

VAJIRAM & RAVI
SURE SHOT TEST SERIES 2025

UPSE CSE 2025
AIR - 862

General Studies Full Length Test Test - 3 (GS - 3) Test Code - A21053503	Evaluator Code: Date of Assignment: CQ:
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NAME:	Shubham verma	Time allowed: 3 Hours
STUDENT. ID.:	<input style="width: 100%; height: 15px;" type="text"/>	Email: <input style="width: 100%; height: 15px;" type="text"/>
UPSC ROLL NO.:	<input style="width: 100%; height: 15px;" type="text"/>	Submission Date: <input style="width: 100%; height: 15px;" type="text" value="21 july 2025"/>
MOBILE NO.:	<input style="width: 100%; height: 15px;" 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:-

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

For Student Only

Start Time - 8:45 AM	End Time - 11:45 AM
Mode of Examination Online	Online Offline
Receiving date -	Dispatch date -

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



👍 😊 All the Best 😊 👍

(Please do not write anything except the question number in this space)
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4)

Industrial sector of India contributes to 25% of GDP, which is significantly low as compared to developed countries due to the missing middle phenomenon.

Missing middle phenomenon

→ It refers to the low presence of middle size enterprises (MSMEs) in the industrial ecosystems.

→ MSME contributes to 110 million jobs but faces credit bottlenecks.

Effect on economic growth and employment

1) lead to jobless growth

→ Employment elasticity ~ 0.11

2) Stagnant economic growth of the Industry sector.

→ ES'25 noted 5.2% growth only

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3) Low labour force participation rate

↳ LFPR ~ 30% among the youth

4) Informalisation, of the economy -

↳ 90% unorganised sector

5) Low contribution in the export

(MSME ~ 13% Contribution in export)

Way forward :- Governmental Support,

through Schemes such as PLI and Make in India 2.0

2) Prevent MSME Dwarfism

3) Invest in Infrastructure (currently GERD ~ 0.64% of GDP)

In order, to achieve higher growth, need to augment the Industrial ecosystem

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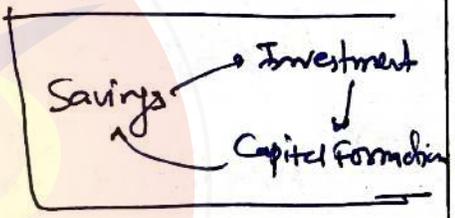
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Q) Currently saving rate, stands as 29% of GDP (E3'25), which has seen decline as compared to last years.

According to Harrod-Danood model, Household savings are directly proportional to domestic capital formation.

Causes of decline :



- 1) Culture of Consumption among the new middle class.
- 2) Low saving rates in the banks.
- 3) High NPAs of the bank leading to fear among the citizens.
- 4) Low income level, due to high inequality (Oxfam 2024 report, Top 1% owns 45% of the wealth)



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5) High Inflation level leading to low saving. [Inflation → 4.9% CPI]

Strategies to Strengthen saving behavior :-

- 1) Nudging, by providing incentives under the taxation system.
- 2) Raising awareness, among the Gen-2.
- 3) Restricting inflation through fiscal and monetary policy.
- 4) Reduce NPAs of the Banks (Currently all time low as per FS'25).

India needs to augment saving for a sustainable growth through capital formation.

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3)

India's Debt market remains Underutilised

as it contributes only 18% to GDP

as compared to Korea (60%).

Structural and regulatory Challenges :-

- 1) Low awareness about the bond market
→ Seen as volatile and Uncertain.
- 2) Low Savings rate (29% of GDP)
leading to underdevelopment of debt market.
- 3) Scams and fraudsters, such as Harshad mehta scam (1992).
- 4) Regulatory hurdles by SEBI restricts Corporate bond potential.

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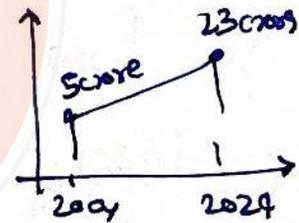
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- 5) Behaviour of Consumption of Gold
→ Low funds for Corporate bond.
- 6) Regulatory Cholesterol and High
Cost of Compliance.

Way Forward :- 1) Promotion of Startups

Such as Zerodha and Grow.

- 2) Deeping of bond market → Allow
retailers in primary market



- 3) Protection from frauds
and Cyber Scams → T-1 settlement
policy of SEBI.

