

# Current Affairs +

## Pre-Cum-Mains 2026

- Content Quality Enrichment (CQE)
- Answer Writing Practice
- Reusable Content across all GS Papers and Essay.
- Complete coverage of dynamic issues across all GS papers

## Batch 2

Starts **27<sup>th</sup>** September, Saturday | 5 PM | **First three classes open to all**  
Online & Offline

## How should one prepare Current Affairs for Civil Services Prelims & Mains?

A healthy newspaper reading habit is the way to begin. But at ForumIAS, we go over and beyond your regular newspaper to provide you issue based, theme based crisp and curated content for Mains examination, that has helped our students ace the examination with Top Ranks. Every year.

ForumIAS conducts Year Long Current Affairs (Dynamic Issues – GS Paper 2 & 3 & Certain parts of GS I & 4) in **3 phases**.

In **the first phase**, one of the challenges with other Current Affair Classes is that Prelims is completely ignored in phase I and is left for last moment. However, we cover the **pre-cum-mains** syllabus of GS Papers through issue-based classes. Current Affairs for Prelims will be regularly covered alongside mains. Classes are held twice a week till the last week of January.

**In Phase 2**, the focus is completely on Prelims. We sum up current affairs of the past 2 years in about 18-20 classes across Polity, Economy, Geography, Environment, Science & Tech, with mapping and other miscellaneous topics. Classes are held 3 days a week.

**In Phase 3**, which commences 2 weeks after the Prelims gets over, about 20 - 22 classes are conducted focusing on the most important mains issues of that year. Any updates to topics previously covered are also provided.

If there is *just one* classroom program you want to take for your Civil Services Preparation, it must be this one. If you are an MGP students, you must supplement your Mains Guidance Program with CA Classes for better aid in answer writing.

## Why Current Affairs Classes by ForumIAS?

It is often felt by most students who do not understand the nature of Civil Services Examination that Current Affairs classes are for those students who are weak in studies. Or those who cannot read the newspaper. Some students also feel that it is a mere repletion of the daily newspaper and add no value over and above what can be achieved by reading the newspaper.

ForumIAS Current Affairs classes can help you **in three ways**.

First, the classes go **beyond the newspaper** articles to cover key terms, terminologies and ideas that help you fetch marks in the Mains examination. It is no wonder that ForumIAS students have secured Rank 1 four times in past 8 years despite being an academy known to few given our strategic limited social media reach and practice of advertisement minimalism.

Second, **they declutter** your preparation. This means that you exactly have a single note for one issue. This means that we take away the clutter and confusion that arises from reading multiple articles and posts on the same issue over a period. This is so crucial to understand because you will get exactly one question on a topic.

Three, we **consolidate and concise your notes**. You know what is the biggest challenge in Civil Services preparation? Fragmented preparation. Too many notes spread here and there. With CA classes, we shall consolidate and concise your notes so that you have one single notes for every issue.

Four, the classes will also provide for **rigorous and innovative learning and revision methos** which help you retain knowledge to implement in prelims examination.

To sum it up, ForumIAS Current Affairs + Classes will ensure:

- **Comprehensive coverage:** Ensure complete coverage of Current Affairs from PIB, Hindu, Indian Express, Times of India, and magazines such as EPW, Frontline.
- **Content Quality Enrichment:** provides crisp and concise content, multi-Dimensionality of the issue, data, reports and examples on all themes that add substance to your answers.
- **Content Differentiation:** classes go beyond common sources to ensure value addition, enabling our students to write answers that stand out compared to other candidates.
- **Content reproduction:** Live Answer writing as well as CA based prelims tests during the class to develop answers that are concise, substantive and to the point.

### What will be delivered?

With every class (2-2.5 hours duration), you will be provided a **crisp class synopsis** which you can use for **taking down further notes** or use it as a **mind map** for revision. Along with it **important editorial and articles** will be given to students to consolidate their preparation. With CA classes, students are recommended to save the time off making newspaper notes, as we'll do it for them. And do it **better**.

### Who will teach me?

When you join ForumIAS, it's ForumIAS responsibility for the delivery of a high-quality course that is the hallmark of ForumIAS Academy. A **team of expert faculty** backed by a strong and experienced **Content Research Team** will be responsible for your Current Affairs preparation. Rest assured you will get the best, and with the reputation of more than a decade behind us, we will do nothing that will compromise on your preparation.

### I am online student. What if I have doubts?

At ForumIAS, you will have a dedicated academic mentor for doubts resolution, whom you can reach out for class related doubts. Further doubts will be resolved during the class by the faculty.

### Fees & Concessions

Program Fee for the 11-month program is **INR 18,000 + GST** for online and **INR 20,000 + GST** for offline students. Old students of ForumIAS Current Affairs classes can avail themselves of the course at a **concession of 30%**. Write to [admissions@forumias.academy](mailto:admissions@forumias.academy) to avail the concession fee.

### Fee Payment & Enrollment

Students can enroll in the program by paying the fees through the below means.

- A. By visiting the website: <https://academy.forumias.com> and making payment through Net Banking / Debit / Credit Card / UPI etc.
- B. By doing a NEFT / Cash Deposit in HDFC bank Accounts. For this Option, please email us at [admissions@forumias.academy](mailto:admissions@forumias.academy)
- C. By visiting the Offline guidance Centre and making payment through Credit Card, Debit Card, Cheque, and DD.

For any query you can call us at [9311740400](tel:9311740400).





### Terms & Condition

- All fees once paid are non-refundable in nature. The course is also non-transferable in nature to another person.
- The course will be valid till 30 September 2026/ Mains 2026.
- Each program of ForumIAS is linked to Forum AS Account with a fixed mobile number. No sharing of any programs is allowed. If candidates are found sharing programs, Forum AS shall be free to terminate that or all program access to the candidate without any refund to the candidate. The company may initiate legal proceedings against candidates found sharing and selling such content.
- ForumIAS shall have full rights to close admissions as per its capacity. ForumIAS shall be free to amend its schedule in case of any exigencies that may arise.
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# Annexure – I

# SAMPLE HANDOUT

- 2024 : 50th Anniversary of Microcredit 📌 1974 SEWA Bank was established.
- 2024 : Mohammad Yunus : Father of Microcredit 📌 became Chief adviser of Bangladesh 🇬🇧
- MFIN 2013-24 report released.

### Key concepts

Micro credit = part of Micro Finance.

- Small loan amounts
- Relies on mutual trust
- Short repayment period.

Microcredit vs. Microfinance

### Quote / Ideas 💡

📌 Microcredit is a critical anti-poverty tool - a wise investment in human capital (Kofi Annan)

📌 Give a man a fish, he'll eat for a day. Give a woman microcredit, she, her husband, her children and her extended family will eat for a lifetime.

### Microcredit in India

Evolution of Microcredit

SEWA Bank (co-operative bank under the dual control of RBI and The State Government.

MYRADA (Initiated the SHG approach) : crucial role in the establishment of the NABARD-SHG-Bank Linkage Program

SHG BL Project ▶ NABARD 1992

Swarnajayanti Grama Swarojgar Yojana ▶ focus on establishing a large number of micro-enterprises in rural areas.

