



VISION IAS

18 AUG 2019

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189582

## GENERAL STUDIES (TEST CODE : 1248)

Name of Candidate	DIVYANSHU NIGAM		
Medium Eng./Hindi	ENGLISH	Registration Number	189582
Center	LUCKNOW	Date	18 Aug. 2019

## INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	10	
2	10	
3	10	
4	10	
5	10	
6	10	
7	10	
8	10	
9	10	
10	10	
11	15	
12	15	
13	15	
14	15	
15	15	
16	15	
17	15	
18	15	
19	15	
20	15	

Total Marks Obtained:

Remarks:

## INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
2. There are **TWENTY** questions printed in **ENGLISH**
3. **All questions are compulsory.**
4. The number of marks carried by a question/part is indicated against it.
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other than the authorized one.
6. Word limit in questions, if specified, should be adhered to.
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.

16-B, 2<sup>nd</sup> Floor, Above National Trust Building, Bada Bazar Marg, Old Rajinder Nagar, Delhi-110060Plot No. 857, 1<sup>st</sup> Floor, Banda Bahadur Marg (Opp Punjab & Sindh Bank), Dr. Mukherjee Nagar  
Delhi- 110009

## EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

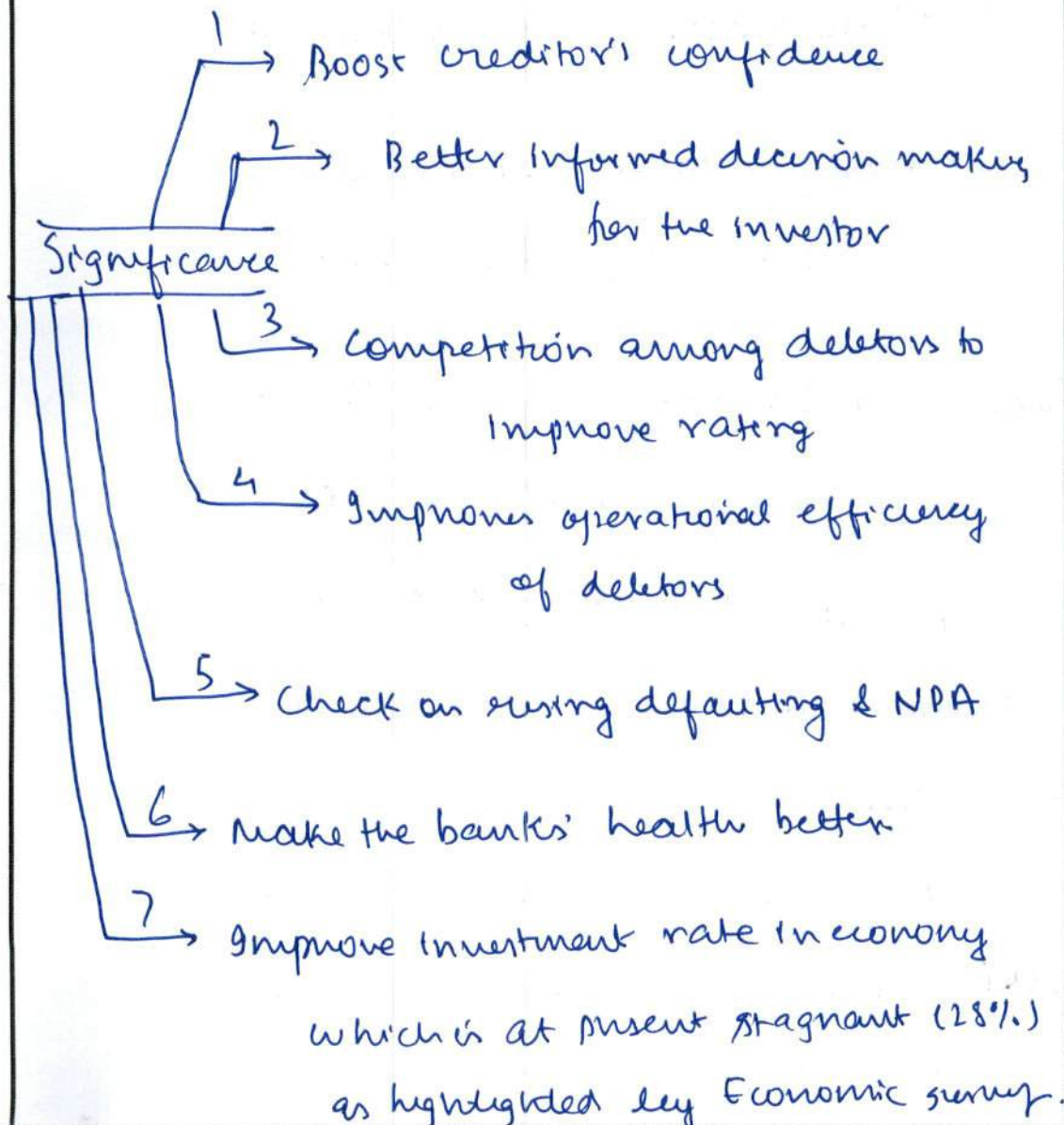
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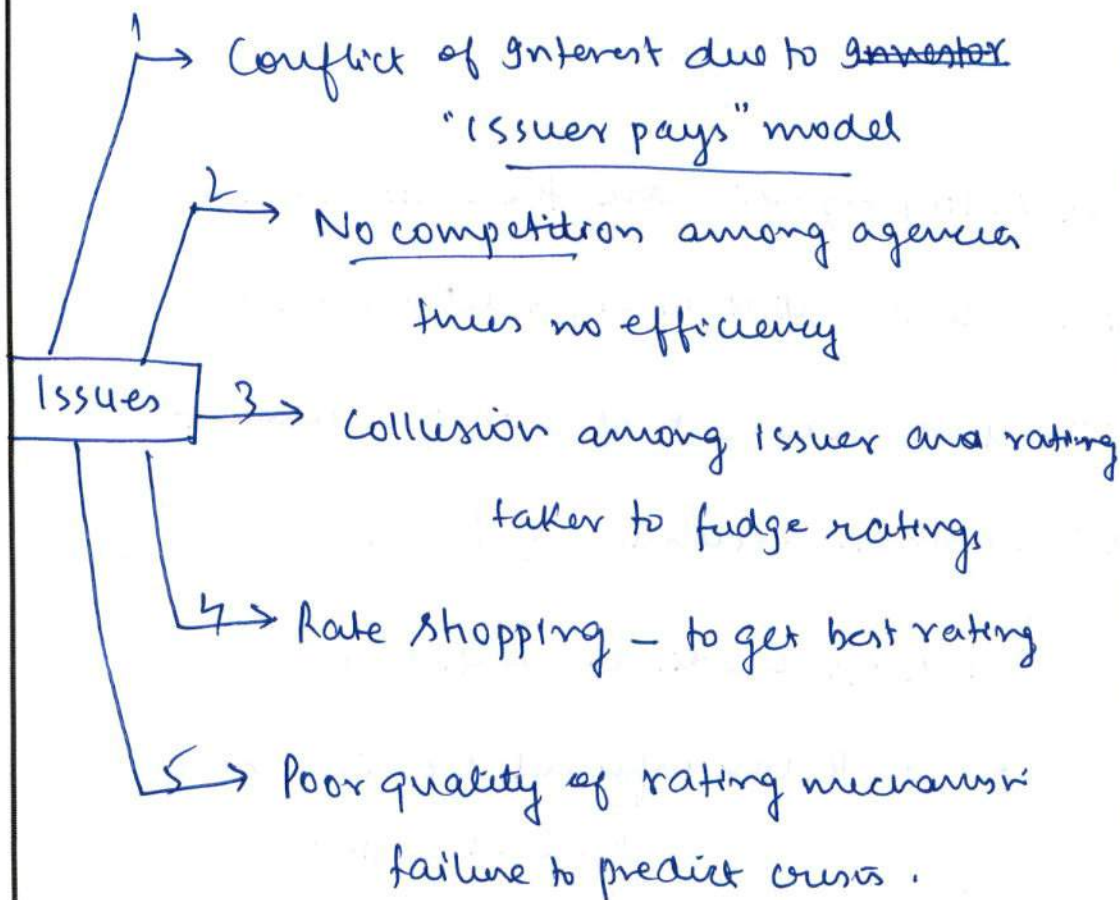
5.

6.

1. Explain the significance of Credit Rating Agencies (CRAs) in India and highlight the issues in their working. (150 words) 10

Credit Rating Agencies are the institutions which rate the capability of the debtor on the likelihood of repayment of principal amount and the interest accrued. eg. Dcollite.



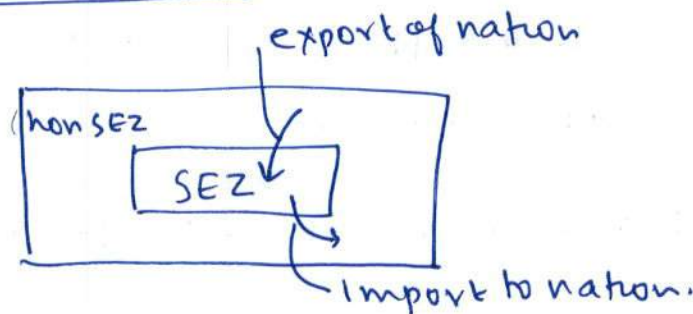


Recently amid IL&FS crisis, SEBI has  
come up with detailed guidelines like  
disclosing entire default history of a company  
to the investors, to improve the functioning of  
the CRAs.

Possibly in future we can move towards  
"subscriber pays" model to resolve conflict of  
interest and improve efficiency.

