

Q1:

In the FY 2023 the GoI reported a final deficit of 5.9%. This highlights the increasing trend towards high fiscal deficits.

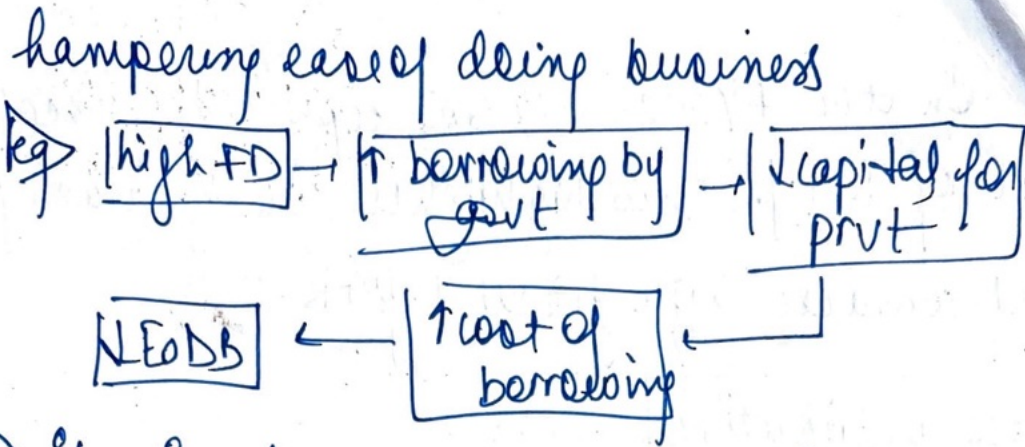
Factors contributing

- ① political culture of freebies or clerks
- ② high revenue expenditure eg 5L+ for food, fuel, fertilizer subsidies
- ③ increasing capital expenditure through flagship schemes like PM Gati Shakti eg nearly 85% increase YoY
- ④ Covid pandemic increased public expenditure.
- ⑤ high tax expenditure due to sectors like agriculture being out of tax ambit.
- ⑥ increasing developmental demands towards net zero eg WEF estimates \$10T requirement to transition.

Consequences ① it will lead to crowding out of private sector,

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- ② It will dampen our credit rating by agencies like S&P & Moody's
- ③ may lead to inflation
- ④ may lead to increased tax burden on public.

Fiscal Consolidation ① decrease leakages in tax collections

- ① rationalise subsidies, salaries, pensions etc
- ② explore alternate sources of resource mobilisation like loans, grants etc.
- ③ improve efficacy of CPSEs
- ④ disinvestment and privatisation.

Fiscal health is sine qua non to achieve the goal of \$5tr economy. Govt must focus on fiscal consolidation.

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The PM has outlined the goal of Viksit Bharat to make India into a developed country by 2047. Capital Investment will play a major role in this regard

Potential ① Capital investments have a multiples effect in the economy

eg every ₹ invested creates 3 times the economic opportunities

② help build infrastructure in the country

③ provide employment and reap demographic dividend eg 57% of population → working age

④ help boost GDP

⑤ enable an ecosystem to promote Innovation

⑥ boost ease of doing business and attract FDI

Challenges ① lack of access to affordable finance

② Capital investments are long term and yield returns over a period of time only

③ limited capacity of banks to lend long

term finance

- ④ high logistics cost of 15% in India
- ⑤ red tapism in India creating delays
- ⑥ poor quality of infrastructure
- ⑦ environmental degradation

Solutions

- ① encouraging PPPs
- ② improving FDI regime to increase ease of doing business
- ③ establishment of development finance institutions (DFIs), N2BFID.

Capital investments will not only achieve our economic goals but also help us realise our welfare goals. But at the same time we should also focus human capital investment to achieve goals of Viksit Bharat.

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Q3 Nearly 35% of the population lives in cities now which is set to cross 50% by 2050, this section is also increasingly becoming conscious of their health driving demand for fresh produce.

Peri-urban farming is associated with cultivation of food grains, horticulture etc near major cities.

- Opportunities
- ① increasing demand in urban areas
 - ② increasing farmer income.
 - ③ increased access to markets decreasing logistics cost
 - ④ decrease in post harvest losses ~~by~~ currently 35% post harvest losses.
 - ⑤ increased opportunities to facilitate technology transfer and best practices by Agro-startups and private companies
 - ⑥ increase awareness in urban areas regarding health & food security

⑦ opportunity to encourage organic farming due to high demand in cities

⑧ possibility to connect farmers directly to restaurants

Challenges ① Scarcity of land

② fragmented landholdings hampering economies of scale

③ lack of awareness amongst farmers.

④ higher cost of utilities like electricity, water, fuel etc in peri urban areas as compared to rural areas.