Mushrooming of micro finance entities post 2000

Malegam Committee

NBFC - MFI category introduced

### Delivery models of Micro finance

- Joint Liability model ( followed by NBFC MFI) credit oriented group which is primarily formed to avail loan from banks or formal credit institution
- SHG Model ( supported under SHG BL Project )

### Data 📊

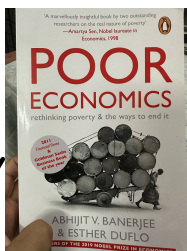
- Micro finance industry provided credit to 7.8 cr. customers.
- 45 million coming from rural / semi-urban India 🇮🇳
- SHG-Bank Linkage Programme has benefited 119 lakh SHGs, 87% (women)

### Assessment

### Challenges

- Coercive recovery practice (Andhra Pradesh : SKS case study).
- Excessive interest rates (averaging around 24% per annum) and high processing fees ( Sa-Dhan report)
- Skewed geographical growth of MFIs and SHGs in India. 60% of the total SHG credit linkages in the country are concentrated in the Southern States.

● Borrowers often take loans from multiple MFIs, leading to unsustainable debt (RBI report 2024 : over 12% of microfinance clients had four or more active loans as of March 2024).



● Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): in slums of Hyderabad, only about one fourth of the families borrowed from MFI whereas more than one half borrowed from Money lender due to rigidity institutionalised micro credit model.

● Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): Not a magic pill. Solves only one part of the problem i.e. Credit access.

### Benefits

● Grameen Bank : mothers with access to credit can increase their children's school enrollment rates by approximately 1.9% for girls and 2.4% for boys.

● Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): instrumental in helping to escape poverty trap. Ex : Millennium villages of Kenya.

● Builds financial histories for poor.

● Ensures social banking ( Breaks : one lends only to the rich).

● Helps in driving vision of " job seekers to job creators : promotes entrepreneurship.

● Drives : Trinity of Trust : social trust + economic trust + Political trust.

### Steps taken

1. Malegam Committee
2. Indian Micro Finance Equity Fund (IMEF): To address liquidity challenges.
3. RBI Guideline Related to Microfinance Lending (2022).
4. The E-Shakti initiative by NABARD : digitization of SHGs

### Case studies

📖 Mekaar (Indonesia)

📖 Grameen Bank (Bangladesh)

📖 Bill AB-423 (US)

Lessons for India 🇮🇳

### Other Suggestions

✅ Focus on SHG centric approach : MYRADA

✅ Poor Economics Book (Abhijit V. Banerjee and Esther Duflo): Flexibility in loans and leverage social trusts ; A study of rural money lenders in Pakistan found that the median rate of default across money is 2%. Even though the average interest they charge is 78%.

✅ explore alternative funding sources for NBFC MFI.

GS-3

Total 10 Questions

Q20. भारत के समुद्री व्यापार के संरक्षण के लिए समुद्री सुरक्षा क्यों अत्यावश्यक है ? समुद्री तथा तटीय सुरक्षा की चुनौतियों तथा आगे बढ़ने के मार्ग पर चर्चा कीजिए।

(उत्तर 250 शब्दों में दीजिए)

Why is maritime security vital to protect India's sea trade ? Discuss maritime and coastal security challenges and the way forward.

(Answer in 250 words)

15

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Maritime Security

1. Sea Vigil 2024

2. Sagarmathan: The Great Oceans Dialogue

3. Parliamentary standing committee on defence reviewed the role of the Indian Coast Guard in ensuring coastal security.

4. Narcotics Control Bureau (NCB) Operation Sagar-Manthan.

5. SLINEX-24 Exercise.

Quote

The ocean is our joint heritage. Our sea routes are the lifeline of international trade. (PM Modi)

SAGAR is a continuation of India's thinking for the Indian Ocean region. (Pratnashree Basu)

Data

India's maritime sector = backbone of commerce, handling 95% of the country's trade by volume and 70% by value.

1382 islands.

India's coastline : 7517 Km.

EEZ : 2.4 million sq. kms

Key concepts

6S Framework for India's Maritime Security

Strategic Interests

Security Enhancement

Sea-based Economy

Sovereignty & Legal Compliance

Sustainability

Synergistic Collaboration

Evolution of Maritime paradigm in India

Colonial Era : Indian Ocean strategic British Lake

Japan : WW II maritime threats

Continental Mindset (1947-1960s)

1971 War: Indian Navy strategic value

China's Rise US-India Cooperation ACT East

IORA

IONS

IPOI

Emergence of regional architecture

Eco. Liberalisation

Shift to securing Sea Lanes of Communication

Maritime security structure

Institutional / Organisational

Indian Navy

Indian Coast Guard

State Coastal/Marine Police

Border Security Force

Ministerial convergence

Convergence of domain specific technical + intelligence organisations

National Committee for Strengthening Maritime and Coastal Security Cabinet Secretary, coordinates all matters related to Maritime Security.

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Coastal Security : Kargil Review Committee

Coastal Security Scheme (CSS)

Reforms Post 2008 : 26/11

National Command Control Communication and Intelligence Network (NC3I)

National Maritime Security Coordinator (NMSC)

Global framework

IORA

Indian Ocean Naval Symposium (IONS)

Security and Growth for All (SAGAR)

Information Fusion Centre

Indo-Pacific Oceans Initiative

Challenges

Abhijit Singh : ORF

Asymmetrical Tactics

Grey-Zone Warfare

Zero-Sum Competition

Combat Drones

Sovereign

Sovereign + Non state actors

Other challenges

Illegal Fishing

Marine Pollution

Human and Drug Trafficking

Infiltration, illegal migration

Terrorism/ Fundamentalism

Non traditional

Coordination issues

Situational unpreparedness

Suggestions

5 Principles : by PM Modi remarks at the UNSC High-Level Open Debate on "Enhancing Maritime Security"

ORF : Pillar-specific dialogues

Proposed Maritime Theatre Command

Maritime Security Body: Putin

Maritime Finance : Blue Bonds , UNEP Finance Initiative (UNEP FI)

Parliamentary Standing Committee on Defence : need for a third aircraft carrier,





आतंकवाद एक वैश्विक महाविपत्ति है। यह भारत में किस रूप में प्रकट हुआ है ? समसामयिक उदाहरणों से व्याख्या कीजिए। राज्य द्वारा कौन-से जवाबी उपाय अपनाए गए हैं ? समझाइए।

(उत्तर 150 शब्दों में दीजिए)

Terrorism is a global scourge. How has it manifested in India ? Elaborate with contemporary examples. What are the counter measures adopted by the State ? Explain.

10

(Answer in 150 words)

Defence Minister articulated India's Defence Vision at Delhi Defence Dialogue Adaptive Defence

#### Key concept

- AD strategic approach where a nation's military and defence mechanisms continuously evolve to counter emerging threats.
- Transition from intuitive decision-making to data-driven, objective approach.

#### Ideas

Adaptive defence is **not merely responding** to what has happened but **anticipating what could happen** and preparing for it proactively.