Deeping of bond market, is must for
mobilization of economic resources
and achieving goal of 5 trillion USD

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4) Recently, the GOI in the Budget announced Viability gap funding for the wind energy, to push Green infrastructure.

Role of Viability Gap funding in promotion of renewable energy projects

- 1) Viability Gap :- Refers to the difference between private resource and resource needed for completion of infrastructure.
- 2) It can be used to Compensate for the Higher cost of production of the renewable projects.
- 3) Viability gap funding, also used to create a market for renewable energy projects.

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4) Viability Gap funding, to promote Green employment.

eg) MNRE ~ 30 million green jobs by 2030.

5) Incentives by Banks such as priority sector lending can push Green Infrastructure.

6) Viability gap funding, can ensure Just transition towards energy diversification.

7) PPP model based on risk sharing to promote renewable energy projects.

Viability Gap funding, can ensure

India achieving its

Panchamrita
Goals

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5) Recently, the Budget '25 announced a 6 year long programme for achieving aatma niobharta in pulse production.

Need for Self Sufficiency

- 1) To reduce food inflation (Consumer food price index — 8.4% ES'25).
- 2) Ensuring nutritional security of the Country.
Es) 20-25% protein in pulses.
- 3) Ensures food security by promoting crop diversification.
- 4) Sustainable agriculture → Pulses fixes nitrogen, so low use of fertilizers.
- 5) To increase farmer's income.

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6) To support dryland farming

➤ Pulses such as Tur, Mashoor etc can be grown in semi-arid to arid region.

Policy and Technological intervention :-

1) Budgetary support for tur, mashoor etc.

2) Use of AI for precision agriculture
➤ Using drones, satellite for data collection and monitoring.

3) Crop diversification programme →
more away from wheat system

4) Research and Development of high yield variety of pulses.

Aatmanirbha in pulse production can lead to control the inflation within the 4 ± 2% band of RBI.



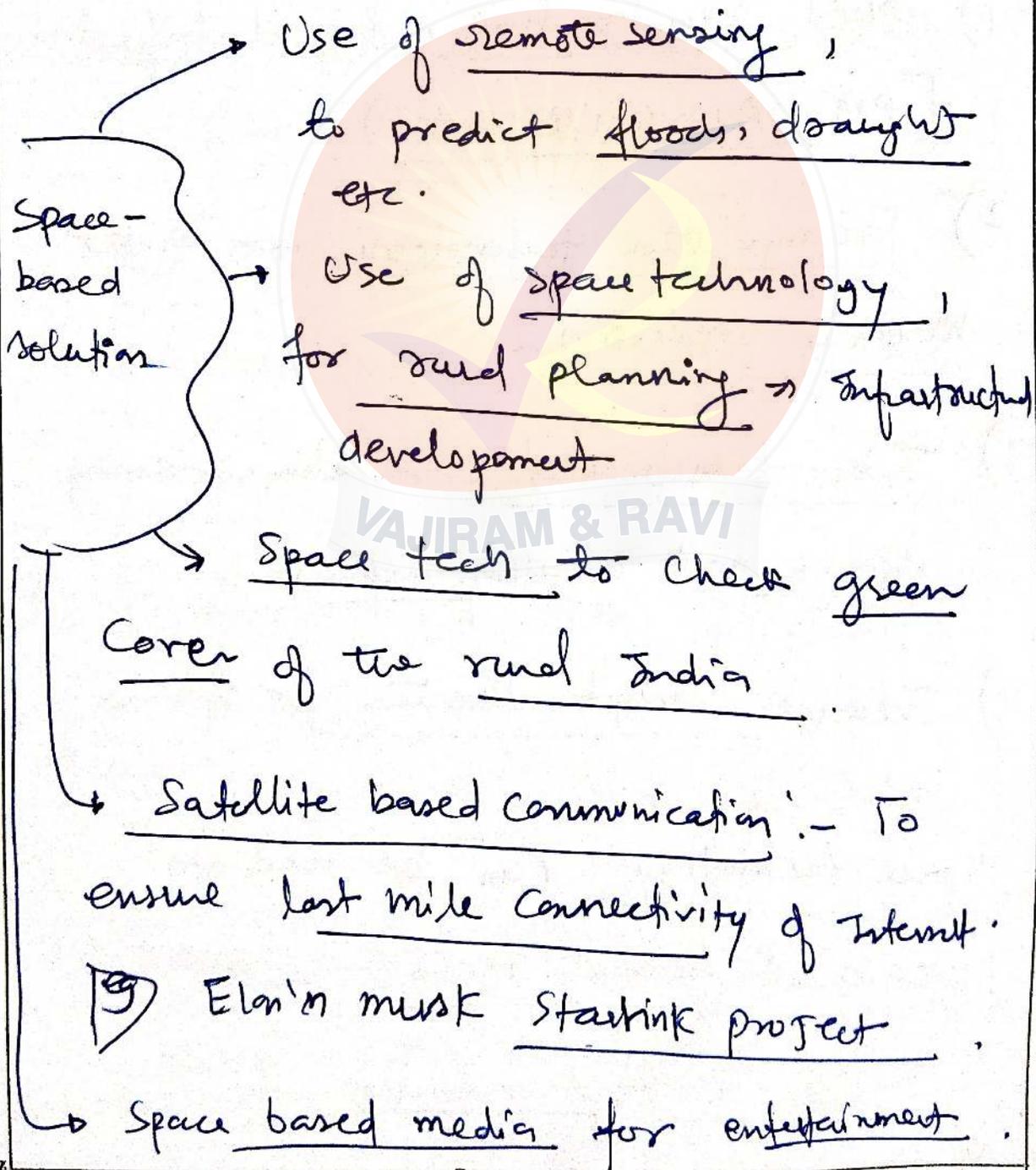
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6) Space based solutions, such as remote sensing can augment Agricultural producing thus addressing developmental Challenges in rural India.