⑤ policy vacuum

⑥ high cost of inputs

Peri-urban agriculture if done correctly can ensure environmental conservation, food security, nutrition security and farmer incomes.

24 India is the world's leading importer of pulses and imports nearly 60% of its vegetable oil demand from abroad.

Challenges

- Pulses
- ① considered poor man's crop
 - ② grown on marginal lands.
 - ③ do not yield the same profits as compared to wheat, rice
 - ④ poor MSP procurement
 - ⑤ increasing monoculture practices in agriculture

Oilseeds

- ① poor returns.
- ② increased vulnerability against pest attacks.
- ③ farmers prefer to grow wheat & rice.

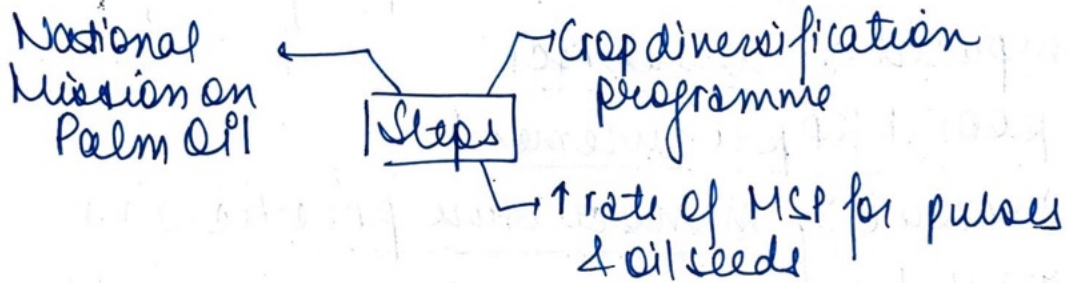
Measures

- ① develop HYV seeds of pulses & vegetable oil seeds.
- ② improve MSP procurement for pulses & oilseeds
- ③ encourage private players to invest in

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- developing HYV seeds for farmers
- ④ encourage contract farming and facilitation of sharing of best practices.
 - ⑤ providing adequate warehouse, cold storage facilities
 - ⑥ raising awareness regarding economical and health benefits of pulses.



There is an urgent need to ensure Atmanirbharata in pulses & vegetable oil to save on import cost, increase farmer incomes, ensuring food security and improving nutritional security.

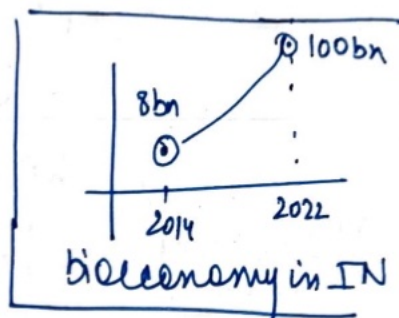
Q5:

India's Bioeconomy is said to cross \$150bn by 2025 highlighting the potential for biomanufacturing and biofoundries.

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Biomanufacturing is concerned with using living cells to create goods / services which improve human life.



Biofoundries are a sub-class which involve pharmaceutical development.

Potential ① can be used to develop green fuels like 4th generation ethanol.

② can be used to develop GM crops which are less input intensive and climate resilient.

③ can be used to create GM insects which can act as environmental sensors.

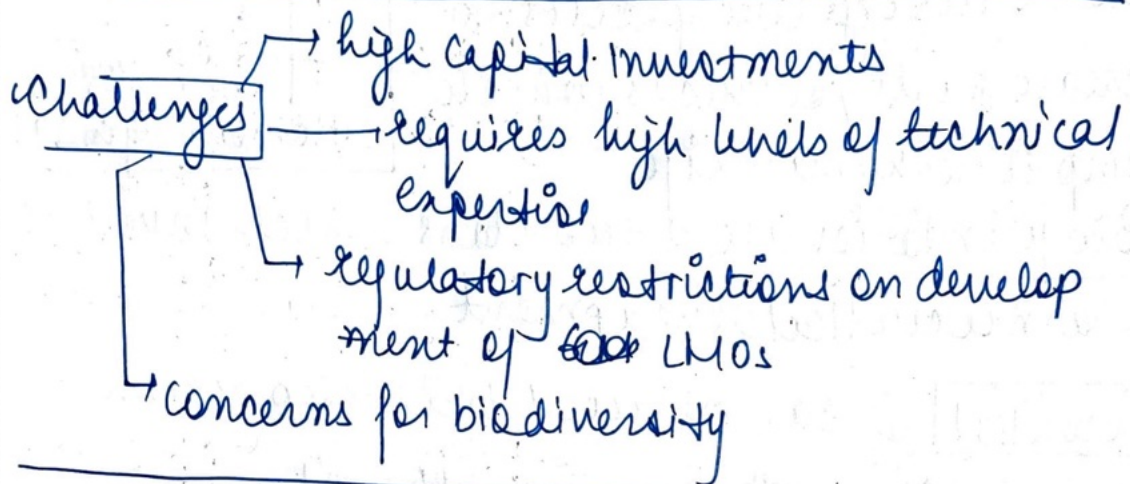
④ can be used to develop bioreactors which can help in waste management.

