

GS PAPER 2- INTERNATIONAL RELATION- EFFECT OF POLICIES AND POLITICS OF DEVELOPED AND DEVELOPING COUNTRIES ON INDIA'S INTERESTS**Severe humanitarian crisis in Sudan**

The article discusses the severe humanitarian crisis in Sudan due to a conflict between the Sudan Armed Forces (SAF) and the Rapid Support Force (RSF). It highlights the devastating impact on the population, foreign involvement, and India's interests in Sudan.

What is the Current Situation in Sudan?

1. In 2023, Sudan experienced a violent conflict between the Sudan Armed Forces (SAF), led by General Abdel Fattah al-Burhan, and the Rapid Support Force (RSF), led by General Mohamed Hamdan Dagalo.
2. This conflict resulted in approximately 150,000 deaths and displaced nearly 10 million people, a fifth of the country's population.
3. This situation is worse than the crisis in Gaza, with Sudan now facing potential famine and epidemics like cholera.

What is the History of Conflict in Sudan?

1. Sudan has a history of conflict and misgovernance since its independence in 1956, including 15 military coups and two civil wars.
2. The RSF, originally known as the Janjaweed militia, has been involved in long-term conflict in Darfur, leading to over 200,000 deaths and displacing two million people.
3. The current crisis began after the military ousted dictator Omar Hassan al-Bashir in 2019, with subsequent failed attempts at creating a stable civilian-military government.

What is the Role of Foreign Interests?

1. Foreign countries have taken sides in Sudan's conflict for strategic and financial reasons.
2. Egypt and Iran support the SAF, while the UAE and Russia's Wagner group back the RSF.
3. Sudan's resources, such as crude oil, gold, and fertile land, have drawn foreign interest.
4. Despite international efforts, including from Saudi Arabia and the U.S., to mediate a ceasefire, the conflict continues.

What are India's Interests in Sudan?

1. India has significant stakes in Sudan. In 2022-23, India's direct trade with Sudan was \$2,034 million, mostly in India's favor.
2. India also made its first major investment abroad in Sudan, worth nearly \$2.3 billion. Additionally, India has committed nearly \$700 million in lines of credit to Sudan.
3. The ongoing conflict threatens these interests and could revive Islamic militancy, posing further risks to India

GS PAPER 2- INTERNATIONAL RELATION- INDIA AND ITS NEIGHBOURHOOD- RELATIONS**India's role in its neighboring countries' political developments**

The article discusses India's role in its neighboring countries' political developments, the challenges it faces due to recent upheavals, and the need for India to maintain consistent engagement with these nations to protect its interests. What was India's role in promoting democracy in its neighborhood between 2008-2010?

1. Between 2008-2010, India played a pivotal role in supporting democratic transitions in its neighborhood.
2. In Bangladesh, India supported the 2008 elections, which brought Sheikh Hasina to power, and contributed to a stable partnership for 15 years.
3. India's sustained engagement in Sri Lanka contributed to the defeat of the LTTE in 2009, strengthening ties with a unified Sri Lanka.
4. In the Maldives, India backed the first multi-party elections in 2008, leading to Mohamed Nasheed's presidency.
5. India extended significant development assistance, including a \$1 billion line of credit to Bangladesh and rebuilding efforts in Sri Lanka.

What has changed in India's neighborhood by 2024?

1. **Bangladesh:** In August 2024, Sheikh Hasina's government collapsed due to democratic deficits, an economic downturn, and violent suppression of protests. This ended a 15-year partnership with India.
2. **Sri Lanka:** In 2022, President Gotabaya Rajapaksa fled amidst mass protests. Sri Lanka's economy and democracy were severely impacted, despite India's \$4 billion bailout.
3. **Maldives:** In 2024, President Mohamed Muizzu won unexpectedly, highlighting India's lack of engagement with him earlier.
4. **Myanmar:** In 2021, the military took over again, reversing democratic gains. The situation is worsening, with the conflict spilling over into India's northeast.
5. **Afghanistan:** The Taliban captured power in 2021, turning the clock back after two decades.
6. **Pakistan:** In 2022, the civilian government was toppled, seen as a move by the military.

