanced technology has created new security challenges like cyber crime and modern organised crime.



Role of new criminal laws.

Bharatya Nyaya Sanchika adopts a futuristic and proactive perspective

to deal with organised crime & cyber crime

① Definition of organised crime to include broad spectrum of activities
- kidnaping, extortion, sex-torism, drug peddling etc (Sec 111)

② Section 111 → also includes cyber crime

↳ pornography, sexual harassment, financial fraud

③ Digital asset seizure

④ Stringent Penalties

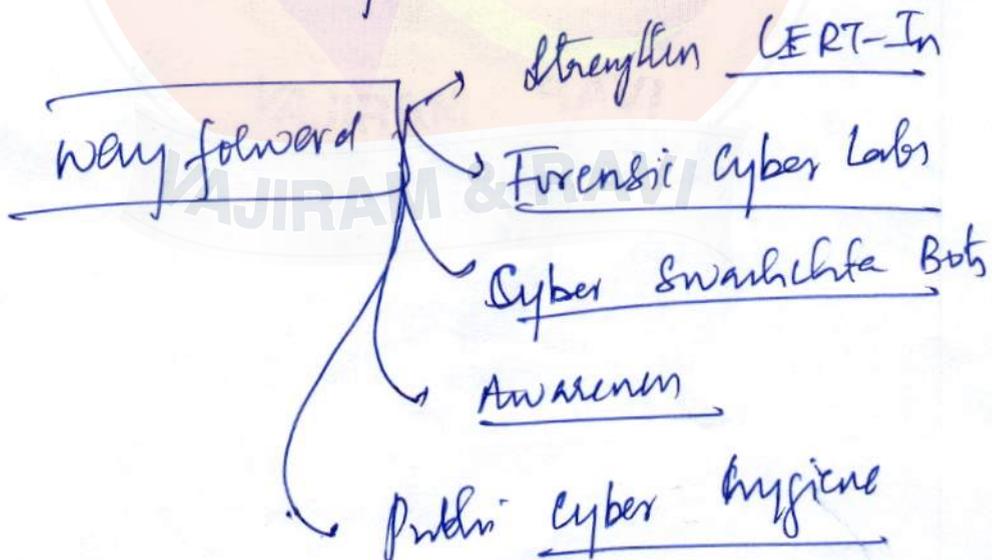
↳ In case of death → ~~10 yrs~~ 10 lakh
↳ else → 5 lakh.
↳ 5 yrs imprisonment

⑤ Use of e-zero FIR to file cyber crime complaint anywhere
↳ greater reporting.

⑥ Use of Digital evidence - easy to prosecute.

Challenges in Implementation

- ① Poor Capacity of personnel
Lack of trained personnel in Cyber crime
- ② Inadequate, slow and advanced
compute systems to tackle
- ③ Ambiguities in provision and
enforcement
- ④ Technical challenges → tough to
trace (eg) Dark web.



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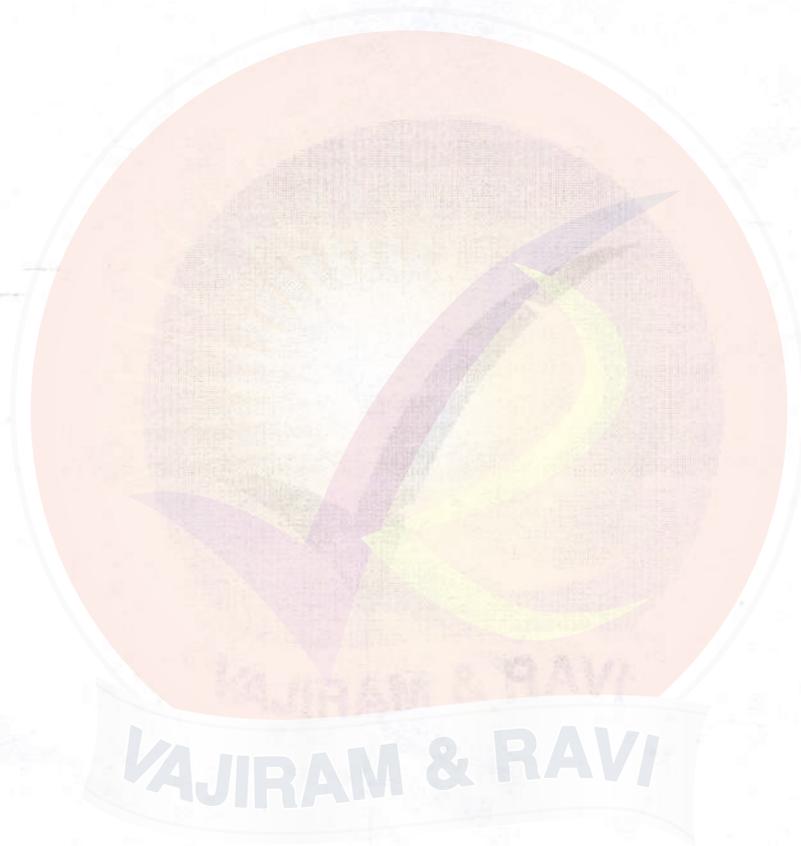
20. Discuss how integrated border infrastructure and management practices can balance security imperatives with the socio-economic development of frontier communities. (15 marks, 250 words)



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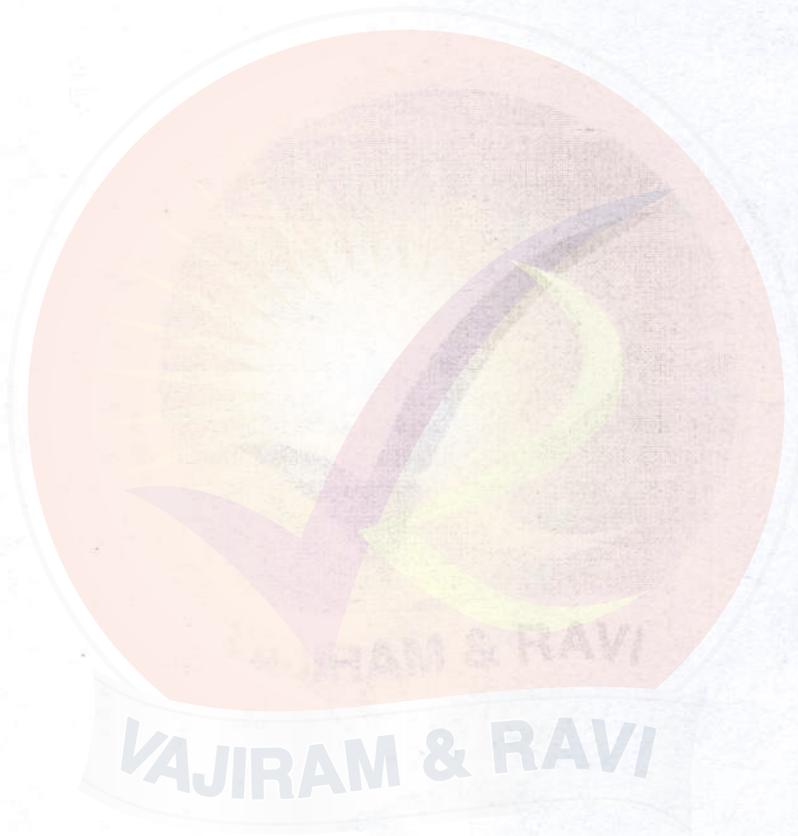
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Body	
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Presentation	
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