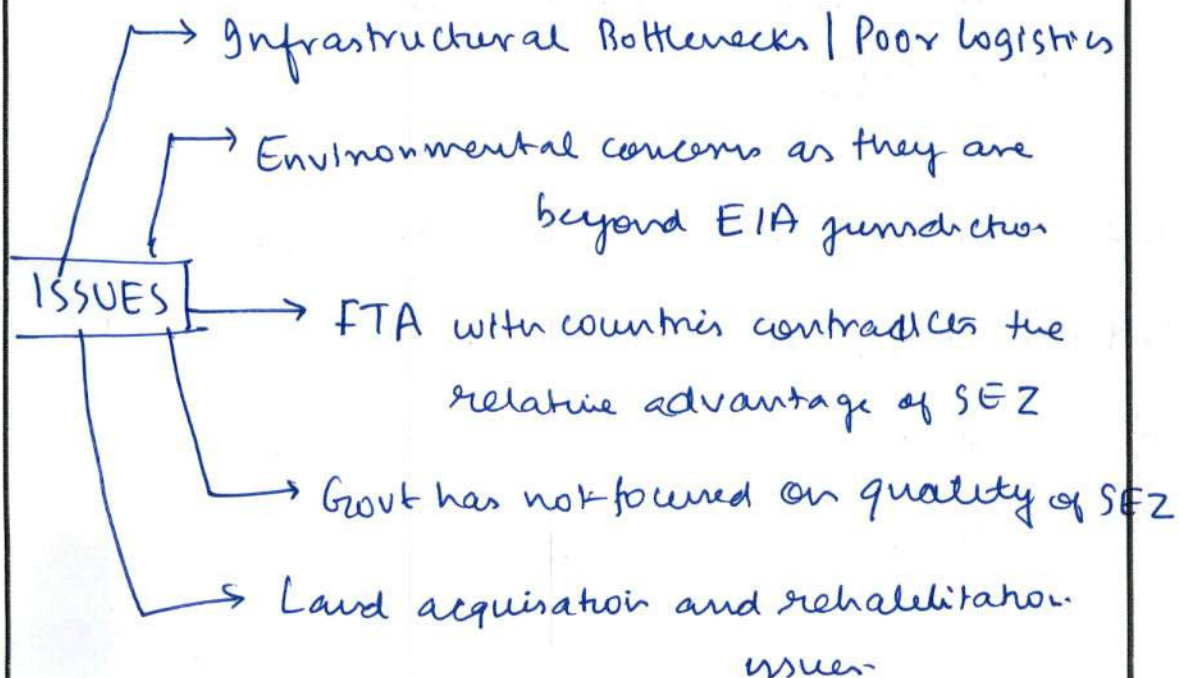
2. What are the issues that have limited the success of Special Economic Zones (SEZs) in India? Mention some steps that can be taken to address them. (150 words) 10

SEZ are the regions within a nation where the normal trade rules do not apply and any ~~exp~~ Investment in this area by non SEZ territory is considered as export



The main objective is to boost exports of a nation

eg. IFSC (GIFT) city in Gujarat.



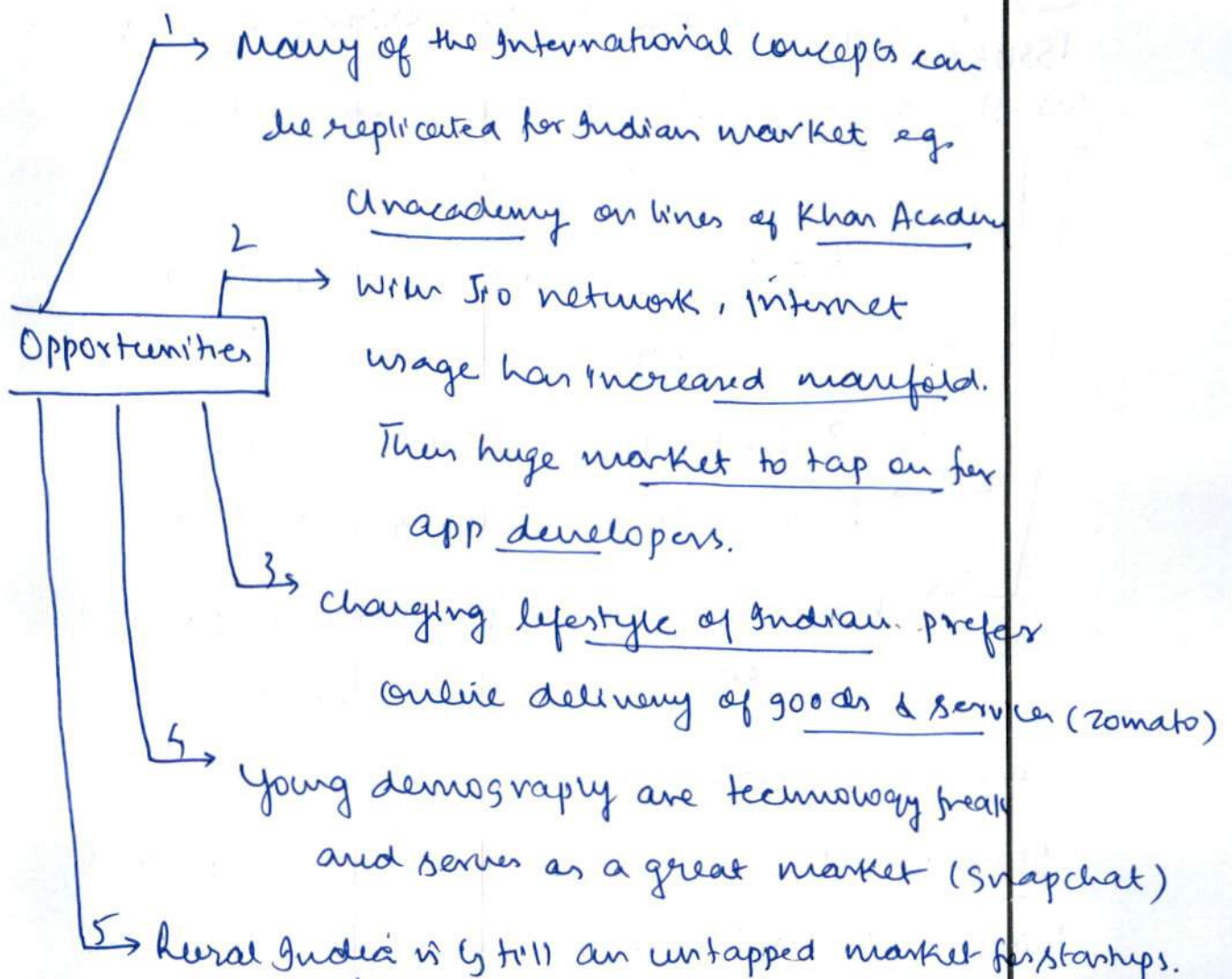
Balra Kalyani Committee has given an  
exhaustive list of recommendations —

- 1.) Move from the idea of treating SEZ as  
"island of exports" → Export, <sup>Economy</sup> Employment  
Enclaves (3E)
- 2.) Move from • Supply driven → demand  
driven model.
- 3.) Appoint a single regulator for all IFSC
- 4.) Formulate separate policies for Manufacturing  
SEZ and Services SEZ
- 5.) Promote EoDB in compliance with non-SEZ  
area EoDB.

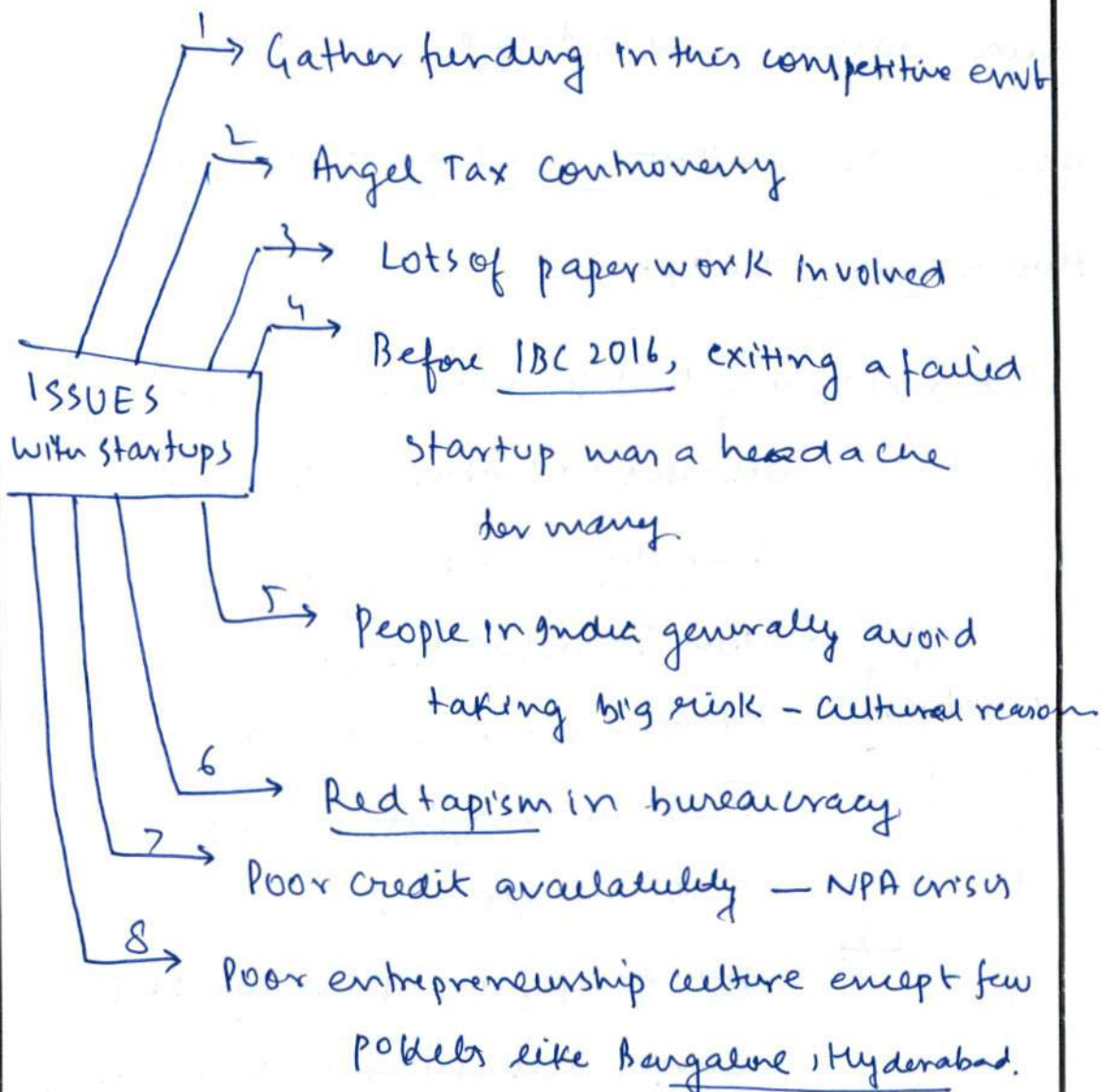
SEZ has the potential to make India a export  
-led economy, much like China, All we need  
to focus ~~is~~ on its quality rather than  
rushing after the quantity. we have to  
learn from China's management of SEZs