#### Core pillars of Adaptive defence

- Situational awareness
- Flexibility at strategic and tactical levels
- Resilience
- Agility
- Integration with futuristic technologies
- Atmanirbharta

#### Need for Adaptive Defence

- Technological Acceleration: Emergence of AI , drones, swarm technologies, quantum computing , cyber warfare
- Emergence of Hybrid and Grey Zone Warfare
- Unpredictability of threats
- Space-based espionage

#### Implementation

- Establishment of Chief of Defence Staff
- Modernized training curriculum
- Defence Acquisition Procedure - 2020
- FDI limit up to 100 % in specific cases
- Defence Industrial Corridors in Uttar Pradesh and Tamil Nadu
- Rewards for innovation through the schemes of iDEX and ADITI

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#### Key Data

- Defence production reached ₹1.27 lakh crore in FY 2023-24 from ₹46,429 crore in 2014-15
- Defence exports increased from ₹686 crore in 2013-14 to ₹23,622 crore in 2024-25
- 65% of defence equipment now manufactured within India

Min of Defence

#### Case study

Israel

USA

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#### Ideas

- Terror and talks cannot go together. Terror and trade cannot go together. Water and blood cannot flow together : (PM Modi)
- This is not an era of war, but it is not an era of terrorism either: (PM Modi)

#### Background

- 22 April 2025 : Pahalgam terrorist attack = a calculated bid to trigger communal violence **(attempt to Bleed India with a 1000 cuts)** devised by Zia-ul-Haq
- The Resistance Front (TRF) claimed responsibility. Basis cited granting of domicile certificates to non-Kashmiri's.
- Foreign secretary of India objective of the attack was to inflame communal violence + negatively impact tourism economy

#### Operation Sindoor

- Operation Sindoor began on May 7 (Ongoing)
- Rafale multirole fighters, Sukhoi-30MKIs, and Mirage-2000 aircraft conducted precise, intelligence-led strikes deep inside Pakistan.
- Use of SCALP missiles from Rafales and BrahMos supersonic missiles.
- Nine terror camps eliminated Bahawalpur, Muridke, and Kotli, Skardu +

#### Immediate wins

- India redefined the rules of engagement neither the LoC nor Pakistani territory will remain untouched if terror originates.
- Exposure of Pakistan's Air Defense weaknesses.
- India's Air Defense Superiority Displayed
- India = first country to strike 13 airbases of a nuclear-armed nation in a single operation, destroying 20% of air force assets.
- Kashmir narrative reframed

#### Non-kinetic aspects

- Indus Waters Treaty held in abeyance
- Trade suspension.
- Visa revocation & deportation SAARC Visa Exemption Scheme (SVES) suspended.
- Cultural Disengagement
- Diplomatic counteroffensive India exposed Pakistan's terror links on global platforms.
- India will respond to terrorism not only with guns but with grand strategy

#### New Doctrine

- India will respond to terrorist attacks on its own terms, in its own way, and at its chosen time
- Nuclear blackmail of any kind will not be tolerated
- India will not distinguish between terrorist sponsors and the masterminds behind such attacks.

PM

#### India' response as strictly calibrated and non-escalatory

#### Operational Ethics

- Strict restraint: no civilian targets.
- Targeted terror infrastructure only, avoiding full-scale war.

**Information Warfare** : India countered Pakistan's misinformation agenda with fact-based communication.

**Q10.** भारत सरकार ने हाल ही में घोषणा की है कि वामपंथी उग्रवाद (एल डब्ल्यू ई) 2026 तक समाप्त कर दिया जाएगा। आप एल डब्ल्यू ई से क्या समझते हैं तथा जनता इससे किस प्रकार प्रभावित है? एल डब्ल्यू ई को समाप्त करने के लिए सरकार ने क्या उपाय किए हैं?

(उत्तर 150 शब्दों में दीजिए)

The Government of India recently stated that Left Wing Extremism (LWE) will be eliminated by 2026. What do you understand by LWE and how are the people affected by it? What measures have been taken by the government to eliminate LWE?

10

(Answer in 150 words)

### Hybrid warfare

● Observance of Hybrid warfare in context of Russia-Ukraine War & India-Pak confrontation

#### Key concept

👉 Hybrid warfare merges kinetic and non-kinetic tools like drones, cyberattacks into integrated campaigns.

#### Tools / components

**Kinetic** 👉 Both conventional forces and irregular units, including special forces and proxy militias, precision strikes.

**Non kinetic** 👉 Political, Economic, Civilian, and Informational Tools

#### Political

● Proxy or covert operations + Support for non-state actors, separatist groups, political + exploitation of internal political divisions.

📺 Case study : Urban Naxalism : PM : though government eradicated Naxalism from the jungles, but it's now rapidly spreading to urban areas.



📺 Approach : New Democratic Revolution (NDR) 👉 Mao Zedong 👉 "New Democracy" to describe the first stage of revolution

📺 Guiding document : Strategy and Tactics of the Indian Revolution 👉 released by the Central Committee of CPI (Maoist) 2004

#### Three Strategic Phases

- Strategic Defensive
- Strategic Stalemate
- Strategic Offensive

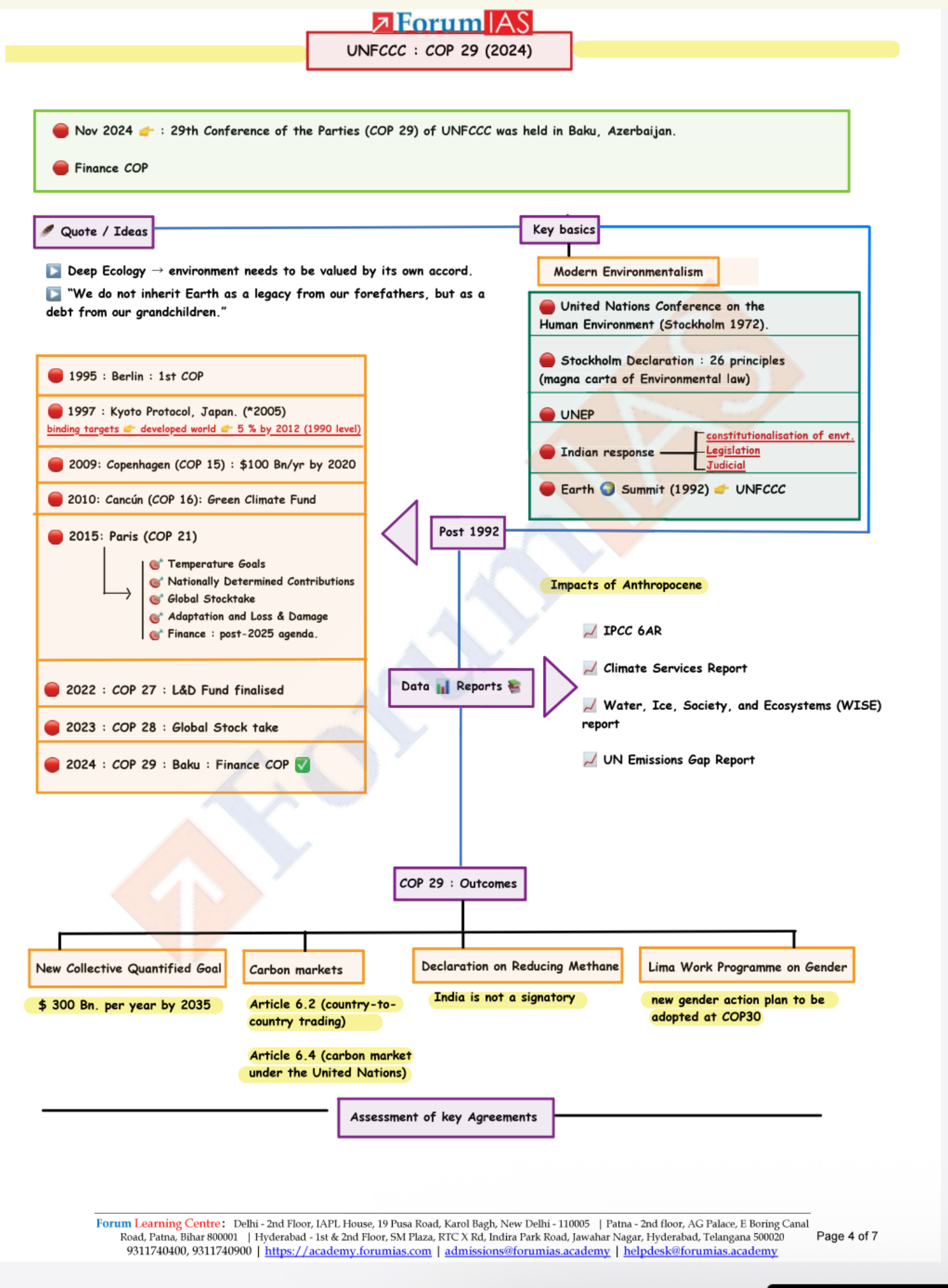
Response : Naxalmukt Bharat Abhiyan + National Policy and Action Plan

📺 focus on a blend of security, development, and rights-based empowerment.