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Challenges : Despite space-based solutions

- low agricultural growth (3.2% ES'25)
- low internet penetration.

Steps to enhance outreach and effectiveness

- 1) Build infrastructure, for electrification
[PM. SAU BHAGYA SCHEME]
- 2) Triangulation technology for better weather prediction.
- 3) Inter-departmental coordination among space and weather department
- 4) Increase Budget allocation for space

Space technology, can be used to augment farmer's income and ensure rural development.

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7)

As per the Census 2011, around 30% of India's population lives in India's Urban Centres, Contributing significantly to Air pollution.

Urbanizing patterns and rising 2.5 levels in Tier-2 & Tier-3

1) Industrialisation and Urbanisation of cities such as Nagpur, Bhopal → increase in PM 2.5 levels.

2) Deforestation → loss of Carbon sink.

3) Vehicular pollution → Nox and Carbon monoxide.

4) Urban heat island phenomenon → leading to high Particulate matter.



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5) Construction activities \Rightarrow Contributes 10% to air pollution in Delhi-NCR.

Measures and government's initiatives :-

1) National Clean Air action programme :-
in 131 non attainment cities.

2) Regulation of Construction activities \Rightarrow
Fly ash reutilisation policies.

3) Urban forestry \Rightarrow Vertical gardens & miyawaki methods.

4) Smog towers and cloud seeding
to reduce air pollution.

5) Use of technology \Rightarrow SAFAR app
to monitor Air quality index.