3. The opportunities for start-ups in India are immense, but so are the challenges. Discuss. (150 words) 10

Startups are the upcoming employment generator sources and need of the hours. India being a huge market and a developing economy has tremendous potential for startup culture to thrive and develop.



Then we can see the immense potential for startups to expand its wings in the Indian market



Though Indian Govt with schemes like Startup-India, Stand-up India etc has provided initial nudge to ↑ startups, a lot more has to be done

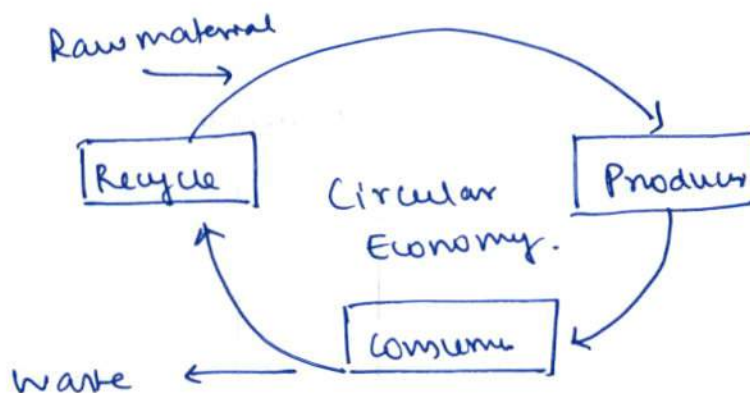
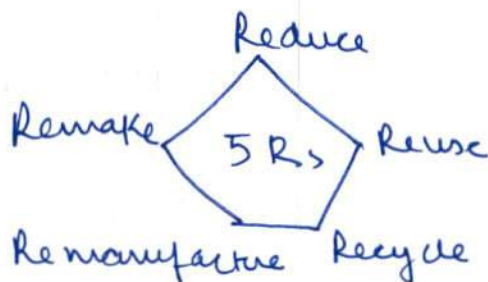
4. The term 'Circular Economy' is often seen in news. What are the principles that it is based on? Bring out its relevance for India. (150 words) 10

Traditionally we have worked on the concept of Linear model of economy.



Linear model

To counter this, a new circular model has been proposed (by NITI Aayog) which works on the principle of 5Rs



Relevance for India:

- 1.) As in India consumerism is rising, this model is more sustainable.
- 2.) As recycling is an inherent component of cyclic model → low waste creation
- 3.) Low waste → Low pollution → Environment Sustainable
- 4.) Comply with Paris Climate Deal
- 5.) Inculcate a culture of recycling for long term sustainability among people.
- 6.) Improve carbon sequestration due to less wastage of resources.

Circular Economy will need institutional, regulatory and legal changes to accommodate the concept holistically. Recent Plastic waste management Rules are in consonance with this model.

5. Assess the performance of Pradhan Mantri Jan-Dhan Yojana in achieving its stated objective of financial inclusion. (150 words) 10

PMJDY is one of the most successful scheme of the present government. Launched in 2014 from the rampart of Lal Quila, it was intended to promote financial inclusion by providing every one a bank account, with zero balance facility.

### PERFORMANCE REVIEW

- 1.) Since 2014, about 36 crore Jan Dhan accounts have been opened up.
- 2.) Of these 36 crore accounts - 52% are by women and 60% are from rural areas. Thus empowering the marginalised section.
- 3.) Despite having the feature of "zero balance" recently the collective collection of money has exceeded Rs. 1 lakh crore.

4. Average cash in every account has gone up 2-5 times in last 5 years.
5. Various government schemes like DBT have been extended through such accounts.
6. Globally Indian ranking on financial inclusion has improved drastically.

On the whole this whole scheme has been a tremendous success - economically and socially, where about 80% of the adults in India now have a bank account.

Now we have achieved the quantity, the next phase PMJDY 2.0 has to focus of quality of these accounts and how to improve its usage by poorer section.

6. How does pollution in rivers impact the surrounding ecosystem? Explain why such pollution has not shown signs of improvement, despite various government initiatives. (150 words) 10

River pollution is the worst kind of water pollution due to the fact that huge population of people live on their banks, who are drastically affected by pollution.

### \* Effect on Surrounding Ecosystem \*

- 1.) The biodiversity around the river gets poorly affected by contaminated water.
- 2.) Agriculture productivity decreases due to poor quality of water for irrigation.
- 3.) Ground water pollution
- 4.) Migratory species of birds gets affected.
- 5.) Dead zones in the river come up due to eutrophication.
- 6.) Water cycle, carbon cycle gets badly affected.

Why no improvement despite several schemes like Narmada Gange?

- 1-) Age old practices of people due to religious association, dumping dead bodies and religious commodities into rivers (Gangesha)
- 2-) Untreated water pouring into rivers from the industries due to violation of rules.
- 3-) Massive corruption among officials who misallocate and under utilize funds.
- 4-) Lack of political will to ACTUALLY do something and more than electoral promises
- 5-) Lax attitude of the agencies .
- 6-) Technological incompetence to use the best way to remove pollutants.

Rivers are the source of livelihood for many.

Civilisation thrived on rivers. Now we must protect them

7. What is project MANAV launched by the Department of Biotechnology?  
Highlight the significance of this project. (150 words) 10

MANAV project of DBT intends to create a  
open Human Atlas containing mapping of  
all the human tissues and other human  
biology facts and details, open for everyone  
to take help from it or to contribute to it.

It is on the lines of global efforts to do  
gene sequencing of all the species of the  
Earth, to know the nature better.

### SIGNIFICANCE

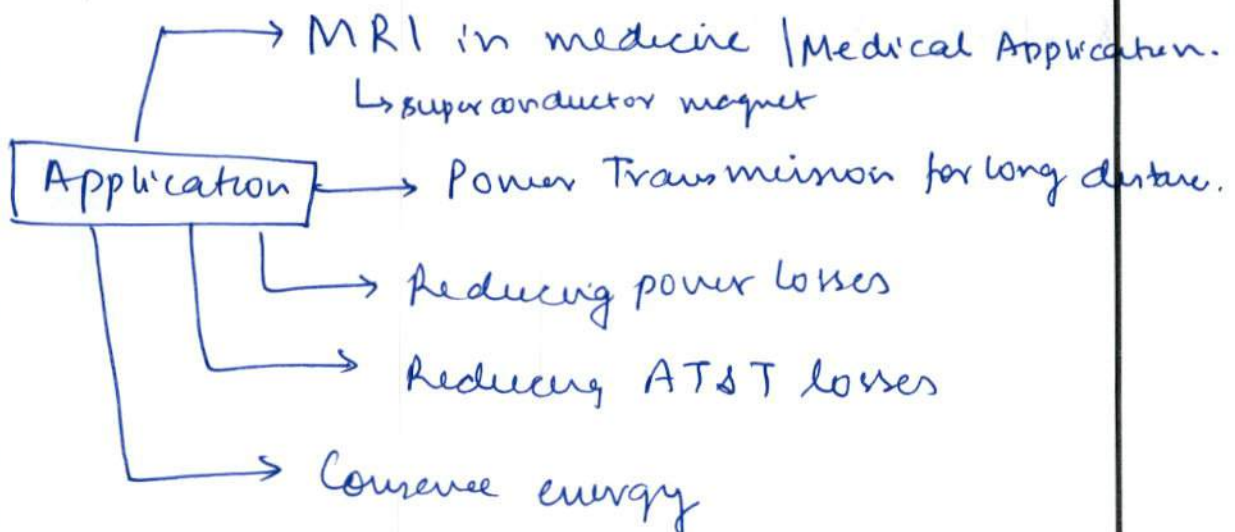
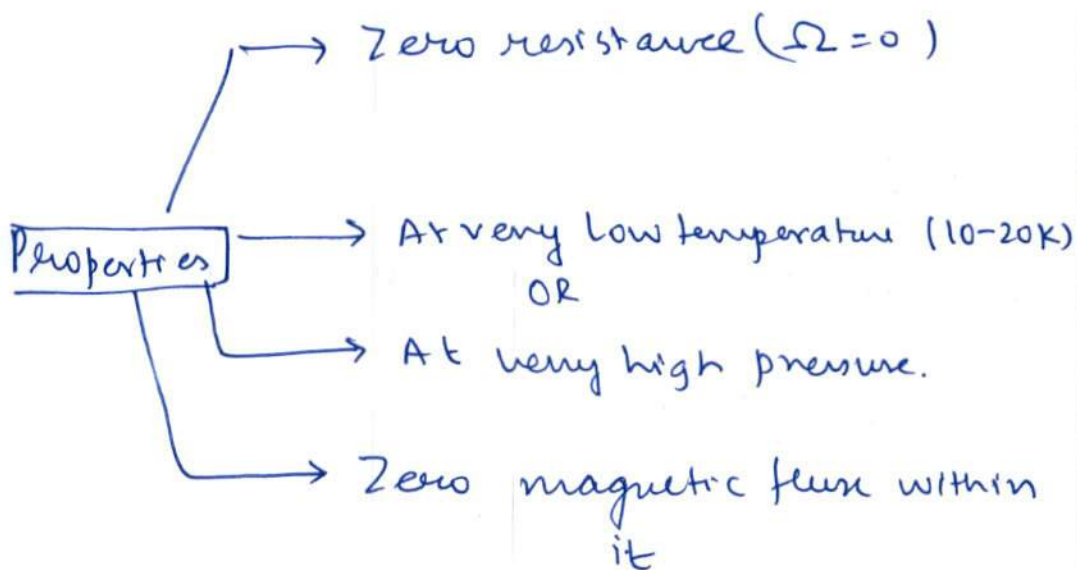
1. Increase our understanding of human body tremendously.
2. Tailored and personalised medication, as per the demand of body.
3. Better drug delivery in targeted manner.