How has India responded to these changes?

1. India's responses have varied. In Sri Lanka, India provided a \$4 billion bailout package during its economic crisis.

2. Despite initial missteps, India is now engaging with the new Maldivian government. India has cautiously interacted with the Taliban to protect its interests in Afghanistan.
3. However, India faces challenges in Myanmar, where it must balance its relationship with the military and the Opposition.
4. In Bangladesh, India needs to rebuild ties with various political parties.

What is India's strategy moving forward?

1. India needs more sustained engagement with its neighbors. In Myanmar and Bangladesh, India must support forces that keep democratic spaces open. In Myanmar, this includes working with ethnic groups. In Bangladesh, India should build new understandings with different political parties.
2. Developmental support remains a key tool for fostering closer relations with these nations, as shown by past successes in Afghanistan, where even the Taliban avoided attacking Indian projects due to their benefits for the people.
3. **Adapting to Change:** India should remain flexible, as shown by its engagement with the new Maldivian government after the unexpected election results in 2024.

GS PAPER3- SCIENCE AND TECHNOLOGY- DEVELOPMENTS AND THEIR APPLICATIONS AND EFFECTS IN EVERYDAY LIFE

Traditional corporate strategies and governance are insufficient to handle AI's complexities and uncertainties

The article discusses how traditional corporate strategies and governance are inadequate for addressing the complexities and uncertainties introduced by rapid technological advancements and other global disruptions. It emphasizes the need for evolving corporate mindsets and diversifying board compositions to effectively manage future challenges.

What Are the Current Challenges in Corporate Governance?

1. **Inadequate Responses to Technological Risks:** Boards still rely on outdated frameworks to address AI-related crises, which can be misleading. For example, AI-enabled bypass of internal financial controls and AI-generated content altering marketing campaigns.
2. **Mismatch Between Governance and Technology:** The current governance processes, like 360-degree evaluations, often become mere formalities, failing to keep up with the demands of exponential technological change.
3. **Lack of Diversity:** Indian boards are mainly composed of older individuals with similar experiences, leading to homogenized thinking. This limits "out of the box" alternatives needed for navigating modern challenges.

How Are Corporate Responses Inadequate?

1. The article suggests that corporate governance is still rooted in pre-AI era thinking.
2. The conventional questions asked at the workshop didn't align with the unpredictable nature of AI and other disruptive technologies.
3. Shell used scenario planning in the 1970s to predict oil price surges. However, today's disruptions, like AI, require a new approach because past trends are no longer reliable indicators of the future.

What Should be Done?

1. **Update Governance Processes:** Traditional methods like 360-degree evaluations must evolve to address the rapid pace of technological change, as shown by AI's impact on marketing and financial controls.
2. **Diversify Boards:** Indian boards should include younger and more diverse members to foster innovative thinking and address emerging risks.
3. **Reevaluate Corporate Vocabulary:** Concepts like "vision" and "strategy" need reassessment to ensure they are relevant in the face of technological disruptions.
4. **Promote Broad-Based Discussions:** Solutions should be developed through inclusive internal discussions, not just relying on narrow expert opinions.

GS PAPER 3- MAJOR CROPS - CROPPING PATTERNS IN VARIOUS PARTS OF THE COUNTRY

New scheme to help farmers move away from paddy cultivation

The article discusses a new scheme by the Centre and Punjab government to encourage farmers to shift from water-intensive paddy to less water-demanding crops. It suggests increasing incentives and ensuring reliable procurement for alternative crops to ensure success.

What is the New Scheme Introduced by the Centre and Punjab Government?

1. The Centre and Punjab government have launched a new scheme to help farmers move away from paddy cultivation.
2. This scheme offers an incentive of Rs 17,500 per hectare to farmers who switch to less water-demanding crops during the kharif season.
3. The scheme covers up to five hectares per beneficiary and is funded in a 60:40 ratio between the Centre and the Punjab government, with a total cost of Rs 289.87 crore for 2024-25.