Clean Air, is fundamental right

Under A-21, therefore need to
mitigate air pollution in India

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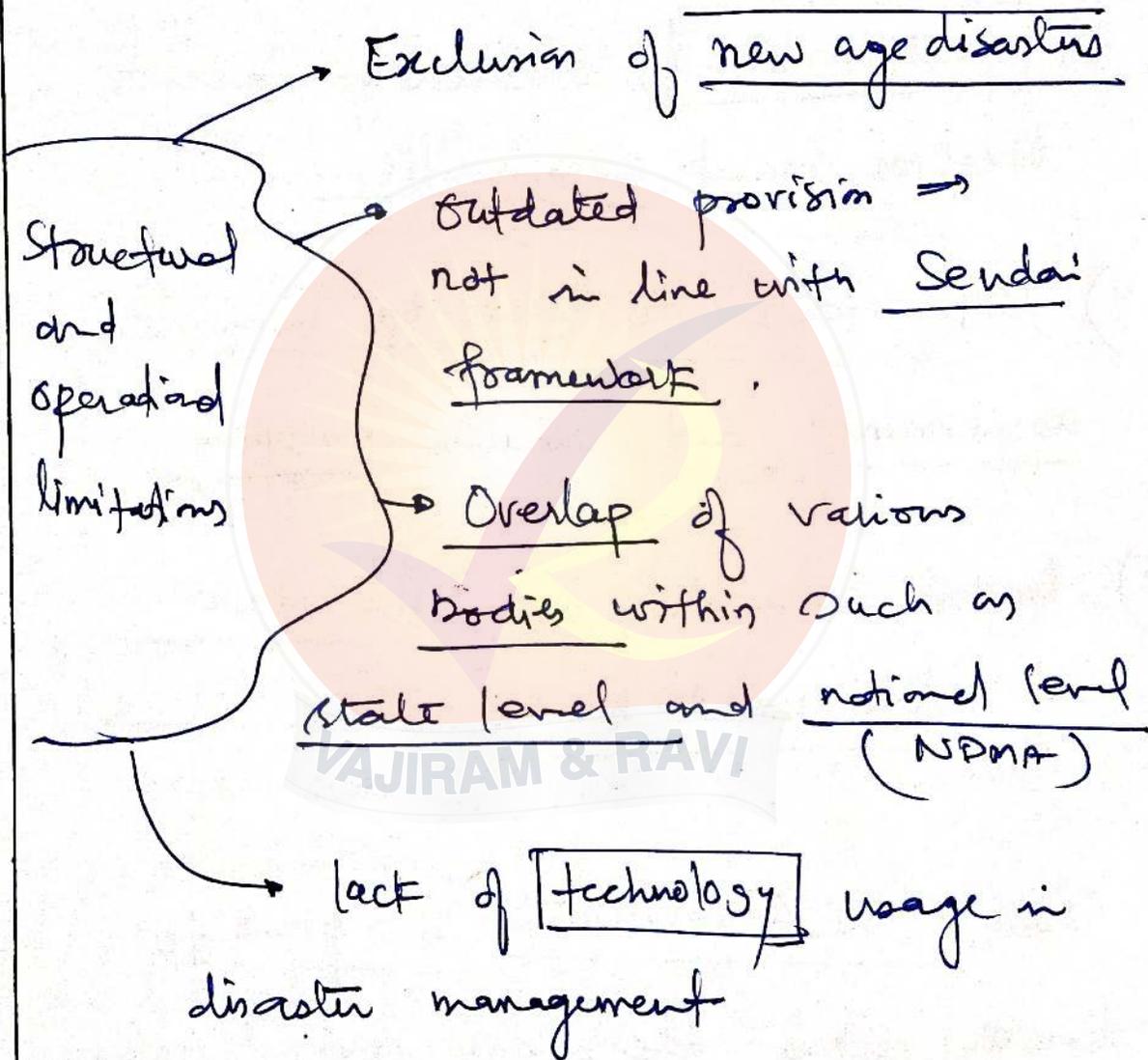
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b)

Disaster management Act, 2005, was enforced to mitigate the impact of disasters such as Tsunami, 2004.



Amendment in 2025 [: 1) From ~~reactive~~ reactive approach to proactive measures.
[Preparedness]

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2) Technology driven disaster governance :-

Use of space tech, AI for early warning development system.

3) Participative, disaster governance involves local communities.

4) Using tech to develop vulnerability assessment and zonation mapping.

5) Better coordination among the state and national level bodies.

India's 60% population is prone to disaster, thus technology and anticipatory disaster governance is meant to mitigate the harms.

5)

Artificial Neural Network , refers to

Creating the neural networks of
the brain in laboratory .

eg) AI is based on Artificial
Neural Network .

Application in various fields :-

- 1) Health :- In diagnosis and
Prevention of diseases .
- 2) Education :- Provides last
mile connectivity to the rural
areas (PMGDISHA)
- 3) Sports :- Use of AI to monitor
strength and stamina of the players .
- 4) Agriculture :- For precision Farming
Using sensors, data collection .

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5) Defence and Internal Security :- To protect the borders and intelligence gathering.

6) To ensure Social justice

↳ Replacing manual scavenging

7) Industrial growth :- By augmenting labour using Industrial revolution 4.0

Initiatives :- India AI mission

↳ Global partnership on AI (EU based)

Challenges :- Dehumanised governance
↳ Lacks emotions & privacy concerns

Thus, Regulating the use of Artificial Neural network can help us achieve the vision of Amrit Kaal



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(b)

India's Internal security, in the era of globalised world and sharing of land and maritime border is shaped by external and transnational dynamics.

Role of external and transnational dynamics

- 1) Cross border terrorism, supported by state and non-state actors.
eg) Pahalgham attack (2025)
- 2) Support to Insurgency in India
eg) Khalistan' movement, supported in Canada and Britain.
- 3) External dynamics, leading to arms and narcotics smuggling.
eg) Coming up of Taliban in Afghanistan

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lead to increased drug supply in India.