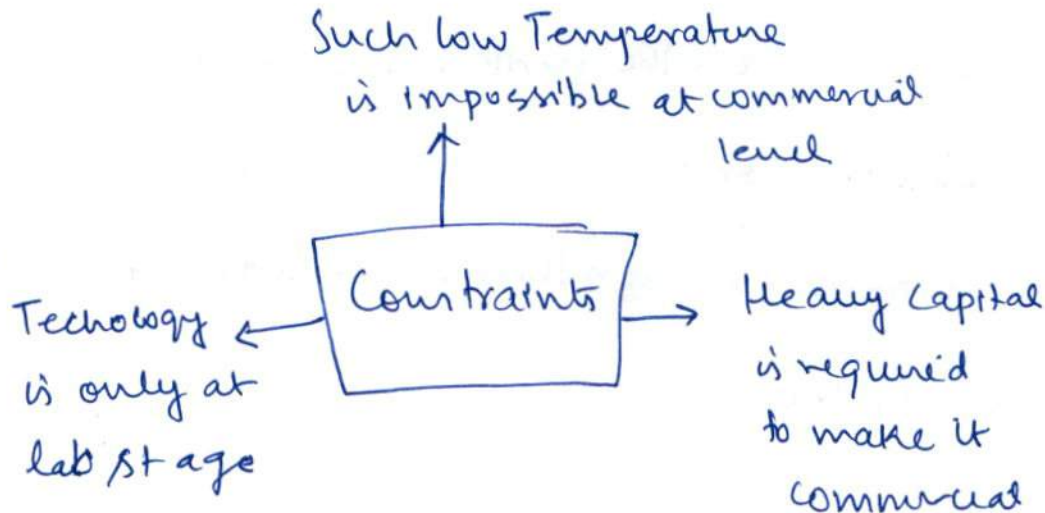
4. Improve the scientific Knowledge of students  
in colleges
5. Open up "Pandora's Box" to trigger more research  
in the field of medicine.

Manav Project has tremendous opportunity  
to revolutionize biotechnology in India..

8. Highlighting the properties and applications of superconductors, discuss the constraints related to their practical use. (150 words) 10

Super conductors are the material that offer ZERO resistance (or very very less) to the flow of current through them, thus reducing any energy loss.

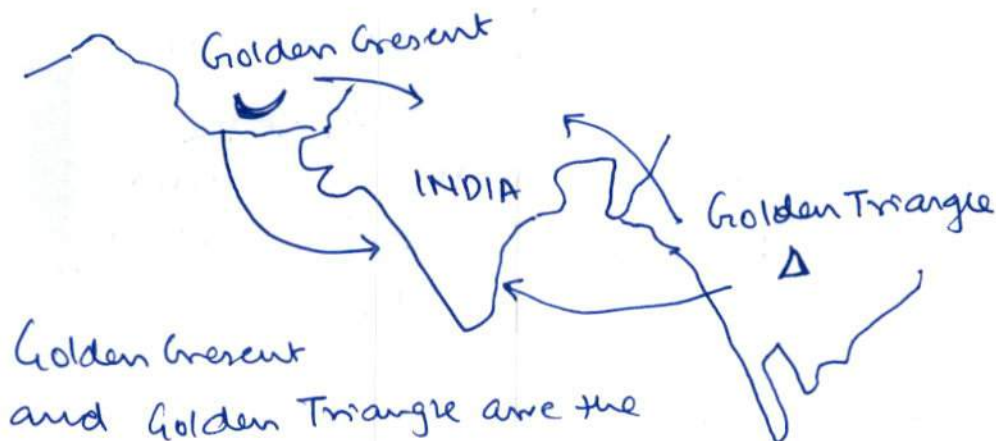
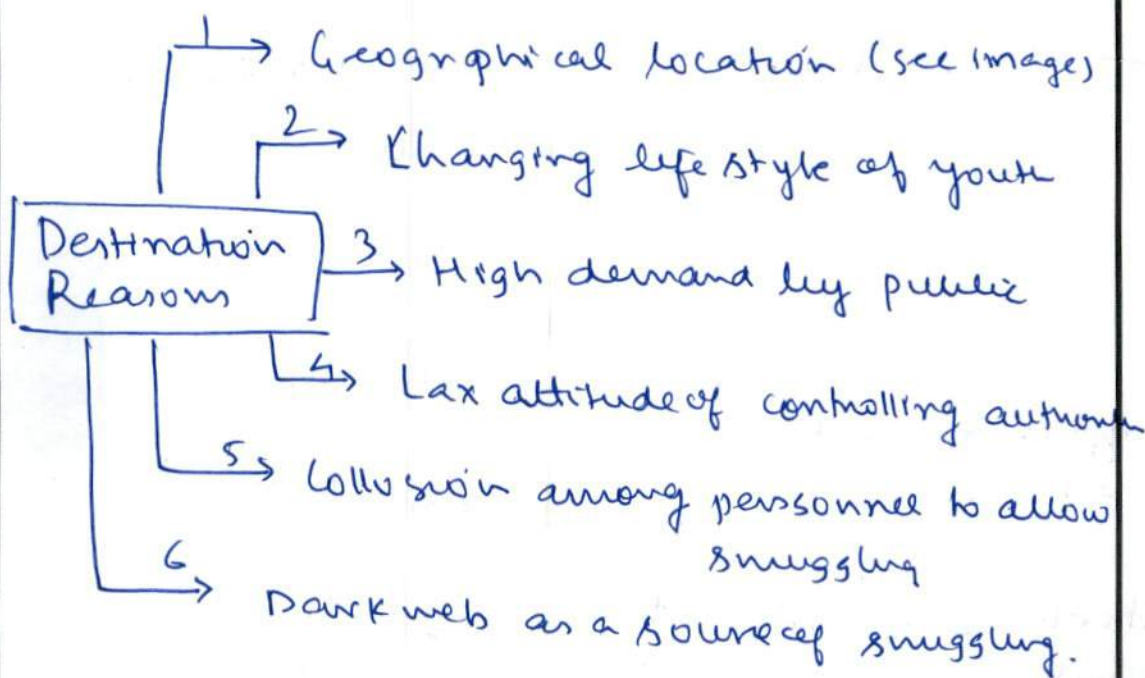