What are the Benefits of Moving Away from Paddy?

- Water Conservation:** Paddy requires 20-25 irrigations, whereas pulses, oilseeds, and millets need less than four irrigations. This shift can help conserve groundwater, crucial since 87% of Punjab’s 153 blocks are over-exploited.
- Environmental Protection:** Paddy emits 5 tonnes of CO2 per hectare, contributing to climate change. Reducing paddy cultivation can lower greenhouse gas emissions.
- Pollution Reduction:** Shifting from paddy can decrease stubble burning, a major pollution source.
- Economic Stability:** Diversification could earn farmers up to four carbon credits per hectare, opening carbon market opportunities.

What are the Challenges in Implementation?

- Inadequate Incentives:** The current incentive of Rs 17,500 per hectare is insufficient when compared to the subsidy of Rs 38,973 per hectare that paddy farmers receive, making paddy far more profitable.
- Short-term Policy Duration:** The uncertainty whether the Rs 17,500 incentive is for a year or more poses a risk. Longer-term incentives are needed for sustainable change.
- Lack of Guaranteed Procurement:** Unlike paddy, there’s no assured procurement for alternative crops like pulses and oilseeds, increasing market risks for farmers switching crops.

What Should be Done?

- Ensure assured procurement of alternative crops like pulses and oilseeds at MSP by NAFED, reducing market risks for farmers.
- Redirect the savings from reduced subsidies on power, canal water, and fertilisers to fund this transition, potentially freeing up Rs 13,150 crore by reducing paddy procurement costs.
- Encourage a market-oriented, cluster-based approach for high-value horticulture crops, engaging Farmer Producer Organisations in export-focused initiatives, especially in West Asia.

PRELIM FACTS

1.Aralam Wildlife Sanctuary

Recently, four monkeys were discovered dead in the Aralam Wildlife Sanctuary in Kerala.

Aspects	Description
About	<ol style="list-style-type: none"> Aralam is the northern most wildlife sanctuary of Kerala. It was declared a Sanctuary during 1984. It is located on the western slopes of Western Ghats. The sanctuary is linked with several other protected areas, including the Wayanad-Brahmagiri region, the northern slopes of Wayanad, and the Brahmagiri Wildlife Sanctuary in Karnataka. It also borders the forests of Coorg. The highest peak within the sanctuary is Katti Betta.
Drainage	The Cheenkannipuzha forms the main drainage system on the southern side. Narikkadavu thodu, Kurukkathodu and Meenumuttithodu from the northern upper reaches flow southwards to join Cheenkannipuzha.
Forest Type	The forest types include West Coast tropical evergreen forest, West coast semi-evergreen forests, South Indian moist deciduous forest, Southern hilltop evergreen forest and plantations.
Flora	The sanctuary features a rich variety of tree species, including Artocarpus heterophyllus, Bishofia javanica, Calophyllum elatum, Canarium strictum, Cullenia exarillita, Dipterocarpus species and various Terminalia species.
Flora	<ol style="list-style-type: none"> The sanctuary supports a diverse array of wildlife. It is home to 23 mammal species, including the Elephant, Gaur, Tiger, Panther, Sambar, Spotted Deer, Barking Deer, Wild Boar, Sloth Bear, Nilgiri Langur, Bonnet Macaque, Common Langur, Wild Dog, Common Otter, and Malabar Giant Squirrel. Birdlife is also abundant, with 188 species recorded. The sanctuary hosts 22 reptile species, 16 species of amphibians, and 39 species of fish.

2.NHPC Limited Awarded ‘Navratna’ Status

Recently, NHPC Limited has been recognized with the prestigious ‘Navratna’ status by the Government of India, as announced by the Department of Public Enterprise under the Ministry of Finance.