⑤ used to deal with agricultural residues minimising emissions from stubble.

burning 1 kg PVA biodecomposes

⑤ can promote a circular economy as envisioned in Mission Life.

④ help create green jobs and boost GDP



The National Mission on Bioeconomy is a step in the right direction to tap the potential of these sectors.

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Q6 Recently the ISRO successfully technological demonstrated the RLV i.e. Pushpak.

Principle: Unlike the SSLV, PSLV and GSLV the RLV after the launch will be capable of reusing for future missions. After the launch RLV will make a soft landing on earth with minimal damage.

Significance

- ① displays the technological prowess of ISRO
- ② help build a sustainable space programme

Potential Benefits

For ISRO

- ① decrease the cost of launch missions in the future.
- ② increased capacity to offer launching of satellites as a service to other countries and private players.

For private players

- ① help boost ease of doing business in space sector.

② give a boost for space startups

③ encourage further R&D in similar technologies.

For space ① help decrease and manage space debris and prevent possibility of a Kessler syndrome

For environment ① decreased production of e-waste

The RLV is thus not only important for increasing space commerce but also for safety of space assets and larger environment

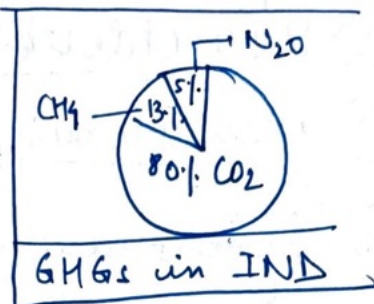
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India is the world's third largest GHG emitter in the world, these emissions are responsible for climate change.

Carbon Credit Trading Scheme

Aim is to incentivise the green transition of polluting industries by associating monetary value with each unit CO₂ emissions



- ① Industries will be asked to adhere to emission norms
- ② an Industry can earn carbon credits for the green transition
- ③ industries which are unable to meet their emission norms can purchase carbon credits from an industry with a surplus.
- ④ this exchange will be done on energy exchanges.

Potential for GHG ↓

- ① provide financial incentive to adopt greener practice
- ② establish a system of checks & balances

③ promote competition amongst industries

Limitations ① difficulties in ensuring ~~transpa~~ transparency in carbon credit accounting

② Issue of double counting

③ greenwashing issue.

④ ~~high~~ large capital required to adopt greener practices hampering cost of doing business

⑤ unorganised sector is not included under the scheme.

⑥ may create a moral hazard by encouraging polluting practices

Greening Industries is a key component of India's LT-LED, Carbon credit trading scheme can help in this regard. GoI should handhold industries during this journey.

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98 The year 2023 was the hottest year recorded in human history. Many urban areas have also faced extreme heat waves this summer season.

Heat waves: The IMD declares a heat wave when temperatures rise between 4.5°C to 6.4°C

above the normal for 2 consecutive days, or when max temperature exceeds 40°C (plains), 35°C (coast) and 30°C (hills)



Notified Disaster

Including heat waves will ensure -

① access to funds via NDRF, SDRF, NDMF, SDMF for response & mitigation efforts

② help establish SOP for dealing with heatwaves in an organised manner

③ help build heat wave resilient infrastructure and land management

④ facilitate convergence of centre & state governments to collectively deal with heatwaves.

⑤ help build local capacity to act as first responders.

⑥ help raise awareness regarding do's and don'ts during a heat wave.

⑦

Challenges

- localised & regional phenomenon
- lack of political will
- bureaucratic inertia
- lack of funds

Climate change is only going to exacerbate the heat waves need of the hour is to invest in policy & structural measures to deal with the issue.

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Q10 The BSF is a CAPF entrusted with the responsibility of border management along the Pakistan & Bangladesh border. Recently the GoI extended its jurisdiction to upto 50km from the border in some states

- Necessity
- ① to maintain territorial integrity
 - ② to deter issues of smuggling, human ~~traff~~ trafficking and other organized crimes like drug smuggling etc
 - ③ to deal with the issue of increasing use of drones
 - ④ to deter issue of terrorism by attacks in Jammu recently
 - ⑤ to keep check on illegal migrants.
 - ⑥ maintain peace & stability in border districts and facilitate their development.

- Issues
- ① increased tussle between Centre and states eg PB v/s GoI, WB v/s GoI
 - ② undermines federalism
 - ③ conflicts between state police & BSF

- ④ issues of human right violations by BSF
- ⑤ states like PB argue extended jurisdiction cover more than half of the total districts decreasing state's role in their administration.