Q18. पेरिस समझौता (2015) के अंतर्गत, भारत की जलवायु वचनबद्धताओं पर समीक्षा लिखिए तथा बताइए कि उन्हें किस प्रकार कॉप26 (2021) में और अधिक दृढ़ता प्रदान की गई है। इस दिशा में, किस प्रकार पहली बार भारत द्वारा प्रस्तावित राष्ट्रीय स्तर पर निर्धारित योगदान को 2022 में अद्यतन किया गया है ?  
(उत्तर 250 शब्दों में दीजिए)

Write a review on India's climate commitments under the Paris Agreement (2015) and mention how these have been further strengthened in COP26 (2021). In this direction, how has the first Nationally Determined Contribution intended by India been updated in 2022 ?  
(Answer in 250 words)





What are the challenges before the Indian economy when the world is moving away from free trade and multilateralism to protectionism and bilateralism ?  
How can these challenges be met ?

(उत्तर 150 शब्दों में दीजिए)

10

(Answer in 150 words)

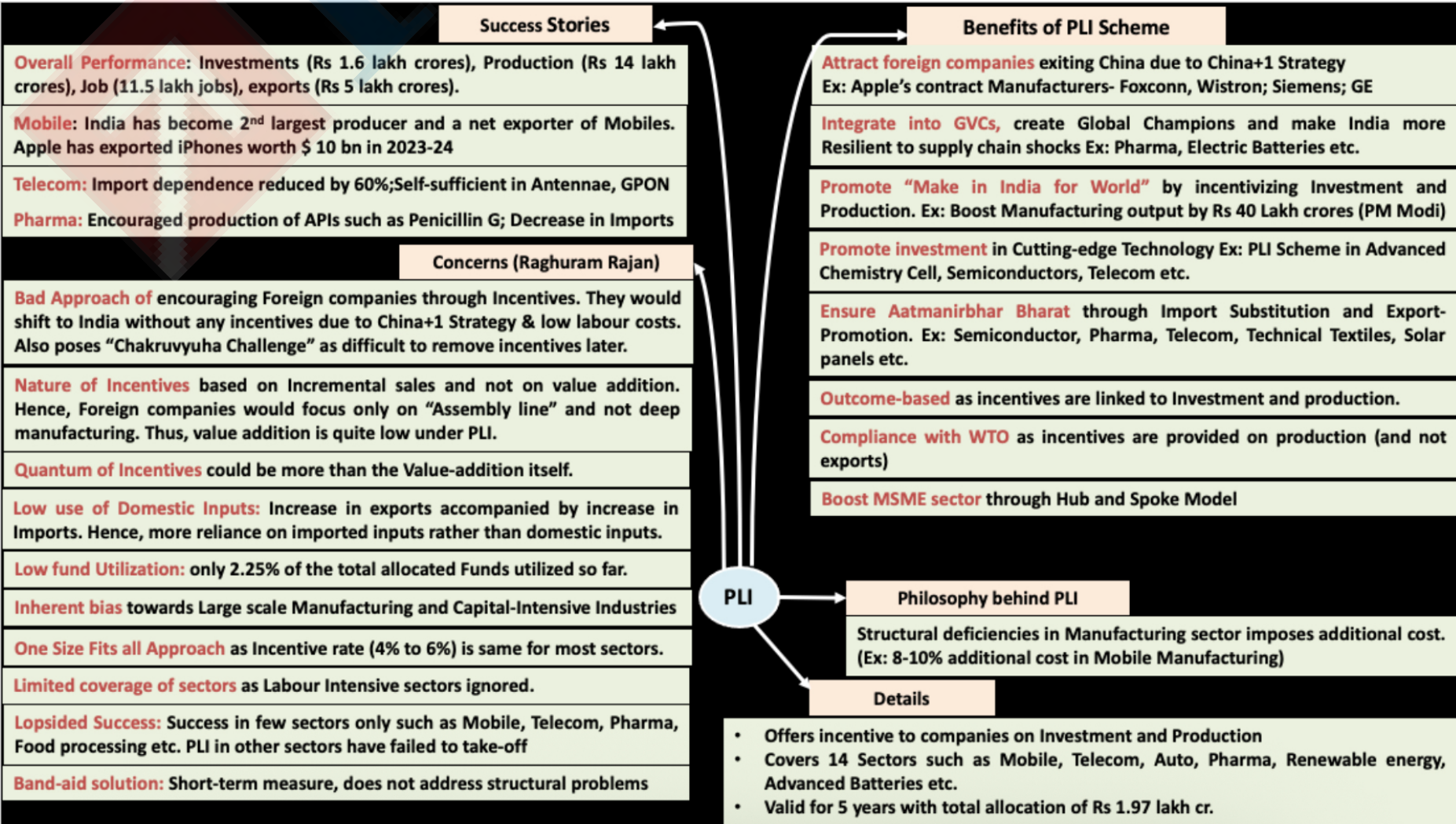
Geo-Economic Fragmentation		
<b>Meaning:</b> Reversal of global economic integration, guided by strategic and geopolitical considerations.		
<b>Characteristics:</b>		
<ul style="list-style-type: none"><li>Trade restrictions and tariffs impacting cross-border commerce. Ex: US-China Trade War, Reciprocal Tariffs by USA, Sanctions on Russia</li><li>Capital flow restrictions disrupting global investment patterns. Ex: Restrictions by US on Chinese Investments; India's FDI rules for China</li><li>Reorganization of supply chains due to shifting geopolitical alliances. Ex: China+1 Strategy; SCRI, USA- Inflation Reduction Act, EU- Chips Act</li><li>Rising protectionism as countries prioritize domestic economic resilience. Ex: America First Policy, China's Dual Circulation Strategy</li></ul>		
<b>Drivers:</b>		
<ul style="list-style-type: none"><li>Covid-19 Pandemic; Geo-political tensions: US-China Trade War, Russia- Ukraine Conflict; Rise of Economic Nationalism; Weakening of Multilateral institutions</li></ul>		
Criteria	Challenges	Strategies
Fall in Global Trade	<ul style="list-style-type: none"><li>Rising Protectionism could lead to fall in exports and affect export-driven industries such as IT/BPO, Steel etc.</li><li>Restrictions on export of critical raw materials such as Semiconductors, Rare Earth Minerals etc.</li></ul>	<ul style="list-style-type: none"><li>Diversification of Trade- Destination and Products.</li><li>Secure Energy deal with countries such as Chile, Australia, Argentina etc.</li><li>Invest in R&amp;D to develop Indigenous Technology Ex: Covaxin</li></ul>
Cross Border Labour Flows	Reduced Opportunities in the overseas market, Affect the profits of IT Companies, Decrease in remittances etc.	<ul style="list-style-type: none"><li>Shift to high value services such as AI, IoT</li><li>Renegotiate FTAs to push for easier movement of Indian Professionals</li><li>Explore alternative markets such as Canada, Mexico etc.</li></ul>
Cross Border Capital Flows	Higher Subsidies offered by the developed countries such as USA, EU, Vietnam	<ul style="list-style-type: none"><li>Strengthen Domestic capital market to reduce external dependence</li><li>Attract companies through attractive incentives under PLI Scheme</li><li>Promote collaboration with foreign companies by taking advantage of China+1 Strategy. Ex: Micron</li></ul>
International Payment System	Fragmentation of International payment system as evident in blocking access to Russian Banks from the SWIFT Platform. Ex: China's Cross Border Inter Bank Payment System	Promote International payments through Internationalisation of UPI, Developing messaging payment systems such as SFMS.
Forex Reserves	Gradual reduction in share of dollars in the Global Forex Reserves	Promote Internationalisation of Rupee- Facilitating international payments in Rupee
Global Public Goods	Decline in provision of global public goods such as reduced cooperation on climate change	Push for Multilateralism through forums such as G-20, BRICS etc. based upon spirit of "Vasudeva Kutumbakam"

Q12. उत्पादन संबद्ध प्रोत्साहन (पी एल आई) योजना के तर्काधार की विवेचना कीजिए। इसकी क्या उपलब्धियाँ हैं ? किस प्रकार इस योजना की कार्य-पद्धति तथा परिणामों में सुधार किया जा सकता है ?