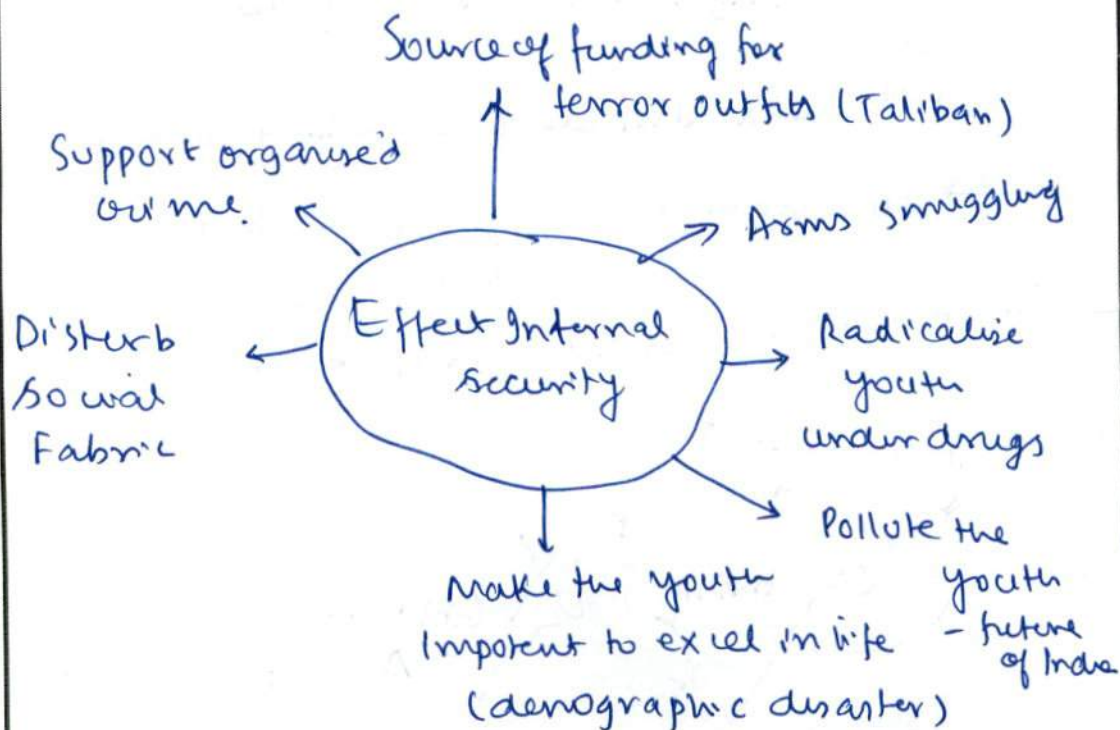
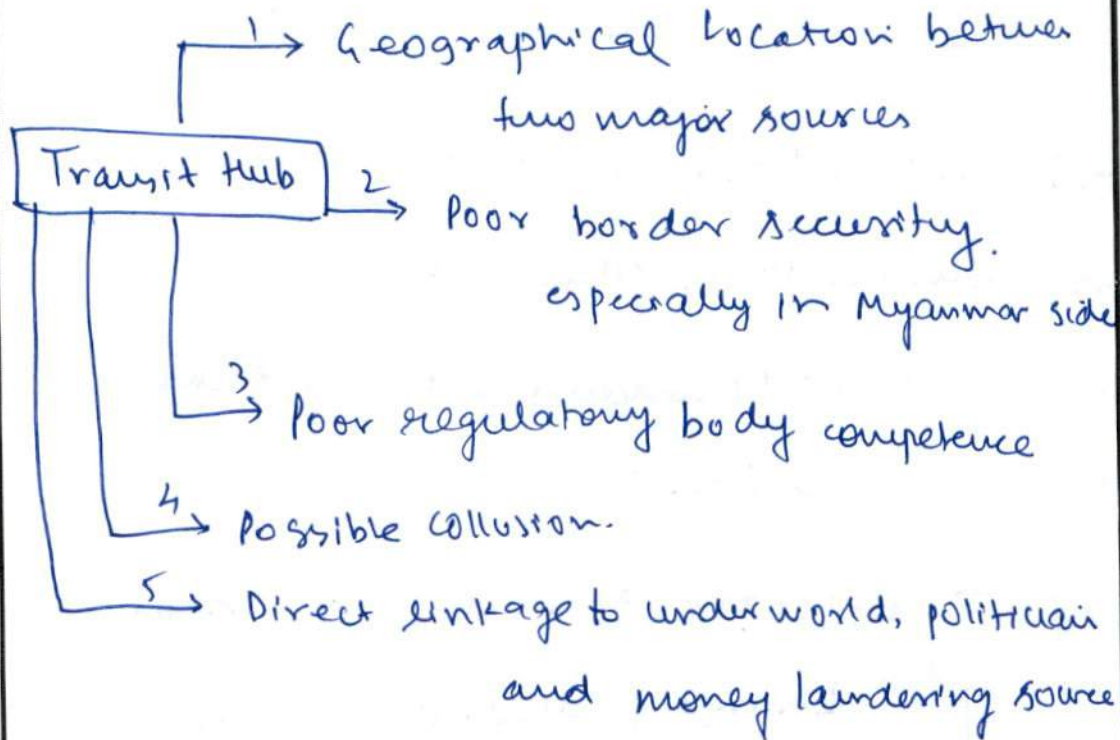
Recently ILSC scientists have successfully  
in lab achieved superconductivity at  
ambient temperature. This is a huge  
achievement and holds promise for  
a efficient future.

9. Discuss the reasons behind India becoming a major destination as well as a transit hub for drug trafficking in South Asia. How does this effect India's internal security? (150 words) 10

Drug trafficking has been India's problem ever since colonial times. This not only has national security concerns but also social and moral concerns.



Golden Crescent and Golden Triangle are the two famous source of drugs.



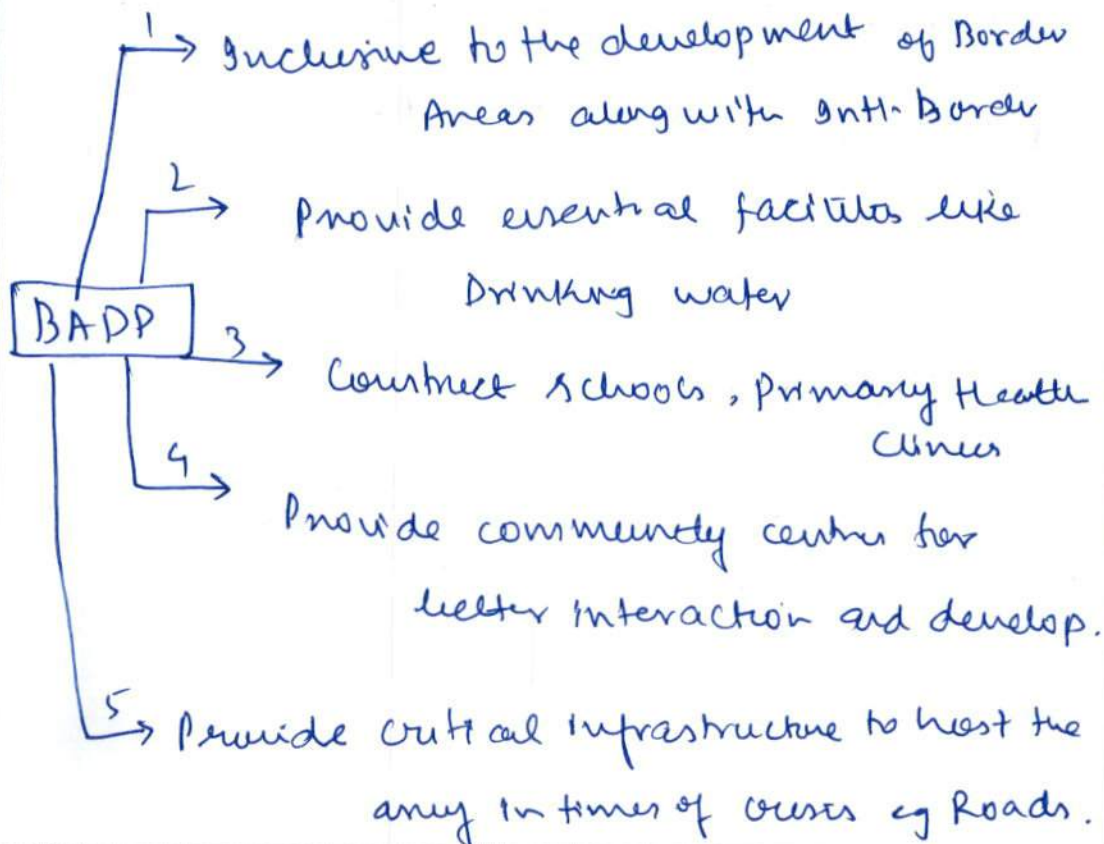
Drug trafficking has to be comprehensively tackled on the lines of Maharashtra MCOCA etc.

10. The development of border areas is an important element in border management. In this context, discuss how the Border Area Development Programme (BADP) seeks to ameliorate the problems faced in border areas. (150 words) 10

India has a 15000 km long Land border with multiple countries, many being hostile. Thus we need better border management.

For better border management we need to take up management and empowering the border areas near the international border.

BADP does exactly that.



BADP is applicable to over 15 states  
on the Indian border and takes up a  
holistic development of all region.

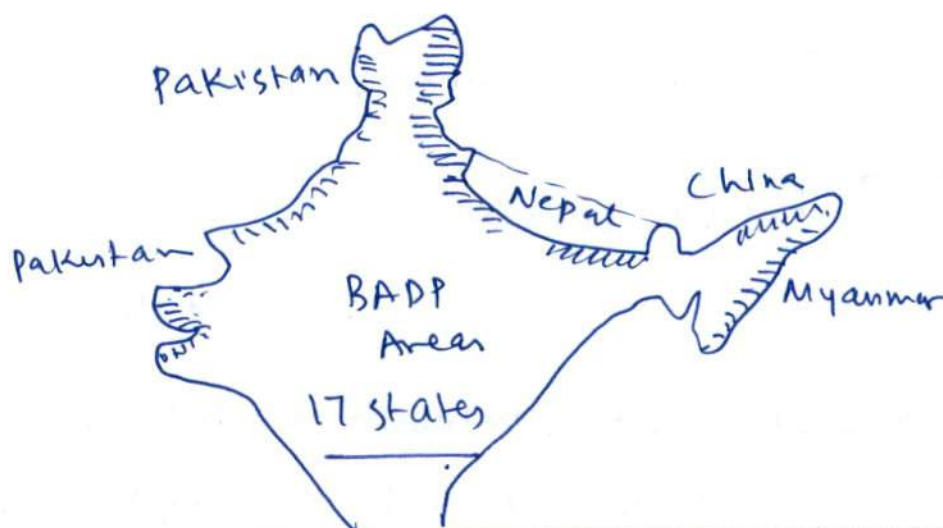
This becomes more important when China  
is developing world class roads, railway lines  
and other infrastructure on their side of

the border. we cannot afford to miss out

on our side, especially after the 1962 encounter

Recent Doklam crisis also triggered BADP to work

more efficiently



11. Examining whether Fixed Term Employment will be able to achieve the objectives of ease of doing business, achieving labour welfare and job creation. (250 words) 15

(FTE)

A. Fixed Term Employment is a type of contractual arrangement between an employer and employee which gives details about -

Not enrolled  
on the payrolls.