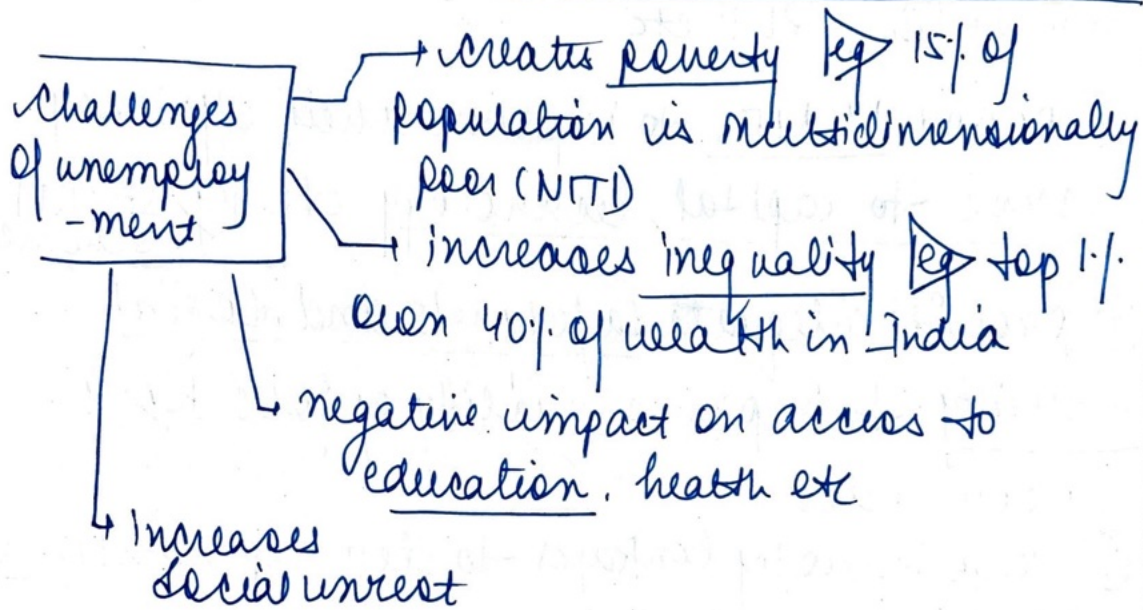
India is surrounded by hostile neighbours, but there is a need to balance both national security and federalism especially in border states.

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Despite growing at a rate of 8% and becoming the world's 5th largest economy a high unemployment rate of 7-6% (PLFS) has overshadowed our growth story.



Structural Unemployment | Occurs as a consequence to fundamental changes in the nature of an economy.

① In India post LPG, we saw transition from a largely agro based economy to service based economy with limited development of manufacturing sector. This created jobless growth and issue of structural unemployment.

② The advent of 4th Industrial revolution may also increase structural unemployment due to increased automation.

Policy measures

- ① supporting manufacturing sector eg make in India, PLI etc
- ② boost MSMEs to improve their efficiency access to capital, technology etc eg SFURTI scheme
- ③ provide adequate safety nets and social security to improve quality of jobs eg 4 labour codes
- ④ forge industry linkages to develop vocational training programmes
- ⑤ improve workplace safety for women to increase female LFPR (732.8% in 2023)
- ⑥ incentivising labour intensive industries
- ⑦ providing an enabling environment for startups especially in Tier 2, 3 cities
eg Startup India

India needs to provide 25mn jobs in next 5 years only then will we be able to achieve goal of \$5tr economy.

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Nearly 20% of MSMEs are located in rural areas highlighting their significance in regional development

	micro	small	medium
Investment	1cr	10cr	50cr
Turnover	5cr	50cr	250cr

Role in Regional growth

- ① boost local economy
- ② provide local employment opportunities
- ③ prevent outmigration from villages
- ④ help improve skill levels of local population increasing their employability and wages.
- ⑤ help decrease regional disparities.
- ⑥ decrease unemployment

Role in Industrial Diversification

- ① MSMEs are responsible for nearly 40% of all industrial production in India
- ② MSMEs can tap into labour intensive

production of goods like textile, footwear, toys etc

③ MSMEs make up for nearly 48% of exports they can thus diversify our export basket.