4) External conflicts such as Russia-Ukraine and Israel-Hamas impacts

Internal security of India.

5) porous borders, along B'desh and myanmar ⇒ instability leading to influx of illegal migrants.

6) Organized crimes, operated from external territories.
↳ Narco terrorism.

Way Forward

:- Strengthen agencies

Such as RAW, IB etc.

↳ International cooperation against terrorism

Thus, India needs to be aware about external happenings to prepare better

in Securing Internal Security.

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11)

Tariff rationalization, refers to reform in the tariff policy to ensure export competitiveness while protecting internal sectors as well.

Tariff rationalization \Rightarrow Economic efficiency

- 1) Lowering Cost of input, by lowering import duty \Rightarrow MSME growth.
- 2) Export competitiveness, is also increased.
 \Rightarrow Export grew 6% YOY [ES'24]
- 3) Promotes competition, ensuring efficiency
- 4) Lead to influx of Foreign Investment.

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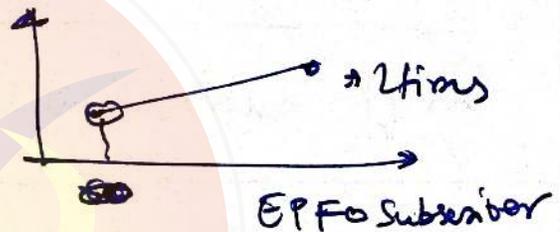
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Ex) India' one of the highest recipient of Foreign Investment,

5) lead to innovation among the sectors.

6) Formalisation of the economy

Ex) EPFO subscribers doubled



Challenges to certain sector

1) Agricultural sector :- Densely products from NZ, Australia are cheaper.

2) Buying out of small players from the economy.

Ex) Amazon - Small retailers.

3) Monopolizes the market.

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- 4) lead to informalisation of the economy
- 5) Tariff rationalization, might lead to dumping from countries such as China.

Therefore, need to balance Economic efficiency and protection of vulnerable section, while negotiating tariff rationalization.

12)

Recently, India has moved from the approach of fiscal prudence to target debt-to-GDP ratio as fiscal anchor.

The current debt-to-GDP ratio stands at 80% for both central and state government.

More holistic approach | 1) Against the

welfare state nature.

⇒ High fiscal deficit would limit low expenditure on public.

2) Debt-to-GDP, gives better picture in understanding macro-economic parameters.

3) Will lead to increase in govt

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expenditure on capital formation.

4) Ensures fiscal federalism in the debt-to-GDP method

5) Better marker of fiscal deficit

6) Fiscal deficit, do not consider to the total debt taken by the government.

Not a good idea :- 1) Against the idea of federalism.

2) Will lead to populist expenditure by the government.

eg Subsidies, loan waivers etc.

3) Debt-to-GDP, might miss out on the externalities.

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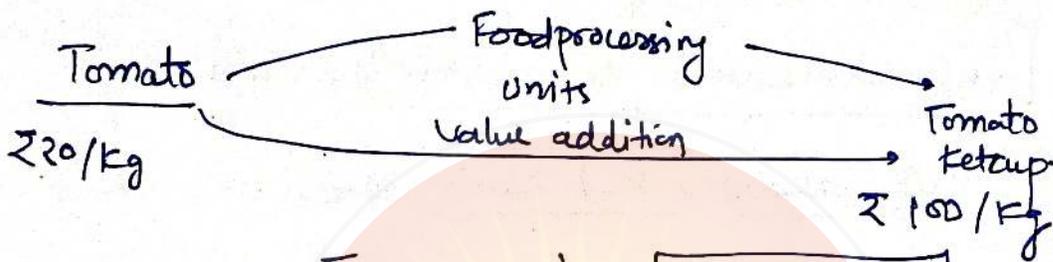
Therefore, discussion and deliberation
needs to ~~be~~ done to further
the idea of fiscal discipline.



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13) Food processing, is considered as the Sunrise sector of India, as it contributes 9% GVA to the agricultural sector.



Formalisation and efficiency

- Increase in employment in the food processing sector ~ 10 lakh employment
- Reduction in food wastage
- Formal credit to SHGs through banks under schemes such as Standup India and priority sector lending

Contribution of PLI scheme and PM-FME

○ PLI → offers incentives to manufactures based on the units produced

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① **PM-FME** → focuses on micro food enterprises, it involves **cluster based** development, **one district - one product** scheme.