- Remuneration
- Duration of employment
- Perks and Benefits, if any
- Working conditions
- Facilities, leaves etc.

How FTE can help in Examination

A. Ease of Doing Business:

- (1) FTE allows the companies to hire the people ad hoc basis, without adding them to the payroll.
- (2) FTE allows the company to attract specialising people to help them out for a project, without hiring them full-time
- (3) Some industries like Textile, Leather are seasonal and in time of high demands FTE allows company to quickly increase the human resource.

(4) FTE is suitable for companies because they do not have to worry about provident fund, gratuity after the "contract" ends.

### B. LABOUR WELFARE

- (1) It provides security to tenure, as mutually agreed upon initially.
- (2) The company cannot reduce any remuneration or facilities than what was initially agreed upon.
- (3) Incentivise the worker to work diligently so that she can be absorbed as a full time employee.
- (4) Gives the freedom to employee to explore new options and field, while securing tenure.

### C. JOBCREATION

- (1) As the companies can hire people as per their demand at minimal long term cost to company this can surely boost job creation, though on ad-hoc basis.
- (2) As employee can also use its expertise over different

companies, giving her option to switch companies at ease, this will increase employment opportunity.

- (3) As the employees are not on payroll, companies are incentivised to create more FTE jobs, rather than full time, this way company can test the skills and competence of the employee, before absorbing her full time.

Economic Survey also lauds upon the impetus put by FTE into the industrial sector, amidst these challenging times.

Few challenges still remain like dispute resolution or money power of employer (company) against employee during dispute resolution. But these can be worked upon.

FTE has the potential to revolutionise the job scenario in India where expertise and competence will be a must have quality.

12. A growing livestock sector augurs well for the low income households to augment their income and escape poverty. Discuss. Further, suggest some strategies for ensuring sustainable livestock sector growth in India.

(250 words) 15

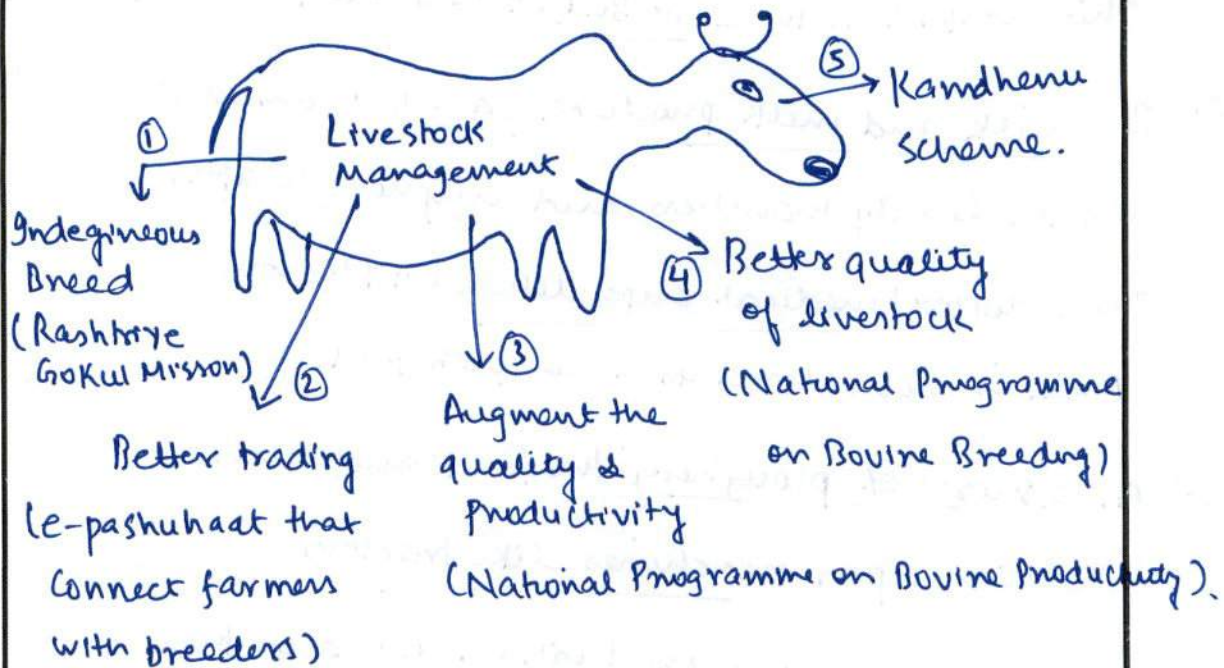
India has the largest livestock population in the world. With Animal Husbandary contributing <sup>now</sup> 30% of the Agricultural GDP, its role has become more important, than ever, to augment the farmers income and fulfill the ambitious target of Doubling farmers' income by 2022.

### LIVESTOCK - ESCAPE FROM DESTITUTION

- 1.) As a source of non-agriculture income. Economic survey says that 2/3 of rural income comes from non-farm sources.
- 2.) Selling milk in the market.
- 3.) As a source of generating Biofuels - "Gobar Dhan"  
Amadata → Urjadata
- 4.) As a source of income by selling the old and useless cattle to slaughter houses and leather companies.

- 5.) As a source of natural fertilizer and thus decreasing expenditure on chemical fertilizers. This works best in Zero Budget Natural Farming.
- 6.) The milk and milk products can be consumed by the family members and improve health. Thus doctor/medical expenditure will be lowered. Milk is considered as a complete food.
- 7.) As a source of ploughing the field and thus saving upon machines like tractors.
- 8.) The cow dung cakes are high on demand these days, thus breeders can augment their income.
- 9.) In villages many a times the mode of transport is through bullock carts. Farmers can provide bulls and oxens and get money.
- 10.) Many researchers also need cattle as a source of biochemicals and as a testing organism. Farmers can provide this demand, in exchange of money.

## Strategies for sustainable livestock



Livestock management can also use technology like blockchain, artificial intelligence to properly handle the cattle numbers.

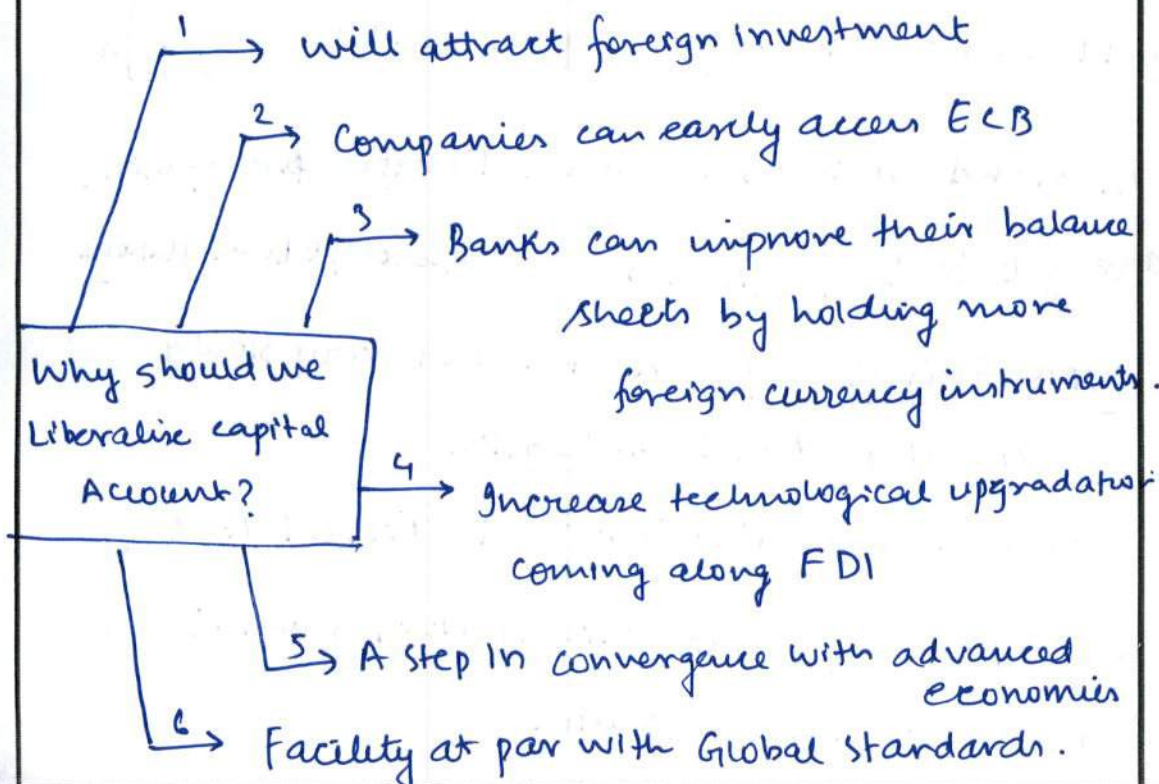
Being an agriculture driven economy, it is imperative for India to focus on livestock management and exploit this sector to its full potential.

13. Examine whether the time has come for India to usher in full liberalisation of the Capital Account. (250 words) 15

Capital Account Liberalisation means allowing <sup>conversion of</sup> the local financial assets to foreign dominant currency denomination at market rates.

Moreover it allows the Indian capital investors to directly invest in foreign debt instruments freely.

While after the 1991 Economic Reforms, Current Account was completely liberalised, Capital Account was not, due to multiple reasons.

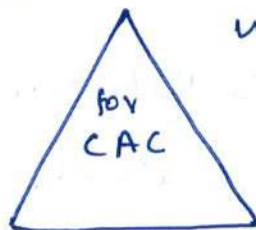


Capital Account Liberalisation is the hall mark of an Advanced Economy which is more or less stable.

