

UPSC CSE MAINS MAHARATH 2025

Excel in Mains with Precision, Planning & Personalized Mentorship

UPSC CSE MAINS 2025 START DATE - 10th JUNE 2025

Class Language

Hinglish

Class Notes

English

Test Series

English Only





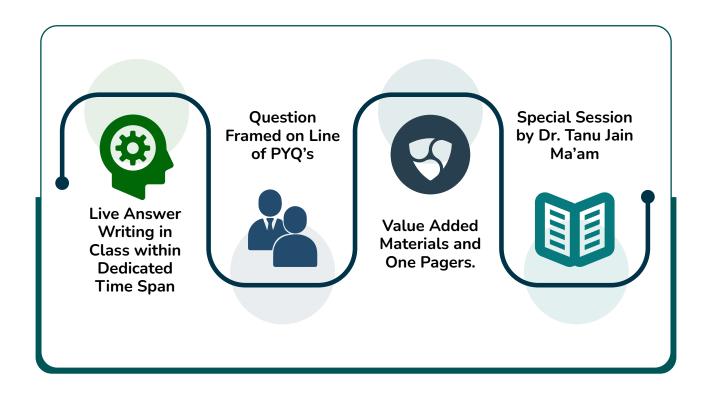


PROBLEM FACED BY UPSC ASPIRANTS IN MAINS

- Content preparation is complete, but:
 - Unable to write answers for PYQs.
 - Lacking the confidence to attempt tests.
 - Lack of simulated environment for writing tests.
 - Taking too much time to complete a 10/20 question test.
 - 5 Struggling to write multi-dimensional answers.



HOW OUR COURSE ADDRESSES THIS PROBLEM





LIVE ANSWER WRITING PROGRAM (OFFLINE / ONLINE)

- Live Offline Answer Writing with Selected Officers & Senior Faculty
 - Learn the Art of Mains Answer Writing through real-time mentorship
 - Write Answers in Classroom in Dedicated time Frame for
 Speed Building and Recall Enhancement (10 marks 7 mins)
 (15 marks 11 mins)
- Questions Inspired by PYQs (2013–2024)
 - Covering core General Studies themes, reflecting UPSC trends and patterns.
- Discussion Session
 - Practice + Live Writing and Discussions + Self-Evaluation
 - The session will feature live discussion of the test along with key themes, model answer approach, and live doubt resolution
- Model Approach, Key Words & Value Addition materials will be provided
 - Designed for Answer Enrichment & Precision Writing

COMPREHENSIVE TEST SERIES

- ★ 25 Sectional Tests (Live answer writing followed by classroom discussion and personalized mentorship)
- 2 Essay Sectional Tests
- 5 Full-Length Tests (Evaluation by Our Expert Team & Mentors)
 4 GS Full Length | 1 Essay Full Length
- ★ Toppers' Approach-Based Answers Templates.
 Keywords, Real-life Examples, Data Points & Enrichment Tips
 Smart Evaluations under Dr. Tanu Jain's Guidance
 Based on practical & UPSC-aligned parameters



MEET YOUR MENTORS.



Dr. Tanu Jain (Ex-Civil Servant 2015 Batch)



Mr. Sagar Gupta (Civil Servant 2015 Batch)



Dr. Manoj K Sharma 22+ Years of Experience



Mr Abhijeet Bhardwaj (Civil Servant Batch 2017)



Mr. Abhishek Singh (AIR 860 CSE 2023)



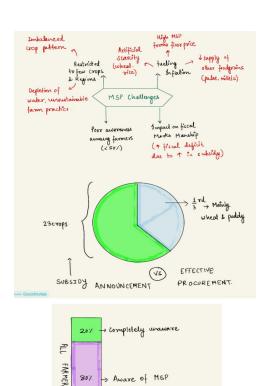
Rashid sir (Senior faculty) 10+ Years of Experience



Mr. Manoj Rathour (Civil Servant Batch 2016)

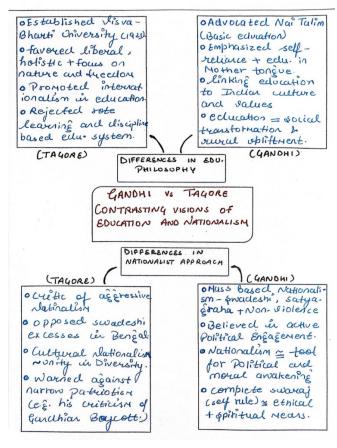


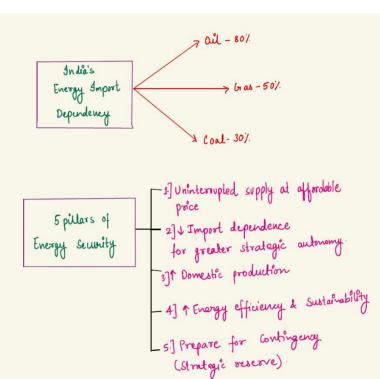
FEATURE-RICH VALUE ADDITION MATERIAL + SAMPLE NOTES