Technological advancements

① MSMEs by leveraging technology can enhance worker productivity as the 2nd largest employer

② help boost GDP (MSMEs $\rightarrow$ 30% to GDP)

Solutions to achieve this goal

① Ensuring access to affordable capital through schemes like PM-MUDRA, priority sector lending etc

② Capacity building of MSME employees with entrepreneurial & managerial skills

③ facilitating technology transfer through collaborations with industry leaders

④ improving access to domestic markets $\rightarrow$ GeM, One nation one

Commerce

- ⑤ Improving access to international markets to increase exports.
- ⑥ ensuring timely payment to MSMEs to prevent liquidity crunch.
- ⑦ institutionalising a small business insurance scheme to protect them for economic and geopolitical uncertainties.
- ⑧ Improving their efficiency and decreasing wastages by Zero defect-zero defect Scheme.
- ⑨ supporting women led MSMEs 
Womaniya Initiative

MSMEs must be nurtured to transform them into economic engines and achieve SDG-8.

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Q13:

The Govt announces MSP upon the recommendations of the CCAP as a price stabilisation measure, but during the recent farmer protests there have been demands to provide MSP as a legal entitlement.

MSP Legalisation & price shocks

- ① legal MSP would ensure right to a minimum level of price for crops.
- ② It would ensure both private & public procurement is done at a fixed minimum rate.
- ③ it would prevent distress selling by farmers when prices fall due to cobweb phenomenon in agriculture.
- ④ ensure certainty of income to farmers even during periods of surplus produce.

Challenges with legal MSP

- ① MSP procurement is limited to states like PB, HR, West UP.

→ Shantakumar committee → only 6% agricultural

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and nutritional security.

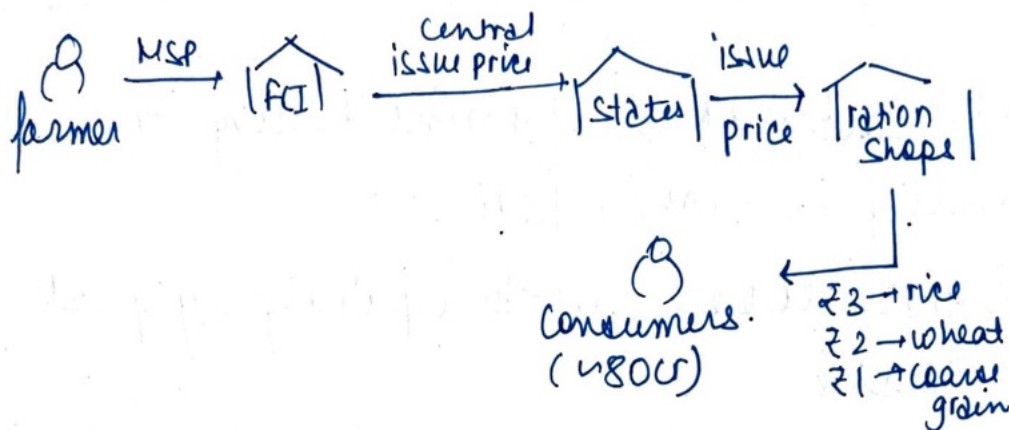
- ② Shanta Kumar committee suggests FCI should focus on procurement in those areas where it is weaker.
- ③ Prevent malpractices by Arhatiyas in mandis
- ④ increase awareness regarding e-NAM to ensure all agri HH can sell produce at MSP

way forward | A price differential payment system can also be explored to directly pay farmers the difference between MSP and market price.

Legalisation of MSP is a complex policy matter any progress in this regard should be via a participatory & inclusive dialogue with all key stakeholders.

Q14.

The FCI is a statutory body created under the provisions of FCI Act.



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Role of FCI | ① FCI is the nodal agency responsible for procurement of food grains

② It buys grains from farmers at MSP

③ It then sells these grains at central issue price to state governments

④ To conduct procurement, the FCI builds and manages various warehouses

⑤ It maintains buffer stocks for emergencies like famines and for releasing grains

— to cool down inflation

— to address domestic shortfall

— to provide humanitarian aid to other countries

⑥ It sustains the Public distribution system by ensuring access to affordable grains for the beneficiaries under NFSA 2013

Issues ① leakages of grains during transit leading to black marketing

② grain losses due to spoiling by pest attacks

③ lack of adequate storage facilities, forcing FCI to store grains in the open leading to spoilage by weather.

④ In India there is storage capacity for only 50% of the grains produced.

⑤ soaring debt of FCI (2.52 L in 2020).

⑥ non revision of central issue price

⑦ open ended procurement of FCI

Reforms | Shanta Kumar Committee has suggested

① FCI should do procurements only in those states where procurement is poor and allow states to do procurement for rest.

- ② clear & transparent liquidation policy
- ③ decrease number of beneficiaries from current 67% under NFSA 2013 to 40%.
- ④ outsource procurement to central warehousing corporation, private players.
- ⑤ leverage SHG for last mile ~~can~~ distribution of food grains
- ⑥ engage FPOs to manage logistics.
- ⑦ decrease political influence in the operations of FCI.

Reforms for FCI are the need of the hour to ensure financial health of economy, food & nutritional security and ensuring farmer well-being.