1) **Infrastructural** support by building Warehouses, cold chains etc.

2) Incentives to industries for **formal employment**.

3) **Micro-finance** → Credits to micro food enterprises.

4) Providing **technological** support to improve efficiency.

5) Help in **marketing** → Grading / Sorting and Packaging.

6) Removal of **intermediaries** through apps such as e-NAM.

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7) Providing training and
market awareness to boost
efficiency.

Case Study

Jain Irrigation Ltd
(Maharashtra)

~ 25,000 Farmer
through contract

~ Highest producer
of Pulp mango in Asia

Limitations

1) Informal Credit :- 25% of
the credit still comes from informal sector.

2) Post-harvest losses :- Dalwai Committee
noted around 30-40% post harvest loss.

3) Regional imbalance :- Most microprocessing
units around Punjab & West up.

Way
Forward

Effective implementation of PLI
and PM-FME

Marketing knowledge and support.

Proper implementation will help realising

the goal of Viksit Bharat - 2047

and 5 trillion dollar economy.

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(4)

Minimum Support price, is the promise given by the government to the farmers to buy their produce, in case of market prices going down the input costs.

Recently Farmer's protest to legalise MSP led to debate around its effectiveness.

Legal support to MSP (1) Ensures

Economic justice (Article 38 and 39)
to our Annadatas.

2) Provides them remuneration price

3) In line with the concept
of welfare state

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Legal MSP = Financially unsustainable and economically inefficient

- 1) Increases fiscal deficit of the central government (over 5% of GDP as of now)
- 2) Promotes rice-wheat system \Rightarrow Economical and environmental cost
- 3) Hinders Crop diversification \Rightarrow affects food security.
- 4) Inefficient agricultural system - High use of fertilizers and electricity.
- 5) Benefits of MSP \Rightarrow limited to only a section of farmers (85% of the farmers still marginalised)
- 6) Low agricultural growth \Rightarrow 3.2% FY'25 as per ES'25

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7) Promotes disguised employment →
45% employment with 15% GDP contribution

Alternatives to ensure fair farmer remuneration

- 1) Universal basic income, instead of MSP.
- 2) Promote crop diversification and remove upstream and downstream bottlenecks.
- 3) Enforce the recommendations of Shanta Kumar Committee.
- 4) Crop insurance, in case of failure.
(PM Insurance scheme)

Thus, Balancing Fair remuneration and market is the key to double farmer's income.

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15) Digital public infrastructure, leads to open source software, that can be modified by its users.

↳ COWIN, Aarogya Setu etc.

Role of DPI in Empowering developing Countries to lead the global Climate action

1) DPI, being Community centric leads to low usage of resources.

2) Reduces wastage of papers ⇒ less deforestation

3) India, one of the leader in the DPI uses less electricity as compared to developed nations.



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4) DPI, can ensure Climate Justice to the developing countries.

5) DPI, leads to alliance of the developing countries in the fight towards global climate action.

→ India's UPI accepted in multiple countries.

6) It leads to enhance visibility to the developing nations in Global Climate change forums such as UNFCCC.

Challenges with DPI :-

1) High cost of production → against the fiscal prudence.

2) Digital Divide :- only 23% rural population have internet access [NSSO].

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3) Increased instances of financial frauds \rightarrow Jamteaza Scams.

4) Privacy Concerns of the Beneficiaries
[Against Right to privacy U/A 21]

Way Forward

- Focus on Research and Development
→ Increase GERD from 0.64% GDP to 2% GDP
- Digital Infrastructure : PM WAN I
- Awareness about Digital privacy.

Digital public infrastructure, can empower developing countries to achieve

SDG-13 : Climate change.

16)

Landslides, is the phenomenon under which soctmass moves downward under the influence of gravity.

85% of the landslides in India occur in the Himalayan region

Reasons behind Himalayan Vulnerability

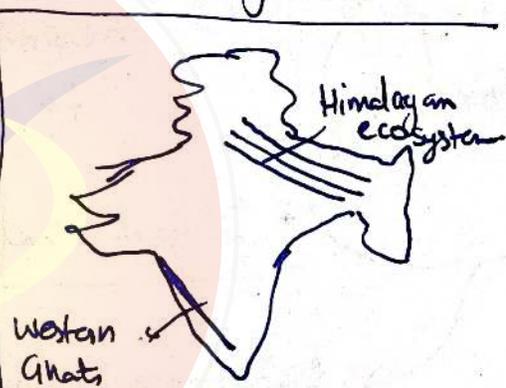


Fig :- landslide prone

1) Heavy rainfall due to cloud burst leads to landslides.