Discuss the rationale of the Production Linked Incentive (PLI) scheme. What are its achievements ? In what way can the functioning and outcomes of the scheme be improved ?

(उत्तर 250 शब्दों में दीजिए)

15

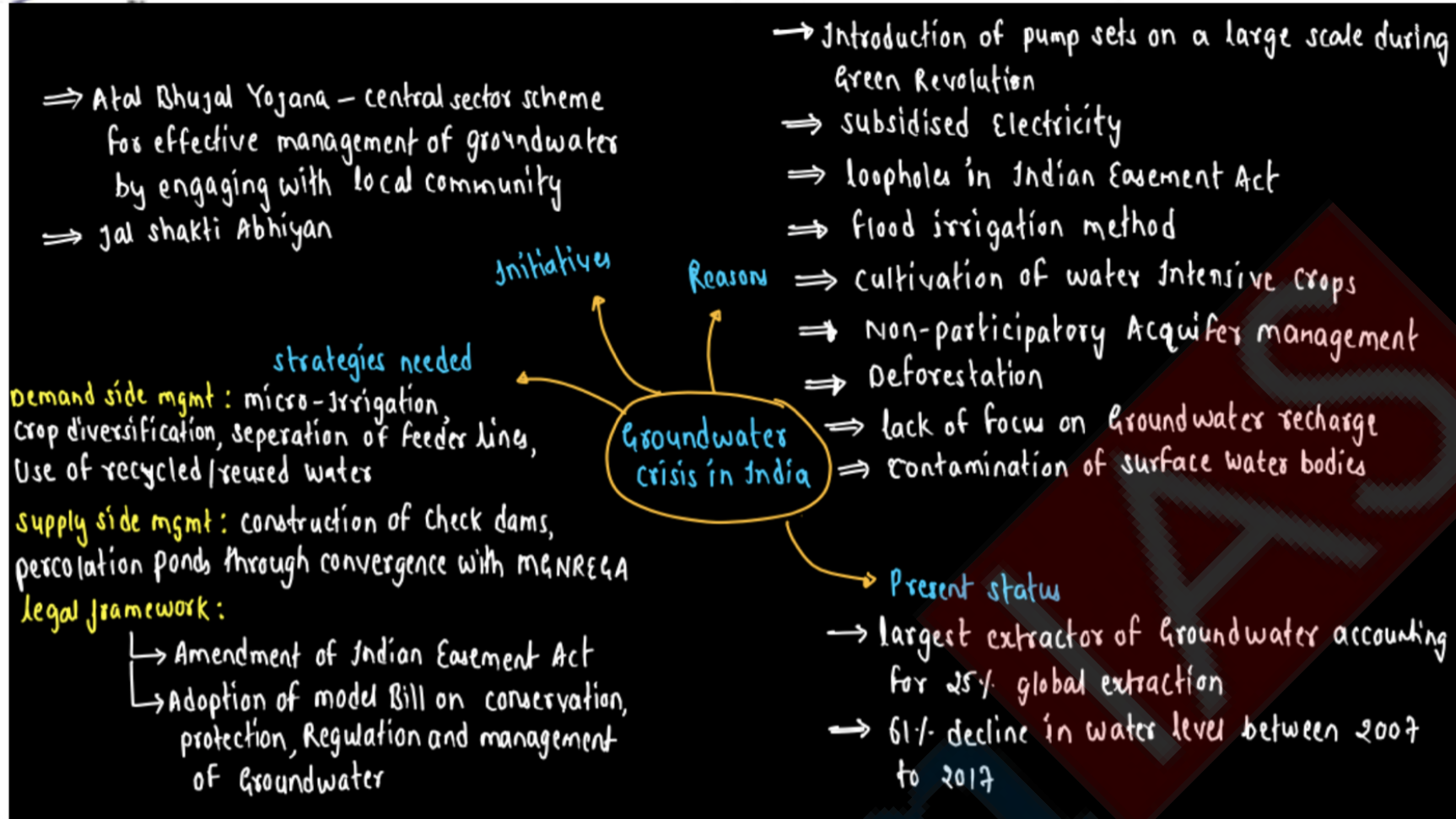




Q13. भारत में घटते भूजल के लिए उत्तरदायी कारकों का परीक्षण कीजिए। भूजल में ऐसी क्षीणता को कम करने के लिए सरकार ने क्या कदम उठाए हैं ?

(उत्तर 250 शब्दों में दीजिए)

Examine the factors responsible for depleting groundwater in India. What are the steps taken by the government to mitigate such depletion of groundwater ? 15  
(Answer in 250 words)



Q4. भारत में कृषि वस्तुओं की आपूर्ति श्रृंखला प्रबंधन के क्षेत्र तथा महत्व की विस्तार से व्याख्या कीजिए।

(उत्तर 150 शब्दों में दीजिए)

Elaborate the scope and significance of supply chain management of agricultural commodities in India.

10

(Answer in 150 words)

### NATIONAL POLICY FRAMEWORK ON AGRICULTURE MARKETING

#### Previous Year Questions

1. What are the main bottlenecks in upstream and downstream process of marketing of agricultural products in India? (Mains 2022, 15 Marks)
2. What are the main constraints in transport and marketing of agricultural produce in India? (Mains 2020, 10 Marks)
3. There is also a point of view that Agricultural Produce Market Committees (APMCs) set up under the State Acts have not only impeded the development of agriculture but also have been the cause of food inflation in India. Critically examine. (Mains 2014)

#### Practice Questions on Agriculture Marketing

1. Reforms in the Agricultural Marketing is a key to double farmers' income. In the light of this statement, discuss various strategies to bring out reforms in the agricultural marketing regime in India. (15 Marks)
2. Discuss the reformative steps taken by the states to improve agriculture marketing in India. (10 Marks)

#### Structure of Agricultural Marketing

##### Physical Markets

- 7057 Regulated Mandis under the state APMC acts
- More than 5000 Unregulated where either APMC Acts do not exist or are non-functional ( Kerala, Bihar, A&N Islands and 3 NER States- Manipur, Mizoram and Sikkim)
- Grameen Haats: Presently there are 23000 grameen haats in the country under the control of local bodies (60%), private sector (30%) and APMCs.
- Private Mandis: About 125 wholesale private markets in the states of Maharashtra, Gujarat, Rajasthan, Karnataka and Uttar Pradesh.
- 700 Farmer Consumer Markets under the local bodies. Ex: Rythu Bazars in Andhra and Telangana, Janata Bazar in Haryana, Punjab etc.

##### Electronic Trading Platforms/ Markets:

- E-NAM: At present, there are 1389 markets spread in 23 states and 4 UTs integrated with the platform.
- Private e-Markets: Examples include ITC's e-choupal, DeHaat, Ninjacart
- Futures and Options: instrument for price discovery and price risk management.