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Q15:

Nanotechnology seeks to exploit the unique properties of elements at the nanoscale for improving human lives. It has applications in various fields especially agriculture.

Role in agricultural productivity and food security

① nano fertilizers like nano urea developed by IFFCO offer better application of nutrients directly to plant roots, increasing productivity.

② nano robots can be used in fields to develop precision farming systems.

③ nanopesticides can be developed to ~~to~~ ^{to} ~~with~~ ^{to} decrease human exposure to harmful chemicals and decrease pesticide residue in fields.

④ Benefits of nano fertilizers & pesticides

① ensure correct application of fertilizers and deter over use of urea.

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- ② increased yield.
- ③ decreased chances of surface run off
polluting ground water, surface level
water bodies leading to issue of
eutrophication.
- ④ enhanced nitrogen use efficiency
- ⑤ increased resistance against pests
decreasing crop losses.
- ⑥ safeguards human health.
- ⑦ encourage R&D in agro life sciences
- ⑧ help increase farmer incomes
- ⑨ help reduce agricultural distress

Risks

- ① possibility of bio-accumulation and
bio-magnification of harmful compounds in
animals & humans.
- ② may increase economic pressure on
farmers as these products are not
provided on subsidies

- ② nano waste may have negative impact on ecology
- ④ may cause diseases like respiratory diseases, cardio vascular diseases.
- ⑤ may create a nano divide between haves & have nots.

Nano technology can help climate proof our agriculture and food security. The Govt's National Mission on Nano Science & Technology should focus on the agricultural sector.

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Q16.

Quantum dots are nano scale semiconductor particles which have various applications.

① Electronics: QDs can be used in making of displays with vivid & clear colours

eg → Big QDs → emit red light
Small QDs → emit blue light

[light emitted is proportional to wavelength of QD]

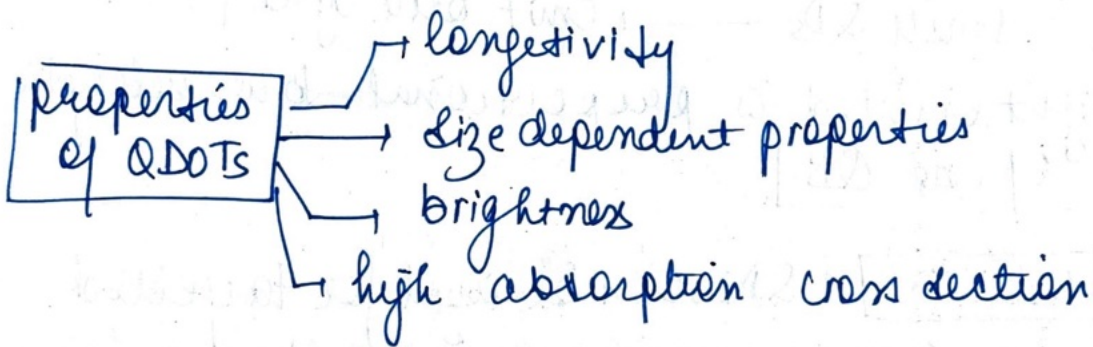
② Medicine: QDs can be used for targetted drug delivery and for disease diagnosis

③ Energy: QDs can be used to increase efficiency of solar PV cells.

QDs can be used in designing of energy efficient lighting

④ Digital QDs have enhanced capacity to store large amounts of data

- ⑤ Environment: QDs can be used as environmental sensors
- ⑥ Chemical: QDs can be used to increase speeds of reactions by acting as a catalysts
- ⑦ Security: QDs can be used in anti counterfeiting applications



QDOTs can revolutionise human life. the National Mission on Quantum Technology is a ~~step~~ in the ~~direct~~ right direction to tap its potential.

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India is a megadiverse country with nearly 8% of the global biodiversity a large part of which is located within protected areas.

Role of protective areas.

Environmental

① prevent habitat destruction by way of regulating and prohibiting activities like deforestation, mining etc

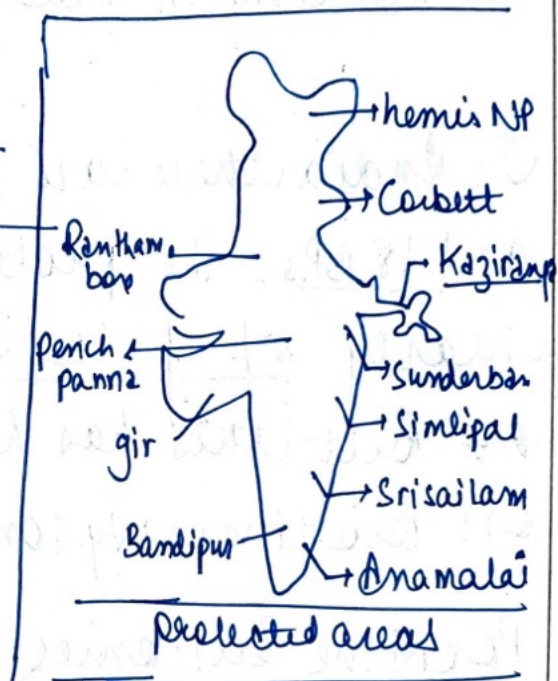
② promote environmental conservation

③ promote in-situ conservation of Endangered species.