Significance of Navratna Status

- Enhanced Autonomy:** NHPC will benefit from greater operational and financial autonomy, enabling quicker decision-making processes and increased efficiency.
- Empowerment and Growth:** This empowers NHPC to undertake significant capital expenditures (CAPEX) and investment plans, driving growth and expanding its market reach.
- Innovation and Expansion:** NHPC can now establish joint ventures, set up overseas offices, and explore new markets, fostering innovation and technological alliances.

4. **Mergers and Acquisitions:** The company will have greater leeway in pursuing mergers and acquisitions, enhancing growth and increasing market share.

5. The Navratna status will boost NHPC's operational capabilities, enabling it to achieve long-term growth and market positioning. Also, with enhanced powers, NHPC can strategically expand its reach and leverage local expertise in new and existing markets.

3. Nazca Ridge

Recently, a team of oceanographers identified and charted a new seamount on the Nazca Ridge, located 900 miles off the coast of Chile in international waters.

About Nazca Ridge

1. **Location:** The Nazca Ridge is a prominent submarine geological feature located in the southeastern Pacific Ocean.

2. **Area:** It extends over 1,100 kilometers (about 680 miles) from the coast of Peru towards the west.

3. **Geology:** The ridge is part of the Nazca Plate, which is an oceanic tectonic plate that underlies much of the southeastern Pacific Ocean.

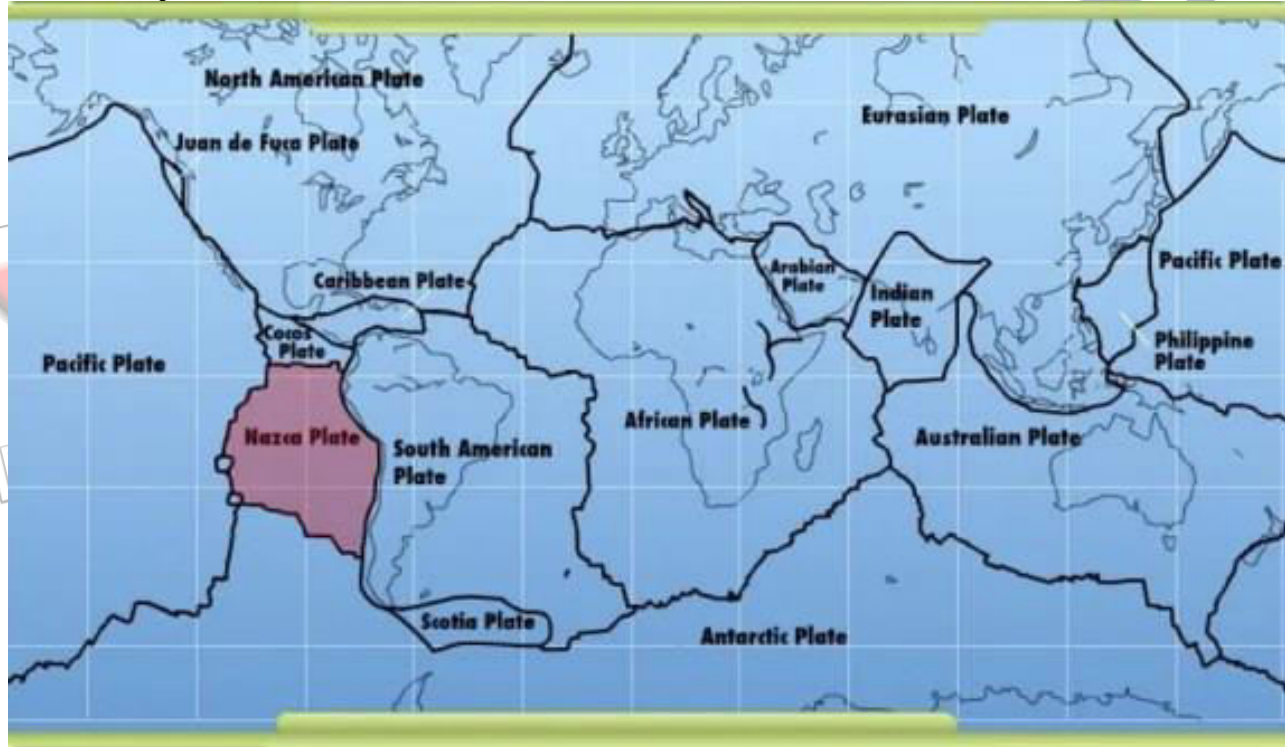
4. **Formation:** The Nazca Ridge formed over a hotspot, where rising magma created volcanic islands and underwater mountains made mostly of basalt.