In 1999-2000, Tarapore Committee studied the possibility and need for such liberalisation and gave out 3 prerequisites before any such move

CAC = Capital Account convertibility

Stable macroeconomic indicators



Low and stable inflation

Sound Banking Sector  
Low NPA

→ Should we move towards Capital Acc. Liberalisation? →

- 1.) As stated earlier, the three Tarapore prerequisites, are yet to be fulfilled in India except Low inflation.
- 2.) NPA crisis is unprecedented and very slowly recovering, Poor Bank health.
- 3.) Macroeconomic indicators like Fiscal Deficit, unemployment, Automobile sector, growth % are not in the best shape.

4. CAC will bring a lot of economic volatility due to swift In and out movement of Forex and Investment.
5. One of the reason why we were not much affected by 2008 Financial Crisis was due to the fact that Capital Account Liberalisation was not done.
6. Any such liberalisation will expose us and make us vulnerable to Global Stress, if any case in point - Eastern Asia Crisis of 1990.
7. Already we experience dwindling Forex reserve and any such move will further make things worse.
8. Such liberalisation will make the currency more volatile, thus affecting inflation and import bills.

As Raghuram Rajan said, Capital Account Liberalisation is surely a great concept, but India must wait for few years towards actually implementing this on ground.

14. Highlighting the challenges to agriculture extension in India, discuss how ICT can help in addressing them. (250 words) 15

(AE)

Agriculture Extension, as defined by Food and Agriculture Organisation (FAO), is taking the Scientific Knowledge and expertise to the farmers through farmer education, so as to help the farmer improve productivity and income, in an environmentally sustainable manner.

For a country with  $\approx 50\%$  people working in agriculture sector, AE becomes very important.

### CHALLENGES

- 1.) Lack of internet penetration to use ICT
- 2.) Poor awareness among farmers to actually understand the importance of such practices.
- 3.) Lax attitude of Agriculture Dept. and District Administration to actually organise such sessions, rather than just putting it on paper -

- 4.) Often <sup>Language</sup> Lang barrier comes in between to actually internalise the complex scientific technique. Farmers tend to rely more upon the knowledge passed on from generations.
- 5.) Caste Equations in villages often does not let the lower caste and marginalised section of farmers to actually come and learn.
- 6.) Often there are lapses in funds, functionalities with the local administration to conduct these programmes, frequently so as to reach out more farmers.

### HOW ICT CAN HELP?

- 1.) ICT allows more innovative and aesthetically appealing visuals that cast a deeper impact of farmers' psyche.
- 2.) ICT allows simulations and videos that can make the understanding better to farmers.

- 3.) ICT can ~~not~~ help target farmers on individual basis, using mobile apps to personalise such scientific practices.
- 4.) Such targetted outreach removes the problem of marginalisation of lower caste farmer.  
Technology is a great leveller.
- 5.) ICT allows for faster and even real time updation of any new research in the respective field.

FAO considers AE to be having the potential to revolutionise the field of agriculture and change the way we look at farmers in developing sector. By helping the farmers we are indirectly securing our future which is hunger and malnutrition free.

15. Now that it has been two years since introduction of GST in India, do you think the system is on the path to achieve its intended objectives? Support your answer with relevant facts. (250 words) 15

Goods and Services Tax (GST) was the biggest reform in Economy of India since 1991. GST was operationalised on July 1, 2017 and recently we have completed 2 years of its operation -

### GST - Economic Review

- 1.) Initially coming after the famous demonitisation, GST served as a major operational blow to the industry sector (MSME mostly), as noted by the then Economic Survey.
- 2.) It faced many teething issues, confusion and hiccups, due to its not-so-efficient implementation.
- 3.) Over the two years a lot of improvement has been observed - in its administrative framework, technology support, economic

principles and operational framework.

- 4.) Now the monthly revenue by GST seem at about ₹ 1 lakh crore, sometime exceeding. This is relatively less than target of ₹ 1,12,000 crore, but we are on path.
- 5.) The compensation to States to fill up the lost revenue due to GST, if any, was about ₹ 5000-6000 crore, which was much less than what many predicted.
- 6.) GSTN has recently become a 100% Government holding company, from earlier PPP version. This can be a good move in longer run.
- 7.) GST rates have been rationalised and now about 99% of the goods are below the 18% tax slab. This is a great improvement.
- 8.) As highlighted by last year's Economic Survey, the % of formalisation has gone

Up Substantially, thanks to GST being one of the major reasons.

9.) The income tax return numbers are at its record height, mostly this increase in the tax net is due to GST-triggered formalisation. This was also observed by Economic Survey

(APA)

10.) Anti Profiteering Authority seemed to be working pretty good and making sure that GST rates are passed on to last consumer. We have heard many cases of hefty fines imposed by APA.

GST is a reform that has converged us with the Global Standard Practices. Such convergence has helped us to attract more investment, improve upon our EoDB ranking (52 in 2018) and increase the incentive to file ITR and tax compliance. Few more hiccups are remaining before we get the smooth functioning of the GST network.

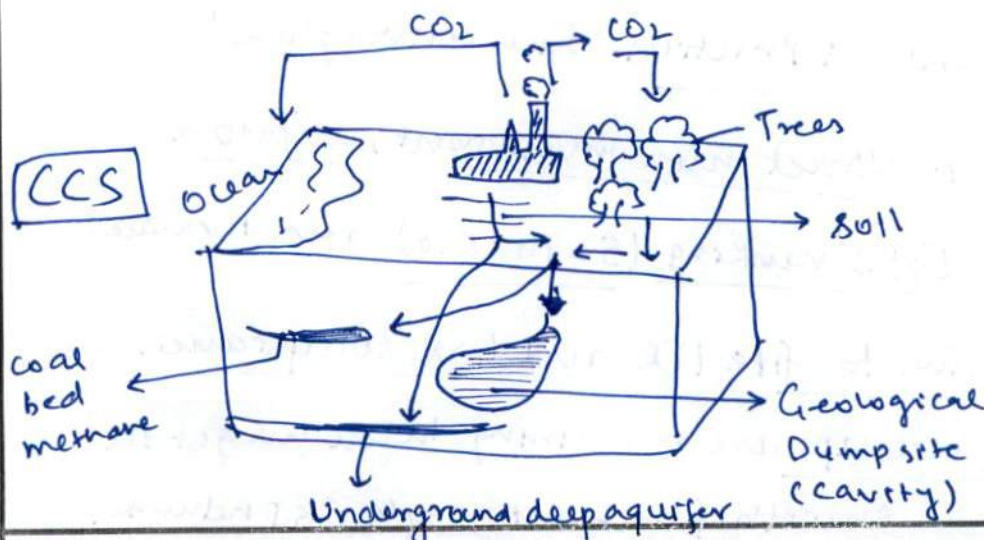
16. Write a brief note on Carbon Capture and Storage. Mention its potential benefits and discuss the challenges that need to be addressed for its wide-scale deployment in India. (250 words) 15

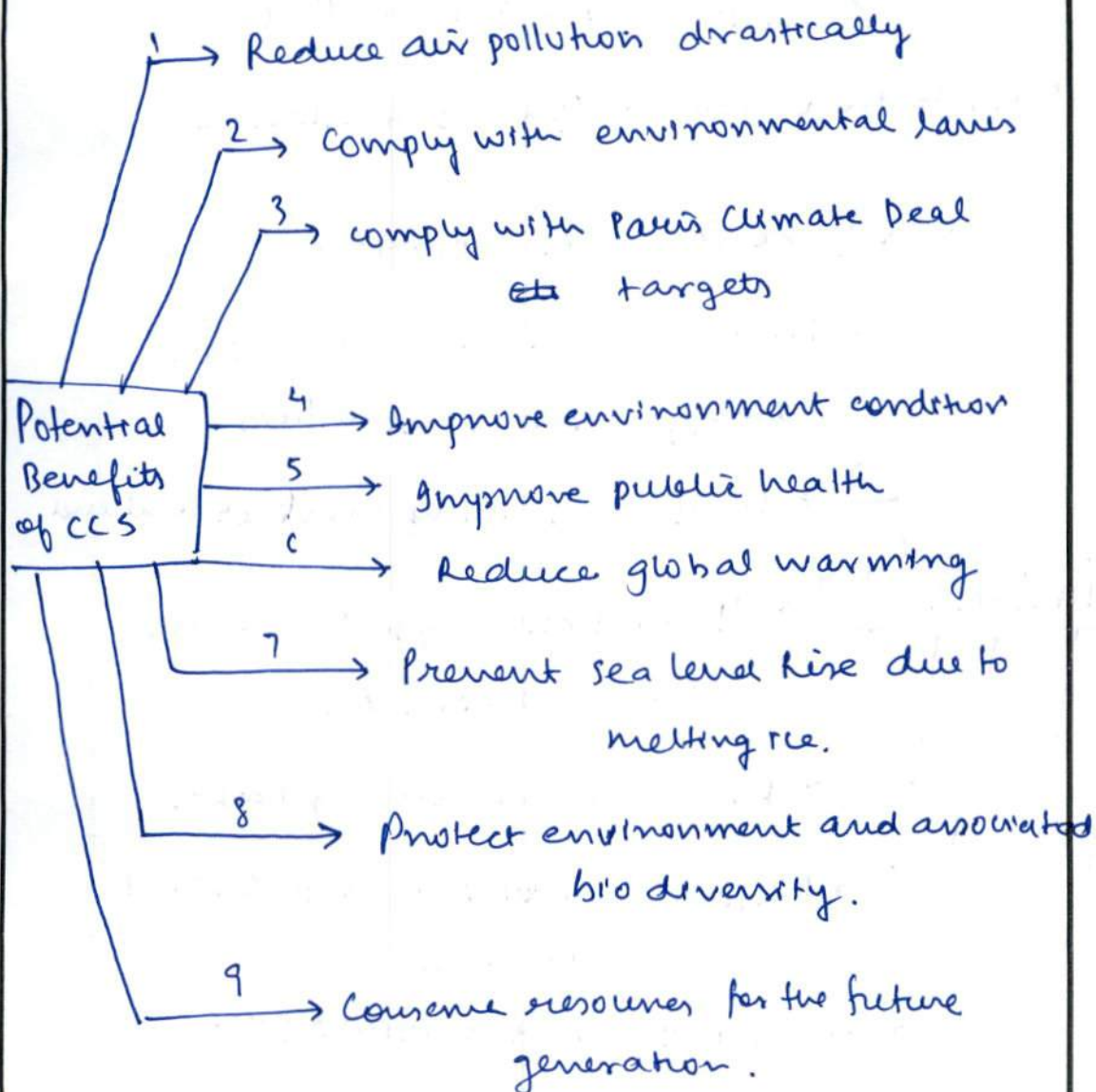
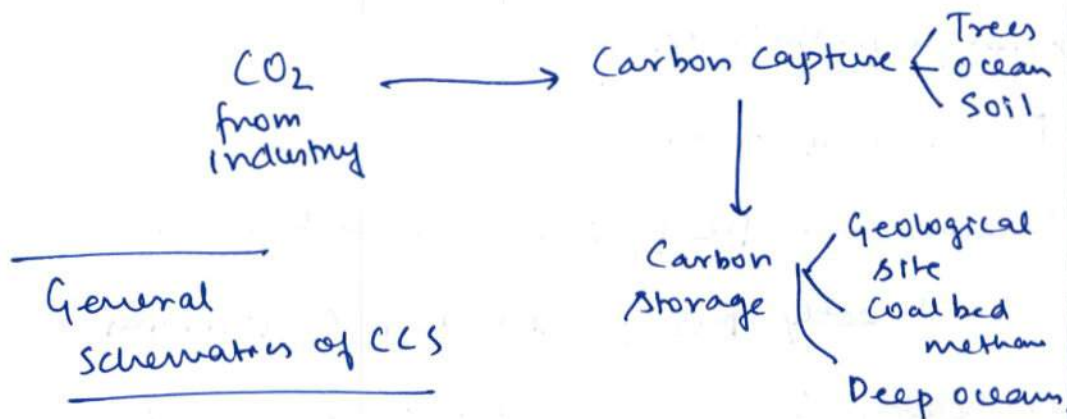
Carbon capture and Storage has two components.