④ create protected areas for free movement of fauna.

Economical

① protected areas are a source of revenue via tourism, jungle safaris etc



- ② funds raised are used to
 - manage and maintain forest officials
 - conduct patrolling
 - investing in breeding programmes etc

In India there are over 100 NPs, 500 WS and 18 BRs. The protected area covers nearly 5% of the Indian landmass. But this has had a mixed result on biodiversity conservation.

Positive Outcomes

- ① increase in population of species like tiger (India has 75% of global tiger population) rhino etc.
- ② increased our forest cover to nearly 22% (SFR 2022)
- ③ serve as huge carbon sink
- ④ deterred smuggling and poaching of animals
- ⑤ prevented deforestation

Challenges ① ^{fragmentation} ~~habitat destruction~~ due to infrastructural development leading to human-animal conflict and death of animals by road accidents

② Issue of poaching persists in some areas

③ issues of overcrowding leading to inbreeding and spread of diseases

eg Simlipal, Odisha

④ climate change and increasing forest fires lead to habitat destruction and decreased biodiversity.

⑤ disrupt the organic relationship between tribals & forest ecosystem.

Protected areas provide a safe haven to biodiversity we must ensure their efficacy by plugging loopholes to achieve SDG-13, 14.

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Q18

World air quality report highlights 22 out of 30 most polluted cities of the world are in India throwing light on the severity of air pollution

Causes of PM2.5, PM10, ozone pollution

- ① vehicular emissions
- ② burning of biomass for fuel or for waste management
- ③ emissions from industries
- ④ nearly 54% of energy is from coal based thermal power plants which release huge amounts of pollutants
- ⑤ lack of proper enforcements of air pollution norms & standards.
- ⑥ stubble burning in states like PB HR, West UP
- ⑦ shifting cultivation like Jhum
- ⑧ forest fires.
- ⑨ infrastructure and construction activities

Steps taken ①

Legal

- ① Air (Pollution & Control) Act
- ② National Green Tribunal Act
- ③ right to clean environment under article 21

Policy measures

- ① National Clean Air Programme to reduce air pollution by 40% by 2026 in 132 attainment cities
- ② installing smog towers
- ③ ethanol blending programme for cleaner fuel
- ④ PM UTTA-LA ⑤ Commission for air quality management in NCR

Efficacy

Despite several efforts by the central & state governments the issue of air pollution has only worsened especially in cities like Delhi, Mumbai etc

Issues ① fire fighting approach

- ② multitude of agencies increase problems in coordination.

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③ limited budgetary allocations.

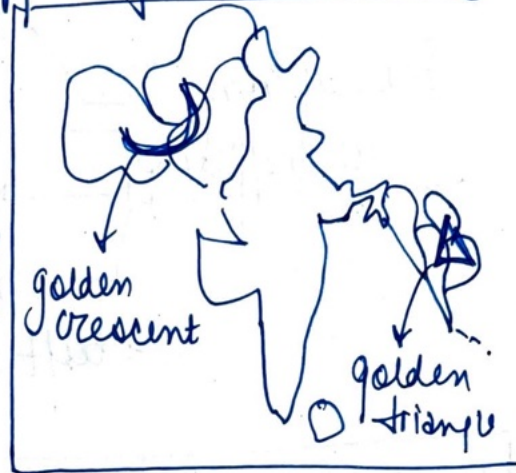
- Solutions
- ① invest in R&D to develop novel technologies to handle air pollution
 - ② focus on an air shed basin approach to holistically address issue
 - ③ invest in green public transportation systems
 - ④ encourage individual behavioural changes in consumption patterns
 - ⑤ capacity building of PRIs and ULBs to appropriately deal with air pollution at the grass root level:

Air pollution in India leads to upto 5% of GDP loss to the economy. We must urgently address this issue and ensure ease of breathing for all.

India's proximity to the golden crescent and golden triangle increase its vulnerability against issue of drug trafficking.