6. Geologically, the Nazca Ridge is notable for its interaction with the South American Plate. As the Nazca Plate moves eastward, it subducts beneath the South American Plate along the Peru-Chile Trench.

This subduction influences regional earthquakes, volcanic activity, and the uplift of the Andes. The ridge's presence also affects the subduction angle, leading to unique geological phenomena.

7. The unique underwater topography of the ridge creates a range of habitats for marine life, supporting diverse ecosystems. It is home to a variety of marine species, including many that are unique to the area.

About Nazca plate



1. It is located in the eastern Pacific Ocean, near the western coast of South America. It interacts with the South American Plate.

2. Its collision with the South American Plate contributes to the creation of the Andes Mountains. This interaction also leads to significant volcanic activity in the region.

3. The Nazca Plate is being pushed under the South American Plate in a process called subduction. This subduction affects the region's geology, including earthquakes and volcanic eruptions.

4. Rule 170 of the Drugs and Cosmetics Act

The Supreme Court has recently put a hold on a Central government notification that aimed to remove Rule 170 from the Drugs and Cosmetics Rules of 1945.

About Rule 170 of the Drugs and Cosmetics Act

1. It was introduced in 2018 as part of the Drugs and Cosmetics Act.
2. **Purpose:** Its primary purpose is to regulate and prevent misleading advertisements of AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha, and Homeopathy) products.
3. **Key Provisions of Rule 170:** The rule prohibits advertisements without proper approval. Advertisements can be rejected if:
 - i) The manufacturer does not provide contact details.
 - ii) The content is deemed obscene or vulgar.
 - iii) It includes claims about enhancing sexual organs.
 - iv) It features celebrities or government officials, references any government organization, or makes false, misleading, or exaggerated claims.
4. **Requirements Under Rule 170:** AYUSH product manufacturers must obtain approval and a unique identification number from the state licensing authority before advertising their products.
5. Manufacturers are required to provide detailed information, including textual references, rationale for the medicine based on authoritative books, intended use, and evidence of safety, effectiveness, and quality.

Challenges in Regulating AYUSH Drugs

1. **Licensing Requirements:** Like allopathic (modern) medicines, AYUSH drugs also require a license from the drug controller.
2. **Clinical Trials:** Unlike allopathic drugs, AYUSH products generally do not require phase I, II, or III trials for approval. Most AYUSH drugs are approved based on the rationale provided in authoritative texts from their respective disciplines.
3. **Safety Trials:** Safety trials are mandatory only for formulations that use about 60 specific ingredients listed in the act, such as snake venom, heavy metals (e.g., arsenic, mercury), and compounds like copper sulfate.
4. **Proof of Effectiveness:** For licensing drugs containing these ingredients or traditional drugs used for new indications, proof of effectiveness must be provided as per the Act.

Why did the AYUSH Ministry Recommend Ignoring Rule 170?

1. The Ayurvedic, Siddha, and Unani Drugs Technical Advisory Board (ASUDTAB) which is an expert body for regulating AYUSH drugs, suggested in a May 2023 meeting that Rule 170 could be omitted.
2. This suggestion was made because amendments to the Drugs and Magic Remedies Act, another law aimed at preventing misleading advertisements, were also being considered by the health and AYUSH ministries.
3. In light of ASUDTAB's recommendation and ongoing legislative changes, the AYUSH Ministry advised state licensing authorities to disregard Rule 170.