↳ Chamoli landslides.

2) Tectonic movements :- Himalays being young fold mountains a seismic active.

3) Slope \rightarrow steep slope leads to higher vulnerability.

4) Interaction of Eurasian and Indian plate.

5) Development includes \Rightarrow Tourism / Construction in the eco-sensitive Zones.

6) Unsustainable agricultural practices such as slash and burn.

7) Unsustainable Land use.
 \Rightarrow Postmining Subsidence.

8) Deforestation leading to weakening of cohesion \Rightarrow Higher landslides.

Steps for management and Control

1) Sustainable Tourism :- Regulate Tourism and enforcement of fines.

2) Construction \Rightarrow under Green Construction Norm

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3) Early warning system → lessons from Best practices (Snake System of Brazil) .

4) Afforestation along the slopes of the Himalayas .

5) Slope stabilisation techniques such as Rock-belt technology

Mishra Committee (report (1976)) should be implemented along with regulating construction norms for effective management and control of landslides.



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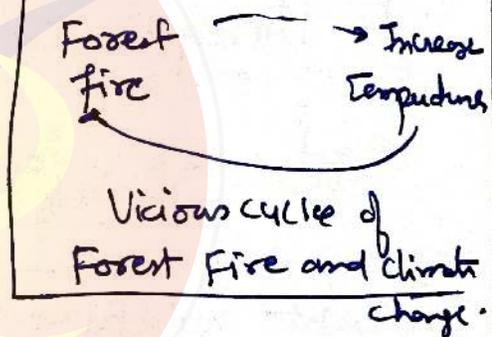
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17)

Forest fires, are the uncontrolled fires in the forest that causes large scale destruction. The incidents of forest fires have increased due to increase in global temperatures (Climate change)

Various Causes of forest fire



- 1) Lightning ⇒ Heavy lightning can cause forest fire.
- 2) Agricultural practices such as slash and burn method
- 3) Unsustainable tourism ⇒ Cigarettes butts can lead to uncontrolled forest fire.

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4) Deliberate fire, caused for development.

↳ Amazon forest fire in the Brazil nation.

5) Deforestation :- Trees act as natural barrier to forest fire.

6) Unregulated construction can also lead to forest fires.

Recent wildfires : 1) Uttarakhand forest

fire (2024) :- lead to loss of large forest area and livelihood opportunities.

2) Australian forest fire :- Affected forest flora and fauna and led to their displacement.

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Policies and framework for tackling forest fire

1) National action plan on forest fire :-

Using the local community to control and manage forest fire.

2) Indian forest act :- classifies forest as regulated and protected for prevention of forest fire.

3) Afforestation programme :- To increase the forest cover (Nagar Van programme)

Forest are, the crucial component of our existence, need to protect them for a sustainable living.

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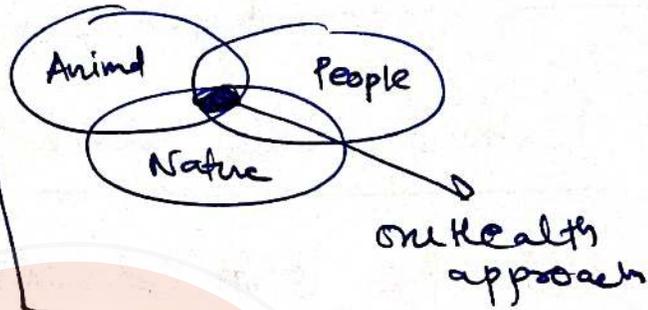
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(8)

One health approach treats human, animal and planet life equally

important:

One health approach can



Ensure that pandemics such as Covid-19 have low impact on human lives.

Role of Biodiversity and Health Global action plan

1) To prevent Global temperature reaching 2°C as compared to industrial levels.

2) Realising the co-relation with Health and climate change.

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→ Vector borne diseases such as malaria, and loss of lives due to heatwaves

3) Protecting Biodiversity health ⇒ Protection under National park, WLS etc.

4) Programmes such as Project Tiger ensures one health approach vision.

5) Protecting the whole ecosystem is the key idea behind one health approach.

6) Sustainable development ⇒ ensuring inter-generational and intra-generational equity.