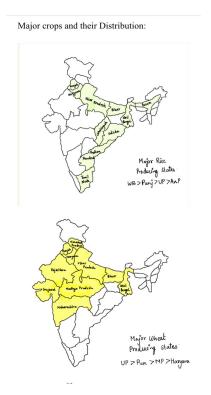


3- Know price before sowing season (part of 80/)

MSP AWARENESS









FINANCIAL EMERGENCY

UPSC Mains – General Studies Paper 2 (GS Paper 2)

"Indian Constitution—significant provisions, functions and responsibilities of the Union and the States, issues and challenges pertaining to the federal structure, devolution of powers and finances up to local levels..."

Pro Tip for Mains:

Always link Financial Emergency with broader themes like **Federalism**, **Separation of Powers**, **Judicial Review**, **and Fiscal Responsibility** to enrich your GS2 and Essay answers.

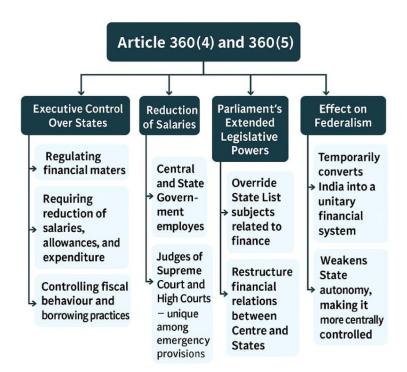
Introduction

- The **Financial Emergency** is one of the three types of emergencies provided under the Indian Constitution.
- It is laid down in **Article 360** and empowers the Union to protect the **financial stability and credit of the country**.
- India has never invoked Financial Emergency so far, making it unique and largely theoretical—but its potential impact is significant.

Constitutional Provisions – Article 360

A. Grounds for Proclamation

- As per Article 360(1): If the President is satisfied that the financial stability or credit of India or any part thereof is threatened, he may proclaim a Financial Emergency.
- Discretionary Power: Based on President's "subjective satisfaction".
 No need for prior cabinet recommendation (unlike National Emergency under Article 352).
- Judicial Review:
- 38th Amendment: Satisfaction of president in declaring financial emergency made immune from judicial review.
- 44th Amendment: Provisions made under 38th Amendment deleted, so subject to Judicial Review.
- **B. Parliamentary Approval -** Must be approved by **both Houses of Parliament** within **two months** of issuance with **Simple Majority.**



C. Duration and Revocation- Once approved, continues indefinitely until revoked by the President.



CRITICAL ANALYSIS	
Strengths	Concerns
 Ensures centralized financial control during economic collapse. Prevents fiscal indiscipline of States from harming national creditworthiness Tool for economic stabilization in extraordinary conditions (e.g., sovereign default, hyperinflation) 	 Vague grounds – 'financial stability' or 'credit' not clearly defined. No judicial review post-44th Amendment – scope for executive misuse Can undermine: Separation of powers (reducing judges' salaries) Federal structure Possibility of political misue to penalize opposition-led States

Comparative Perspective

Country	Equivalent Provision
USA	No financial emergency provision; handled through fiscal policy tools
Germany	Fiscal emergency powers exist, but subject to constitutional court oversight
France	Financial emergencies require parliamentary consent and clear fiscal thresholds

Relevance Today

- India faced near crisis in 1991 Balance of Payments (BoP) situation but no Financial Emergency declared.
- FRBM Act, 2003 introduced fiscal discipline framework reduces need for emergency powers.
- Post-COVID fiscal pressures raised concerns, but Centre used non-emergency legal tools like borrowing and GST compensation cess.

Way Forward

- Clearer definition of "financial instability" in Article 360.
- Strengthen institutional fiscal oversight (e.g., Finance Commission, CAG).
- Use **cooperative federalism**, not coercive control, during crises.

Conclusion

- Financial Emergency is a **powerful yet blunt tool** for restoring fiscal order.
- Its **non-use** so far indicates India's preference for **democratic and cooperative mechanisms** over **extraordinary centralization**.
- A constitutional provision that must be used only as a last resort, with strict checks and balances.



WHY CHOOSE MAINS MAHARATH 2025?

- 01	Live Answer Writing helping in Speed Building and Recall Enhancement
- 02	Personalized Feedback & Smart Evaluation
03	Structured & Time-Bound Preparation
04	PYQ-Based, Trend-Aligned Curriculum
- 05	Interactive Mentorship from Bureaucrats & Experts
- 04	Real-Life Case Studies & Answer Writing Templates

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AFTER CLEARING PRELIMS 2025

STARTING DATE 10TH JUNE 2025

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