5. Global Fintech Fest 2024

Global Fintech Fest (GFF) 2024, the fifth edition of the conference, has recently concluded.

- **Theme:** 'Blueprint for the next decade of finance: Responsible AI| Inclusive| Resilient.'

About Global Fintech Fest:

- **Organized:** The GFF is one of the largest fintech conferences, organized **annually** by the **Payments Council of India (PCI)**, the **National Payments Corporation of India (NPCI)**, and the **Fintech Convergence Council (FCC)**.
- **Objective:** Catalyst for change in the **fintech. ecosystem**.
- **Significance:** GFF fosters **collaboration, innovation, and knowledge exchange**.
- **Recognition:** Central to the ethos of GFF is the **Global Fintech Awards (GFA)**, an esteemed recognition in the fintech domain by **individuals and enterprises** from across the globe.

6. Japan's Heat-Resistant Rice

Japan, facing a **rice shortage due to extreme weather** damaging last year's crop, is now looking to new **heat-resistant rice varieties** to help prevent future supply disruptions.

Emihokoro Rice:

- **Emihokoro:** A newly developed **heat-resistant** plant variety.
- **Cultivation:** Involves cultivating and **cross-pollinating seeds** to develop more resilient strains.
- **Cross-Pollination Process:** Occurs when **pollen from the anther of one plant** is transferred to the **stigma of another plant** of the same species.
- **Outbreeding Benefits:** Produces seeds that combine features from both parent plants, leading to **greater diversity in the progeny**.
- **Advantages of Cross-Pollination:** Results in offspring with **enhanced vigour, better disease resistance**, and other beneficial traits.

7. Project NAMAN

The Indian Army launched Project NAMAN to support Defence Pensioners, Veterans, and their families, centred around the SPARSH digital pension system.

The project aims to streamline pension processes and provide essential services through Common Service Centres (CSCs) across India.

These centres, supported by HDFC Bank and managed by veterans or their families, offer SPARSH-enabled pension services, e-Governance, and banking solutions, reflecting the Army's commitment to veteran welfare and community empowerment.

8. Colombo Security Conclave Secretariat

India, along with Sri Lanka, Maldives, and Mauritius, signed a memorandum of understanding (MoU) and a charter to establish the Colombo Security Conclave (CSC) Secretariat.

The CSC aims to address transnational threats and enhance cooperation in areas like maritime safety, counter-terrorism, cyber security, and disaster relief.

This initiative reinforces the commitment to regional security among these nations.

ANSWER WRITING

Q. Evaluate the effectiveness of the PM Jan Dhan Yojana in promoting financial inclusion. How successful has the scheme been in increasing access to banking services for underserved populations?

The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched in 2014, aims to provide universal access to banking facilities, particularly for the unbanked and underserved populations. With over 53 crore bank accounts opened by 2023, including 55.5% held by women, PMJDY represents a significant step towards financial inclusion in India, fostering economic participation and empowerment across various demographics.

Effectiveness of PM Jan Dhan Yojana in Promoting Financial Inclusion:

- **Expanding Banking Access to the Unbanked:** PMJDY has significantly increased banking access by opening accounts for individuals who previously had no access to formal financial services, promoting a culture of saving and financial security.
- **Facilitating Direct Benefit Transfers (DBT):** The scheme has enabled the seamless transfer of government subsidies and benefits directly into the bank accounts of beneficiaries, reducing leakages and ensuring targeted delivery.

For example: Over **Rs.39 lakh crore** has been transferred directly to beneficiaries through PMJDY accounts, reducing dependency on intermediaries.

- **Empowering Women through Financial Inclusion:** PMJDY has empowered women by opening bank accounts for them, enabling financial independence and participation in economic activities, thereby promoting gender equality.

For example: Nearly **30 crore women** have been brought into the banking system under PMJDY, constituting about **55.5%** of the total accounts opened.