7) Afforestation ⇒ Vertical gardens and Miyawaki methods.

8) Protecting Wetlands, Mangroves and Coast.

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Challenges : 1) Climate finance: Developed Countries are reluctant to finance -

2) Human-centric development → Using Nature as means .

3) Human-animal conflict, due to habitation less and overlapping territories .

4) Health Global action plan , only in letter and not spirit .

way forward → Proper implementation of Health Global action plan

→ Policy realizing one health approach

The oneness of everything is reflected in one health approach , therefore need to augment capabilities in realizing the same -

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19) In the era of Globalisation and AI, the national security threats are evolving such as Cyberattack on AIIMS in 2022.

Bhaetiya Nyaya Sahita, has provisions to deal with Cyber Crimes and organized crime.

Addressing Cyber Crimes :- CERT-in noted

13 lakh cyber attacks in 2023

1) Institutional measures, promoted by the laws such as CERT-in and NCIIPC

2) Defined Cyber crime well to remove ambiguities.

3) Provisions for penalties against the Cyber crimes.

4) Preparedness measure for proactive defence.

Role of new criminal laws in addressing organized crimes

1) Expanded the definitions of organized crimes to include new threats such as Narco-terrorism.

2) Provisions for fast track trials as per the recommendation of Malimath Committee.

3) provides guidelines for inter department coordination to fight organized crimes.

4) Empowers forces to tackle organized crimes.

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Challenges perceived in implementation

- 1) Changing and evolving nature of modern threats : (Hybrid warfare)
- 2) Overlapping functions of the institutions such as RAW, IB. and Police.
- 3) Inadequate workforce, for effective implementation.
- 4) Nasscom suggested 1 million cyber security experts by 2025.
- 4) Judicial delays and pendency in the implementation.

Need to mitigate these challenges by upgrading infrastructure and building experts to secure sovereignty and security of the nation against evolving threats.

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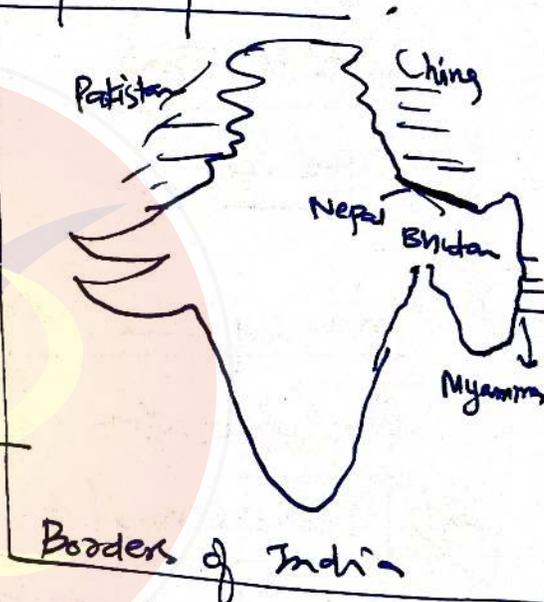
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20)

India shares around 15,000 kms of land border with neighbouring countries,

thus border management becomes important for security imperatives.

Role of border infrastructure and management in security imperatives



1) To prevent cross

border terrorism → supported by state actors such as Pakistan.

2) To prevent Drug trafficking along the golden triangle and golden crescent.

3) To stop humans and cattle smuggling along the Bangladesh border.

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4) Protects India's sovereignty along the borders from new age attacks such as Drones.

5) Prevents arms smuggling to anti-social elements.

6) Illegal migration, can also be prevented.

Border infrastructure for socio-economic development

- | <u>Border management</u> |
|----------------------------------------------------|
| - Smart <u>fencing</u> |
| - Use of <u>satellites</u> for <u>surveillance</u> |
| - <u>Drones</u> for <u>Intelligence</u> |

1) Through schemes such as Vibrant village programmes and Border area development programmes.

2) Construction of Roads by BRO

3) Health and education to the frontier communities through schemes such as Jan Arogya Yojana.



4) Skill Development, of the youth through Roshini scheme.

5) Promoting Community awaners through sports, medical camps etc.

Challenges 1) Assertive ching's development along the border areas

2) Radicalisation of youth using social media (Facebook, telegram used by ISIS).

3) Poor implementation of the schemes in the border area.

Way forward (-1) Socio-economic development
→ 2) Build counter propaganda.

Border infrastructure and socio-economic development are imperative for protecting sovereignty, security of the nation