#### Significance of Agricultural Marketing

- Facilitate Inverse Fork-to-Farm Strategy leading to Agricultural Diversification.
- Reduce Post-Harvest losses
- Control Food Inflation by building adequate buffer stock
- Double Farmers Income by offering remunerative prices
- Boost Food Processing Industries and promote "Bake in India".
- Boost Agricultural Exports.



Distinguish between the Human Development Index (HDI) and the Inequality-adjusted Human Development Index (IHDI) with special reference to India. Why is the IHDI considered a better indicator of inclusive growth ?

(उत्तर 150 शब्दों में दीजिए)

(Answer in 150 words)

Debate about Inequality in India

Mains Practice Question

Reducing Inequality is a key to become Viksit Bharat. Explain the statement. Do you think that Inequality is reducing in India? Give arguments in support of your answer.

**Meaning of Inequality:** Uneven distribution of resources, opportunities and outcomes among individuals or groups in a society. It can manifest in the form of Income Inequality, Gender Inequality, Consumption Inequality, Sectoral inequality, Regional Inequality, Education and Health inequality, Digital Divide etc.

Why Inequality Matters?

**Income Equality leads to Self-Perpetuating Vicious cycle:** Higher Inequality--> Concentration of wealth--> Increase in Savings and Decrease in Demand--> Lower Investment--> Low Job Creation and Human Capital Formation--> Higher Inequality.

**Gender Inequality:** Women constitute 49% of Population, yet account for 18% of output. Highlights failure to reap demographic dividend. Further, lower Female LFPR leads to higher dependency ratio and hence lower savings.

**Consumption Inequality** leads to inability of the people to meet basic human needs and hence hinders human capital formation.

**Regional Inequality** leads to Rural-Urban Distress migration, unsustainable urbanisation, growth of slums etc.

**Increases risk of Market Failure:** Growth of conglomerates leads to situation of "Too Big to Fail" as seen in Chaebols in South Korea. Further, such conglomerates owned by wealthy individuals prevent competition and abuse their dominant market position.

**Mismanagement of Public Finances:** Low-Tax GDP Ratio due to tax evasion by richer class, Higher debt to fund welfare programs for poor people, poor quality of borrowings as less money is spent on creation of assets.

**Hurts Investment rates through social Conflict/Violence and Political Instability:** Ex: Argentina

Present Status of Inequality

1. Income and Wealth Inequality:

**World Inequality Lab:** Top 1% of the richest Indians own 23% of income and 40% of wealth. In terms of income distribution, India is the most unequal country.

**Concerns with World Inequality Lab Report**

**Narrow view:** Measures Inequality from a narrow perspective of Income. Does not consider multi-dimensional view of Inequality of being uneven distribution of resources, opportunities and outcomes.

**Flawed Source:** Mainly Relies on Income Tax returns data to extrapolate the data on Inequality Flawed due to dominance of Informal economy.

**Flawed Methodology:** Relies on Pre-Tax Income instead of Post-Tax Income and hence neglects the effect of redistributive tax policies of the Government.

**Lower Inequality according to other reports**

**PRICE ICE 360° Survey-** Top 1% of earners in India held 9% of disposable income

**State of Inequality in India Report-** Top 1% of earners in India held 6-7% of income.

2. Consumption Inequality:

India is 4th most equal country in terms of consumption. The consumption-based Gini-Coefficient has reduced from 28.8 to 25.5 in the last decade. Concerns raised:

**Neglects source of Consumption Expenditure:** Increase in consumption expenditure by the poor households due to higher borrowings which may put additional burden on them in future.

**Neglects quality of Consumption Expenditure:** Compares only the quantity of the consumption expenditure. Does not look at the quality of Consumption expenditure. For example, expenditure of households on processed foods (10%) is much higher than Education (3%)

**Under-reporting of Consumption expenditure by Richer households**

a. Basket of Goods/Services: Fails to take into account the expenditure incurred by richer households on luxury goods such as diamonds, foreign travel etc.

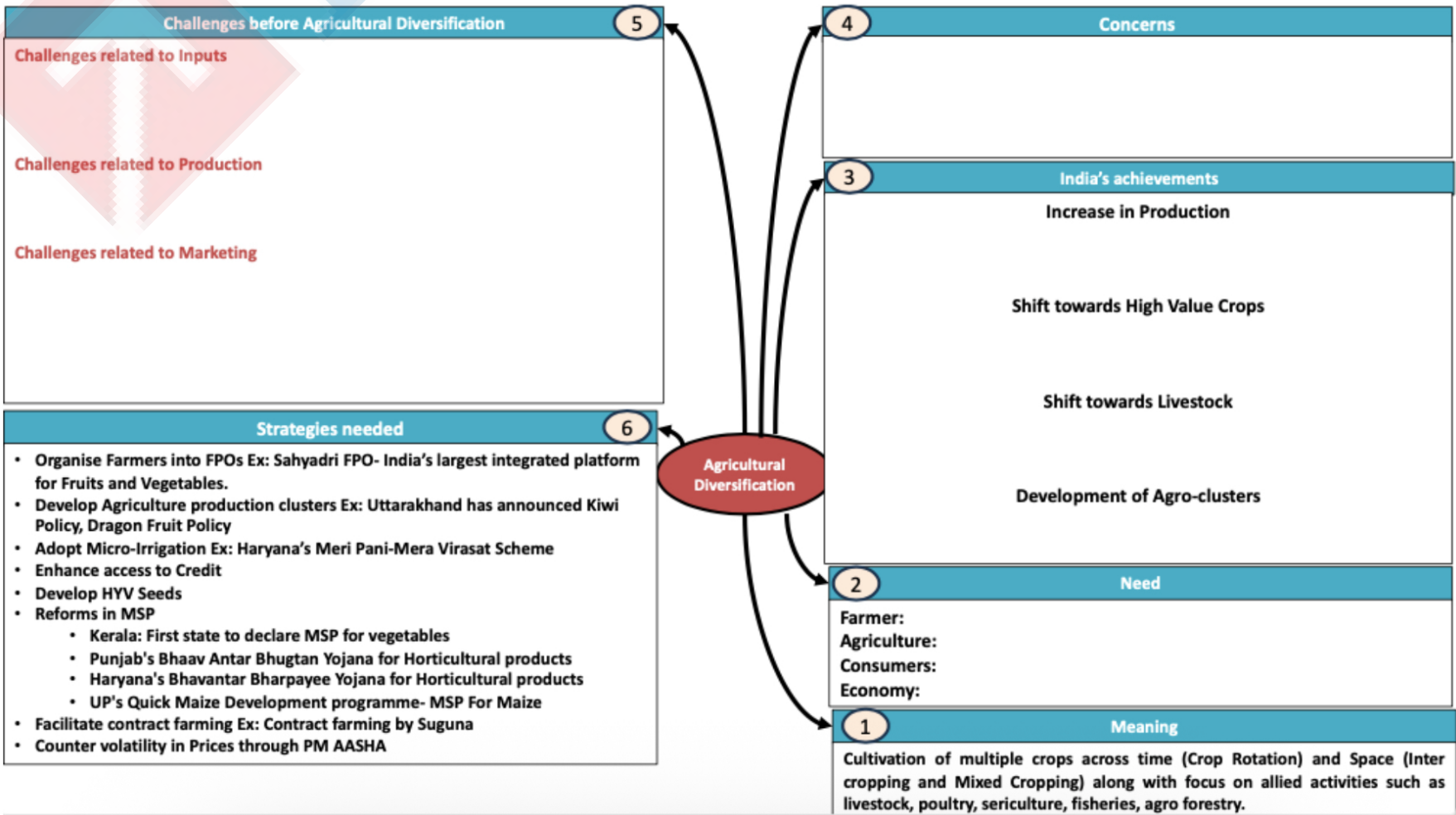
b. Non-Inclusion of top 5% of the households.