- **Enhancing Financial Literacy and Inclusion:** The initiative has increased financial literacy among marginalised communities by providing access to banking facilities, fostering a better understanding of financial management.

For example: The financial literacy programs under PMJDY have educated millions on banking operations, leading to a **3.8-fold increase** in average deposits per account.

- **Reducing Informal Borrowing:** With access to formal banking services, individuals are less reliant on informal credit sources, which often come with exploitative terms, thereby enhancing their financial security.

For example: Access to **overdraft** facilities up to **Rs.10,000** for PMJDY account holders has reduced dependence on informal moneylenders, improving financial security for the poor.

Success of PM Jan Dhan Yojana in Increasing Access to Banking Services:

- **Widespread Reach in Rural and Semi-Urban Areas:** PMJDY has successfully extended banking services to rural and semi-urban areas, ensuring that financial inclusion reaches those most in need.

For example: About **67%** of PMJDY accounts are in **rural** and semi-urban areas, significantly broadening financial inclusion beyond urban centres.

- **Growth in Digital Transactions and Financial Technology Adoption:** The scheme has facilitated a surge in digital transactions, promoting a cashless economy and integrating underserved populations into the digital financial ecosystem.

For example: The launch of the **JAM trinity** (Jan Dhan, Aadhaar, Mobile) has boosted digital transactions, with over **36 crore RuPay cards** issued to PMJDY account holders.

- **Increase in Bank Infrastructure:** The increased demand for banking services under PMJDY has led to a substantial expansion of bank branches and ATMs, particularly in underserved areas.

- **Reduction in Zero-Balance Accounts:** The initiative has seen a significant decline in zero-balance accounts, indicating increased usage and engagement with banking services among new account holders.
For example: Zero-balance accounts have reduced to 8% of total PMJDY accounts by August 2023, down from 58% in 2015, showing active engagement.
- **Integration of Marginalised Communities into Formal Banking:** PMJDY has successfully brought marginalised communities, including Scheduled Castes, Scheduled Tribes, and Other Backward Classes, into the formal banking system, promoting inclusive growth.

Limitations of the PM Jan Dhan Yojana in Increasing Access to Banking Services:

- **Inadequate Financial Literacy:** Despite increased access to bank accounts, many underserved populations lack the financial literacy to utilise banking services effectively, limiting their financial inclusion.
For example: According to the **Reserve Bank of India**, many Jan Dhan account holders in rural areas remain unaware of benefits like overdraft facilities and direct benefit transfers, resulting in dormant accounts.
- **Limited Physical Bank Infrastructure:** Many rural and remote areas still suffer from a lack of physical bank branches and ATMs, impeding easy access to banking services even if people have accounts.
For example: The **NABARD Financial Inclusion Survey** found that many Jan Dhan accounts in certain tribal areas of Odisha are infrequently used due to the long distances to the nearest bank branch.
- **Technical and Connectivity Issues:** Poor digital and network infrastructure in rural areas often results in connectivity issues, hampering digital transactions and access to financial services for Jan Dhan account holders.
For example: A 2019 survey by the **Ministry of Electronics and IT** highlighted that many rural banking correspondents face challenges in executing transactions due to network failures.
- **Lack of Tailored Financial Products:** Jan Dhan Yojana accounts often do not cater to the specific financial needs of underserved populations, such as micro-loans or insurance, which limits the scheme's overall utility.
- **Dormant Accounts:** A significant portion of Jan Dhan accounts remains dormant, with no transactions over extended periods, indicating that simply opening accounts does not equate to financial inclusion.
For example: As per data from the **Ministry of Finance**, around 19% of Jan Dhan accounts were inoperative as of 2023, showing that many beneficiaries are not regularly using their accounts for financial transactions.