Dimensions of challenge

① Economic: drug trafficking leads to loss of revenue to the government and creates a black market



② Social: ① it creates issues of drug abuse and addiction

② increases vulnerability of women against domestic abuse and violence

③ creates instability in society leading to gang wars & violence

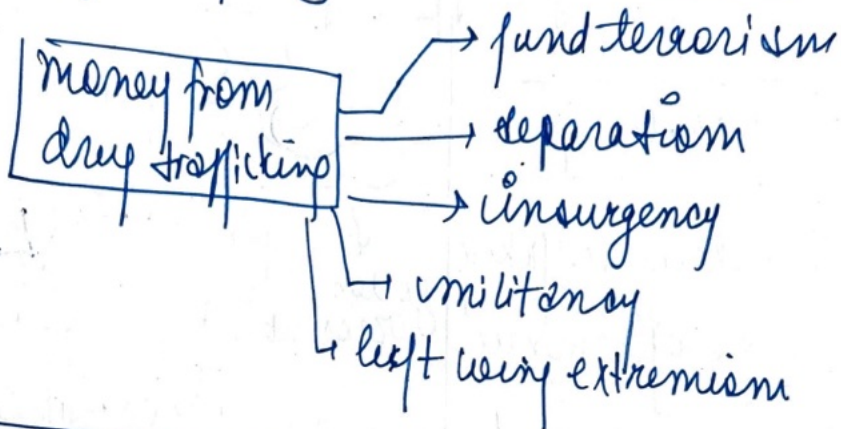
③ Political: ① creates an unholy nexus between politicians and criminals creating issue of criminalisation of politics and

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politicisation of criminals.

④ Security: ① drug trafficking is often part of a larger organized crime network



Multi pronged Approach

- ① request border management to prevent drug trafficking
- ② use of anti drone technologies to deal with drug carrying UAVs
- ③ strict and prompt against criminals by establishing fast track courts
- ④ Social rehabilitation and holistic care for drug addicts
- ⑤ community policing to increase

awareness regarding drug menace.

- ⑥ estb quality Nasha Mukti Kendras
- ⑦ establish hotlines for people to report drug related crimes and abuse
- ⑧ set up special cells to support victims of drug abuse especially women.
- ⑨ establish an extensive intelligence system to detect crime in advance.

Drug menace is a serious problem
the NDPS Act should be implemented
in letter and spirit to prevent it

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Q20

Naxalism in India has been a result of governance deficit, deep socio economic inequalities and failure of land reforms in backward areas of the country.

Response to left wing extremism

Soft approaches

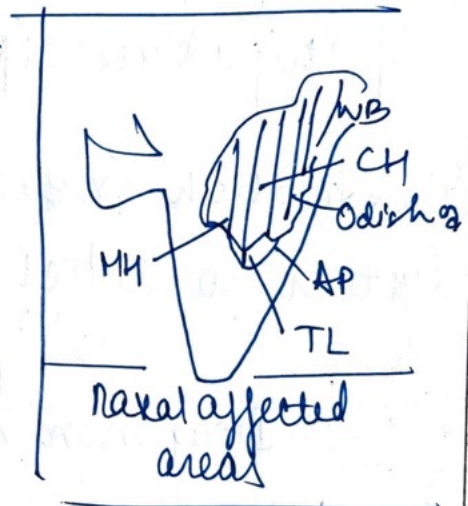
① ensure access to basic health, education, employ-ment opportunities

② address unemployment and decrease poverty

③ ensure land reforms and clarity on land titles

④ respect autonomy of tribals and help preserve their unique culture.

Steps ① The Aspirational District Programme by NITI Aayog provides holistic attention to education, health, agriculture



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skilling, water, nutrition and financial
inclusion

- ② PESA ensures opportunities for self governance
- ③ FRA 2006: ensures land rights to Tribals
- ④ TRIFED → marketing opportunities for Tribal products
- ⑤ Eklanya schools → education

Hard Approach

- ① ensuring security and dealing with offensives by naxals
- ② developing specialised forces to deal with naxals eg AP's greyhounds
- ③ using drones for aerial surveillance
- ④ ensuring naxals do not gain access to arms or money
- ⑤ bring to justice those who resort to violence

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To solve the complex issue of
corruption we not only need tough
policies but also need to adopt a winning
hearts and minds approach to decrease
trust deficit. The GoI's SAMADHAN
strategy is a step in the right direction.

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households self produce at MSP

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② there are only 23 crops under MSP, which
comprise of only 20.1% of the total agricultural
produce of India

③ MSP procurement is also biased in favour of
paddy and wheat. Farmers of vegetables,
fruit, pulses, oilseeds etc. may not benefit.

④ private players may not purchase
crops at MSP greater than market price

⑤ Legal procurement of MSP has a huge
fiscal cost ~~by~~ studies → 9 Lcr

⑥ legal MSP may also violate WTO norms
under amber box

⑦ also storage of ~~back~~ forward linkages
like storage, warehouse, mandis, roads etc

Measures for effectiveness

① ensure broad based procurement of
all crops under MSP focusing on pulses
oilseeds and millets to ensure self sufficiency