Q3. भारत में किसानों द्वारा उच्च मूल्य वाली फसलों के चयन के निर्णय को प्रभावित करने वाले कारकों की व्याख्या कीजिए।

Explain the factors influencing the decision of the farmers on the selection of high value crops in India.

(उत्तर 150 शब्दों में दीजिए)

(Answer in 150 words)





GS-2

Total- 5 Questions

14. भारत में नियोजित विकास के संदर्भ में केन्द्र-राज्य वित्तीय संबंधों के विकसित हो रहे स्वरूप (पैटर्न) का परीक्षण कीजिए। हाल के सुधारों ने भारत में राजकोषीय संघवाद को कितना प्रभावित किया है? (उत्तर 250 शब्दों में दीजिए)

Examine the evolving pattern of Centre-State financial relations in the context of planned development in India. How far have the recent reforms impacted the fiscal federalism in India? (Answer in 250 words) 15

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16th Finance commission  
Fiscal Federalism

CA - 250617

1. 16th FC In final stages of consultation, meeting states, CAG.

2. 15th FC in its last leg (Evaluation) -

3. In past questions asked during end of 14th FC (CSM 2018) and after 15th FC's implementation (CSM 2021)

Ideas :

"Fiscal federalism is the economic counterpart of political federalism" - Dr. Rangarajan (CM - 12 FC)

3 Principles of fiscal federalism: (K Santhanam : Chairman, 2nd FC).

Dependency avoidance

Capability enhancement

Receipt growth

Key concepts

Article 268-293 → Financial relations

vertical imbalance →

However, such vertical balance helps to rectify horizontal Federal Fiscal Imbalance through FC ( majorly)

Finance commission

Article 280

Follow three principles (3E) : equity, equalisation, and efficiency

Parliament to determine the qualifications of members of the FC → Parliament has enacted : Finance Commission Act, of 1951.

15th FC, Chairperson = Dr. NK Singh : recommendations are valid up to the FY 2025-26.

16th FC, Chairperson = Dr. Arvind Panagariya, former Vice-Chairman of NITI Aayog, recommendations are valid up to 2026-31.

Issues

1. Terms of reference:

Distribution of tax proceeds between Union and States

Principles for grants-in-aid to States

Measures to strengthen finances of Panchayats and Municipalities

Review and recommend improvements in disaster management funding under the DM Act, 2005

2. Challenges to be considered :

Issue of Horizontal imbalances: Intragenerational equity : High-income States generate more own tax revenue and spend less, yet face higher deficit. ( case study : TN, Bihar)

The Prosperity Paradox : paradox of declining fiscal capacity of states with rising per capita income

Cess + surcharge : Between 2009-10 and 2023-24, ₹36.6 lakh crore has been collected by the Union government as cesses and surcharges.

Effective Vertical devolution challenges

Need to consider → Environmental federalism: UK.

Demographic re-balancing

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Evaluation of 15th FC

Positives

Retained higher divisible pool = 41%

Amount of Rs 2.9 lakh crore to 17 states to eliminate the revenue deficit.

Grant of Rs 1.3 lakh crore for 8 Dev. sectors.

states will be allowed to borrow an additional 0.5 per cent of GSDP if they implement power sector reforms

Challenges

No performance-based initiatives to the states to perform better in the population control reform.

failed to provide Performance-based grants for the Panchayati raj.

used the criteria of the population (2011 Census) with 90% weightage and area 10% weightage for determining grant to local governments. Equity concerns.

Revenue raised (%)

States 37.3%

Union 62.7%

10. “वैश्वीकरण के क्षीण होने के साथ, शीत युद्ध के बाद की दुनिया संप्रभु राष्ट्रवाद का स्थल बनती जा रही है।” स्पष्ट कीजिए।  
(उत्तर 150 शब्दों में दीजिए)

“With the waning of globalization, post-Cold War world is becoming a site of sovereign nationalism.” Elucidate.  
(Answer in 150 words) 10

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India & Emerging world order
CA - 250607

- Russia-Ukraine + Israel-Hamas turning in "forever wars"
- Trump 2.0
- Modi 3.0
- Structural transformations due to : globalization, rebalancing, multipolarity, impact of technology and the games that nations have always played (Why Bharat Matters : S Jaishankar)

Ideas

We are heading into volatility and upheaval, where mitigation and navigation go side by side. (S Jaishankar : Why Bharat matters)

3 Global paradoxes

- Digital bridges and Economic and political walls.
- Capability and vulnerability.
- Advancement and moving back to the future.

World of Double edged existence

Emerging world order

3 possibilities (Deepak Nayyar)

Re-emerging bipolarity

US = Withdrawal syndrome

China = Pax Sinica

Complex multipolarity

Lead powers co-existing with middle powers

Prolonged transition with de facto continuation of Pax Americana

Emergence of an informal arrangement, not a new structure

Catalysts of change in emerging world order

- Ideological dearth to inspire world leaders.
- Technology : changing dimensions of security and economy.
- Fragile states : emerging as dormant volcanoes
- Institutional failures : disillusionment from western rule based order.
- Changed perceptions towards globalisation.

Probable conclusion

Shailesh Haribhakti

- Competition will persist within rules shaped by technological standards and ecological limits.
- Growth will be redefined.
- Technology is the new currency, AI the advisor.
- States may align technology with national interest.
- States will have new strategic interests.

Ex :

China = Data Autarky

US = Tech Sovereignty

India's Foreign policy

- Essentials of a responsive FP (S. Jaishankar, MEA)

- Foreign policy, being the link to the outside, should enable us to draw what we seek.
- Message our intentions and project our image positively
- Read global trends well and anticipate what portends for our nation and our people.
- When the unexpected happens, it must respond nimbly and

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- Current Foreign policy = pursuit to be "Vishwamitra", "Vishwabandhu" "Vishwa guru".

Core pillars of FP

<div>Strategic Autonomy</div> <ul style="list-style-type: none"> <li>the nature of the partners will depend on the nature of the problem.</li> <li>national capabilities in core and sensitive areas.</li> <li>extends beyond diplomacy into areas like regional security.</li> </ul>	<div>Leadership role in Amrit Kaal.</div> <ul style="list-style-type: none"> <li>shouldering greater responsibilities in international affairs.</li> </ul>	<div>Engagement with the Global South</div> <ul style="list-style-type: none"> <li>Development with Dignity.</li> </ul>	<div>Net Security Provider</div> <ul style="list-style-type: none"> <li>Indo-Pacific Ocean Initiatives (IPOI)</li> <li>SAGAR</li> </ul>	<div>Securing order</div> <ul style="list-style-type: none"> <li>Strategic geopolitical location</li> </ul>
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Renewed-relevance of New India

- India matters to the "world" : DEMOCRACY THAT DELIVERS ( S. Jaishankar) Ex : Vaccine Maitri.
- India can also matter through the power of its ideas and actions as an engine of the global economy. Ex. Digital architecture.
- India matters because it is central to the emergence of multipolarity.
- India matters as consensus builder . Ex. G20 Summit in New Delhi unanimously produced a substantive outcome.