Way Ahead for Enhancing Financial Inclusion through PMJDY:

- **Strengthening Financial Literacy Programs:** Enhancing financial literacy initiatives will empower individuals to make informed financial decisions and fully utilise banking services, promoting sustained financial inclusion.
For example: Expanding initiatives like the **National Centre for Financial Education (NCFE)** to cover more rural areas can improve financial literacy rates.
- **Leveraging Technology for Greater Reach:** Utilising digital platforms and mobile banking can further extend the reach of financial services to remote and underserved regions, ensuring comprehensive inclusion.
- **Enhancing Account Utilisation and Reducing Dormancy:** Policies aimed at encouraging active use of bank accounts, such as linking more government services to banking activities, can reduce account dormancy rates.
- **Strengthening Regulatory Oversight and Monitoring:** Implementing robust monitoring and evaluation mechanisms will ensure that PMJDY meets its objectives and addresses any emerging challenges effectively.
- **Promoting Inclusive Growth through Customised Financial Products:** Developing tailored financial products and services for different segments, such as women and small farmers, can promote broader and more effective financial inclusion.
For instance: Introducing specialised credit products for small farmers and women entrepreneurs under schemes like **MUDRA** can promote economic participation and empowerment.

As PMJDY continues to evolve, its focus must shift towards enhancing financial literacy, reducing account dormancy, and leveraging technology to deepen financial inclusion. Future reforms should emphasise creating a sustainable and inclusive financial ecosystem, ensuring that all sections of society benefit from economic growth, and furthering resilience against economic shocks, thus contributing to a more equitable India.

MCQ

1. Which of the following is a primary use of Dhaincha in agriculture?
 - a) As a cash crop for direct consumption
 - b) As a source of biofuel
 - c) **For livestock feed and soil improvement through green manuring**
 - d) As a perennial fruit crop
2. Which of the following countries is the world's largest producer of gold?
 - a) India
 - b) Australia
 - c) South Africa
 - d) **China**

3. INS Arighaat, India's second nuclear-powered missile submarine, belongs to which class of submarines?
 a) Akula-class
b) Arihant-class
 c) Kilo-class
 d) Shishumar-class
4. Which of the following are the benefit of green manuring?
 1. Improved soil structure
 2. Increased soil salinity
 3. Enhanced soil microorganism activity
 4. Weed control
 How many of the above options is/are correct?
 a) Only one
 b) Only two
c) Only three
 d) All four
5. Consider the following statements:
 1. Deception detection tests (DDTs) are scientific procedures employed to detect probable deception during interrogation.
 2. DDTs do not violate fundamental rights of the accused.
 3. A person's choice to speak is part of their right to privacy.
 How many of the statements given above are correct?
 a) Only one
b) Only two
 c) All three
 d) None
6. Consider the following statements:
 1. Mediterranean Sea borders Sudan to the northeast.
 2. Sudan shares its longest border with Libya.
 3. Sudan is located in Southern Africa.
 How many of the statements given above are correct?
 a) Only one
 b) Only two
 c) All three
d) None
7. The windfall tax is calculated:
 a) as a fixed percentage of all profits
 b) based on the average profits over a few years
c) as a percentage of profits exceeding a baseline level
 d) as a flat fee for all companies
8. With reference to Colombo Security Conclave (CSC), consider the following statements:
 1. It aims to create a platform for closer cooperation in maritime security and address regional security threats.
 2. India, Bangladesh, and Nepal are the founding members of the CSC.
 3. Observer states of CSC have no role in decision-making.
 How many of the statements given above are correct?
a) Only one
 b) Only two
 c) All three
 d) None
9. Consider the following statements regarding "Agri Fund for Startups & Rural Entrepreneurs" (AgriSure):
 1. It is launched to provide comprehensive support to agripreneurs by establishing a financing ecosystem.
 2. The fund has been set up under the aegis of the Ministry of Finance.
 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
10. Consider the following statements regarding e-Shram Portal :
 1. e-Shram is a comprehensive National Database of Unorganised Workers (NDUW) launched by the Government of India under the Ministry of commerce and industry.
 2. UAN or Universal Account Number is a 10 digit number uniquely assigned to each unorganised worker after registration on e-Shram portal.
 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