Concerns of FP

Security

- Nations now penetrate and influence rather than directly confront each other.
- Security debate now revolves around exposure, penetration and vulnerabilities.
- Distant threats are becoming more real and imminent as mobility improves.
- Panipat Syndrome.
- Threats of Informationized warfare,

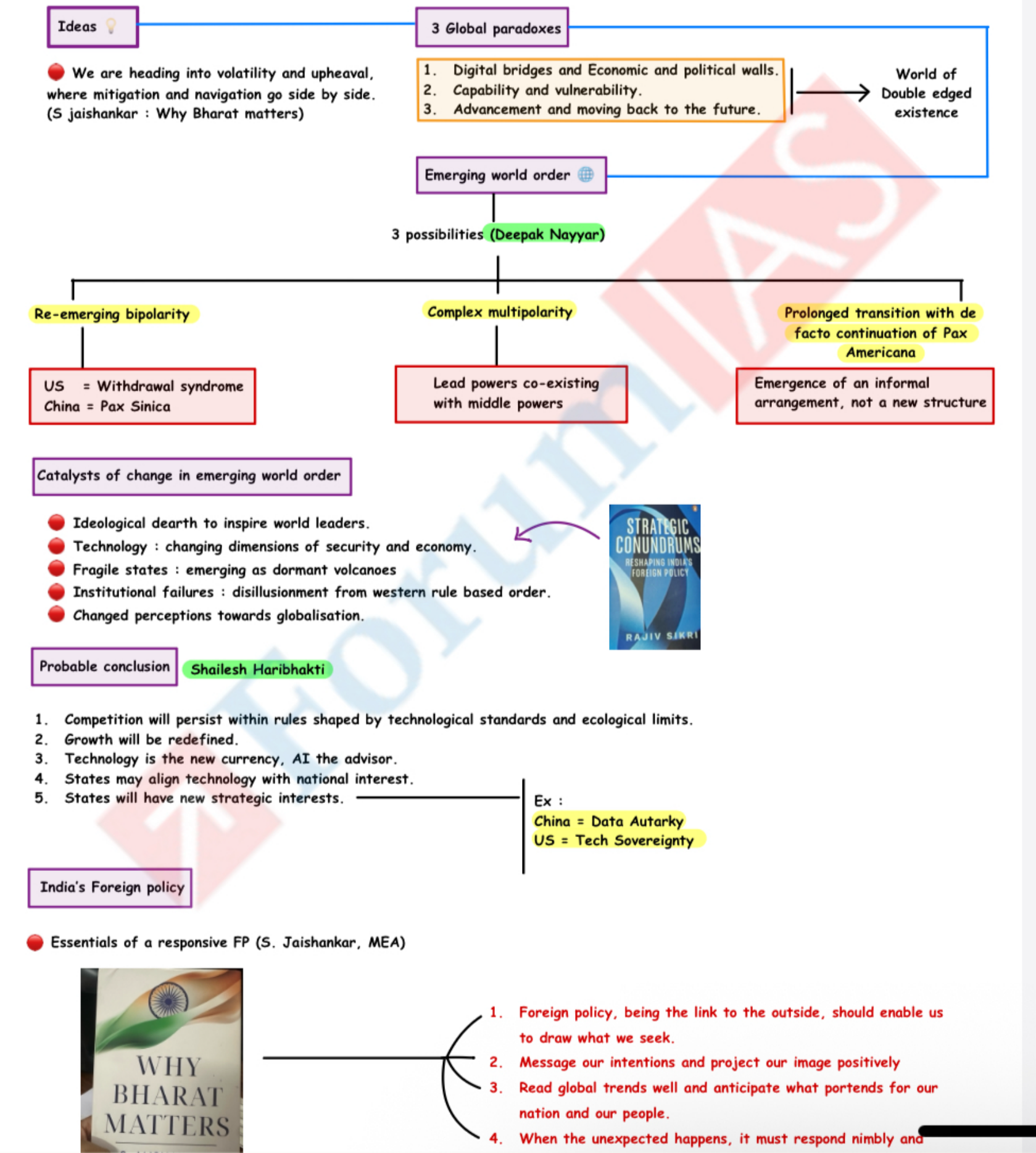
Economy

- Emergence of twilight zone where rules were manipulated for globalization gains.
- Hard to separate the vulnerabilities from the dependence.
- Prepare for a re-globalization that corrects economic and technology concentrations.
- Rising India will only really advance when it is an atmanirbhar Bharat.



20. “पूर्व और पश्चिम के बीच नाजुक असंतुलन और यू० एस० ए० बनाम रूस-चीनी गठबंधन के बीच उलझन के कारण संयुक्त राष्ट्र में सुधार प्रक्रिया अभी भी अनसुलझी है।” इस संबंध में पूर्व-पश्चिम नीति टकरावों की जाँच और आलोचनात्मक मूल्यांकन कीजिए। (उत्तर 250 शब्दों में दीजिए)

“The reform process in the United Nations remains unresolved, because of the delicate imbalance of East and West and entanglement of the USA vs. Russo-Chinese alliance.” Examine and critically evaluate the East-West policy confrontations in this regard. (Answer in 250 words) 15



“Constitutional morality is the fulcrum which acts as an essential check upon the high functionaries and citizens alike... .”

In view of the above observation of the Supreme Court, explain the concept of constitutional morality and its application to ensure balance between judicial independence and judicial accountability in India. (Answer in 250 words) 15

Context : Multiple judgements on expansion / interpretation of Fundamental rights

- P.Naveen Kumar case vs District Collector
- AMU vs. Naresh Agrawal case
- Property owners Association vs state of Maharashtra
- Rajive Ratauri vs UOI
- In Re : Directions in the matters of demolition of structures

2023 : “ The Construction of India is a living instrument withcapabilities of enormous dynamism. It is a constitution made for a progressive society”. Illustrate with special reference to the expanding horizons of the right to life and personal liberty.

2022 : The most significant achievement of modern law in India is the constitutionalization of environmental problems by the Supreme Court.” Discuss this statement with the help of relevant case laws.

2022 :“Right of movement and residence throughout the territory of India are freely available to the Indian citizens, but these rights are not absolute. ”Comment.

2017 : Examine the scope of Fundamental Rights in the light of the latest judgement of the Supreme Court on Right to Privacy.

2015 : Does the right to clean environment entail legal regulation on burning crackers during Diwali? Discuss in the light of Article 21 of Indian Constitution and judgements of the apex in this regard.

2014 :What do you understand by the concept “freedom of speech and expression”? Does it cover hate speech also? Why do the films in India stand on a slightly different plane from other forms of expression? Discuss.

2013 : Discuss Section 66A of IT Act, with reference to its alleged violation of Article 19 of the Constitution.

Ideas

👉 Phases of judiciary in interpreting fundamental rights : Chintan Chandrachud

● Phase One: Textualism

👉 Each Article was seen as self-contained; no cross-linking between rights.

👉 Ex : A.K. Gopalan v. State of Madras (1950)

● Phase Two: Structuralism

👉 Fundamental rights seen as an interlinked code, not water-tight

👉 Ex. Maneka Gandhi v. Union of India

👉 Ex. Kesavananda Bharati v. State of Kerala

● Phase Three: Eclecticism

👉 Period marked by doctrinal inconsistency and lack of cohesive reasoning.

👉 focusing more on outcomes than principles.

👉 Ex. Subramanian Swamy v. Union of India (2016) : Criminal Defamation Upheld

👉 Ex. Aadhaar case 2018 : used minimal scrutiny, despite prior Puttaswamy ruling.

● Phase Four: Transformative Interpretation



6. महिलाओं की सामाजिक पूँजी सशक्तिकरण और लैंगिक समानता को आगे बढ़ाने में सहायक है। समझाइए।  
(उत्तर 150 शब्दों में दीजिए)

Women’s social capital complements in advancing empowerment and gender equity.  
Explain.  
(Answer in 150 words) 10