(i) Carbon Capture: to actually "capture" the carbon ( $\text{CO}_2$ ) from large point source of pollution (eg. Cement Industry) by the natural or artificial manner

(ii) Carbon Storage: when the carbon is captured, it has to be stored somewhere, where it is minimal harmful to environment and us humans.

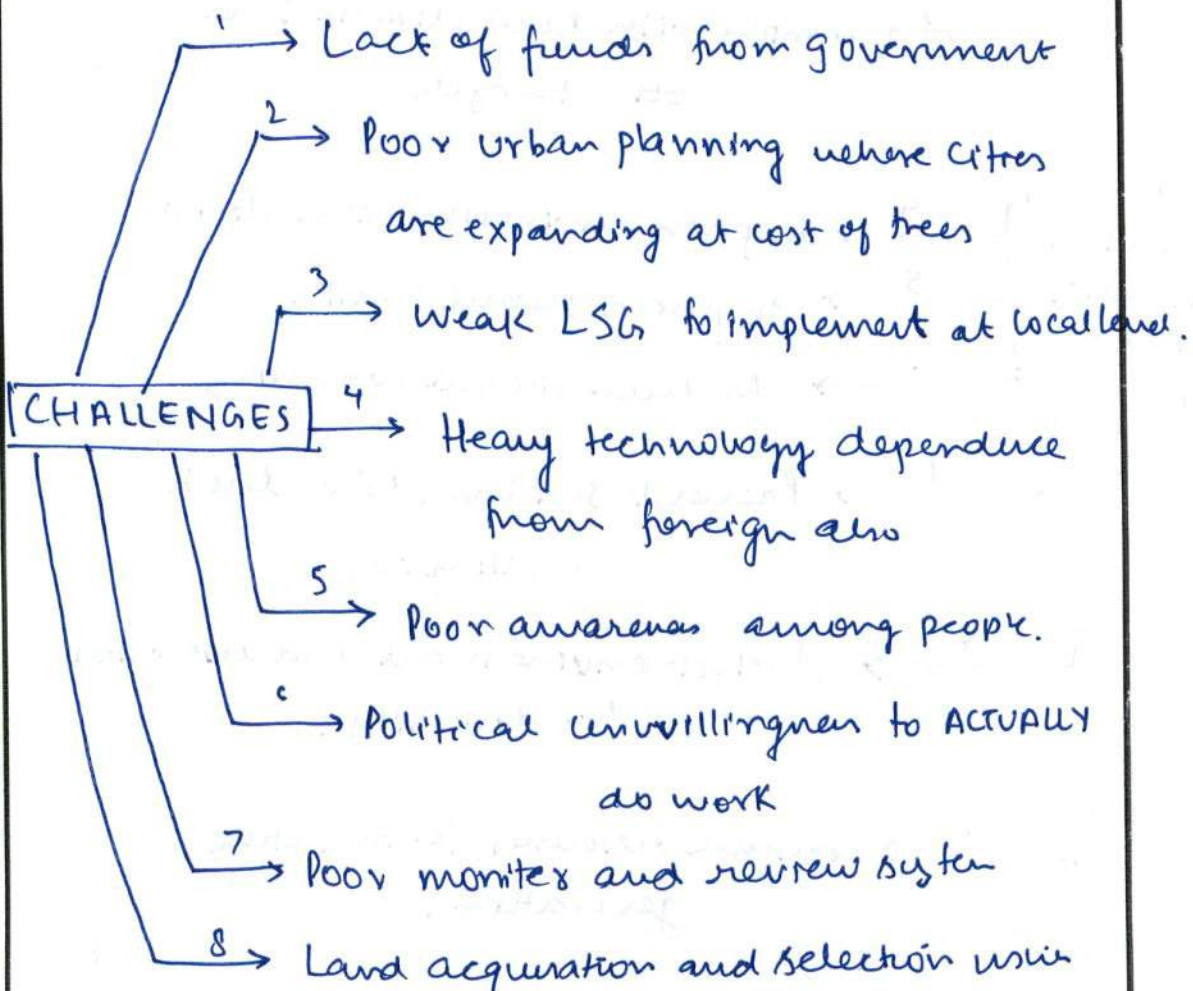
This entire 2-fold exercise is called Carbon Capture and Sequestration (CCS).





Carbon sequestration sites

- (1) Trees and its roots
- (2) Oceans — Deep sites where carbon can be directly put, forming deep carbon lakes
- (3) Geological formation — Cavities, at mantle so as to confine it there itself
- (4) Outside the Earth — Space sequestration.



CCS is a must do exercise to ensure liveable future

17. Highlight the gender specific challenges faced during disaster management. In this regard, discuss how the disaster management cycle can be made more gender sensitive. (250 words) 15

Disaster management is a very complex exercise involving numerous stakeholders, lots of funds and proper planning to —

- pre-empt disaster
- prepare accordingly
- reduce casualties
- rescue the wounded
- rehabilitate the rescued
- build back better. etc.

There are also specific Gender Challenges.

### GENDER SPECIFIC CHALLENGES

- 1.) Women and children are the worst affected section of the society.
- 2.) Women are traditionally considered as an inferior sex and thus social value is less.
- 3.) Due to poor nutrition, women are more vulnerable to any disease, post rescue.
- 4.) Women are given the role of "care taker" of belongings and children, hence they often

allow her children to be rescued first and this increases her vulnerability.

- 5.) Even during the rehabilitation, women due to her social unequal status are not given much respect and food, which is a scarce commodity then.
- 6.) During rehabilitation drive, due to lack of skills, women find it hard to ensure income, especially when she has lost her husband.
- 7.) Women are physiologically weaker than men and thus are more vulnerable to disasters.
- 8.) Women due to the already persistent unequal social divide, become more vulnerable to disasters and thus poses gender specific challenges in Disaster management.

How to make it more gender sensitive?

- ① Include more women in the Disaster Management planning and putting guidelines.
- ② This will incorporate the gender challenges which otherwise were overlooked.
- ③ As a general drive, reduce the man-woman social divide by empowering women by building capacity. This will automatically solve disaster management challenges.
- ④ Conduct All-women rescue drills in the disaster prone areas, to simulate conditions and learn from the real life experience.

Gender equality wants to be maintained in every aspect of life, including Disaster management.

18. Though there are some notable individual achievements, the overall participation of women in scientific research has been abysmally low. Examine. What steps have been taken by the government in this regard?

(250 words) 15

Women and science, in general orthodox

society has been mutually exclusive set.

Though we have had some stalwarts

scientists who were women like Dr. HInduja

who delivered the first test-tube baby, but

overall the scenario of women participation

is pretty bad.

\* Why is such a scenario? \*

1. Patriarchal mindset where women are not allowed to take up higher studies
2. Societal norms that make women/girls to opt out of science in schools.
3. Poor number of women take up engineering (14%) and science (12%) as graduation.

4. During the scientific career also women face sexual discrimination and even abuse.
5. Peer review system put women at disadvantage.
6. Society and scientific fraternity is still not ready to look women as equal partners.
7. Security issues at working late in research later has also been an issue.
8. Societal dual responsibility - managing science and children/home simultaneously.

### STEPS TAKEN

1. KIRAN scheme - an overall scheme to increase women participation
2. CURIE scheme to increase women participation in research
3. Indo-US Fellowship for STEMM for women

4. MHRD's UPAAN scheme to attract more girls towards science.

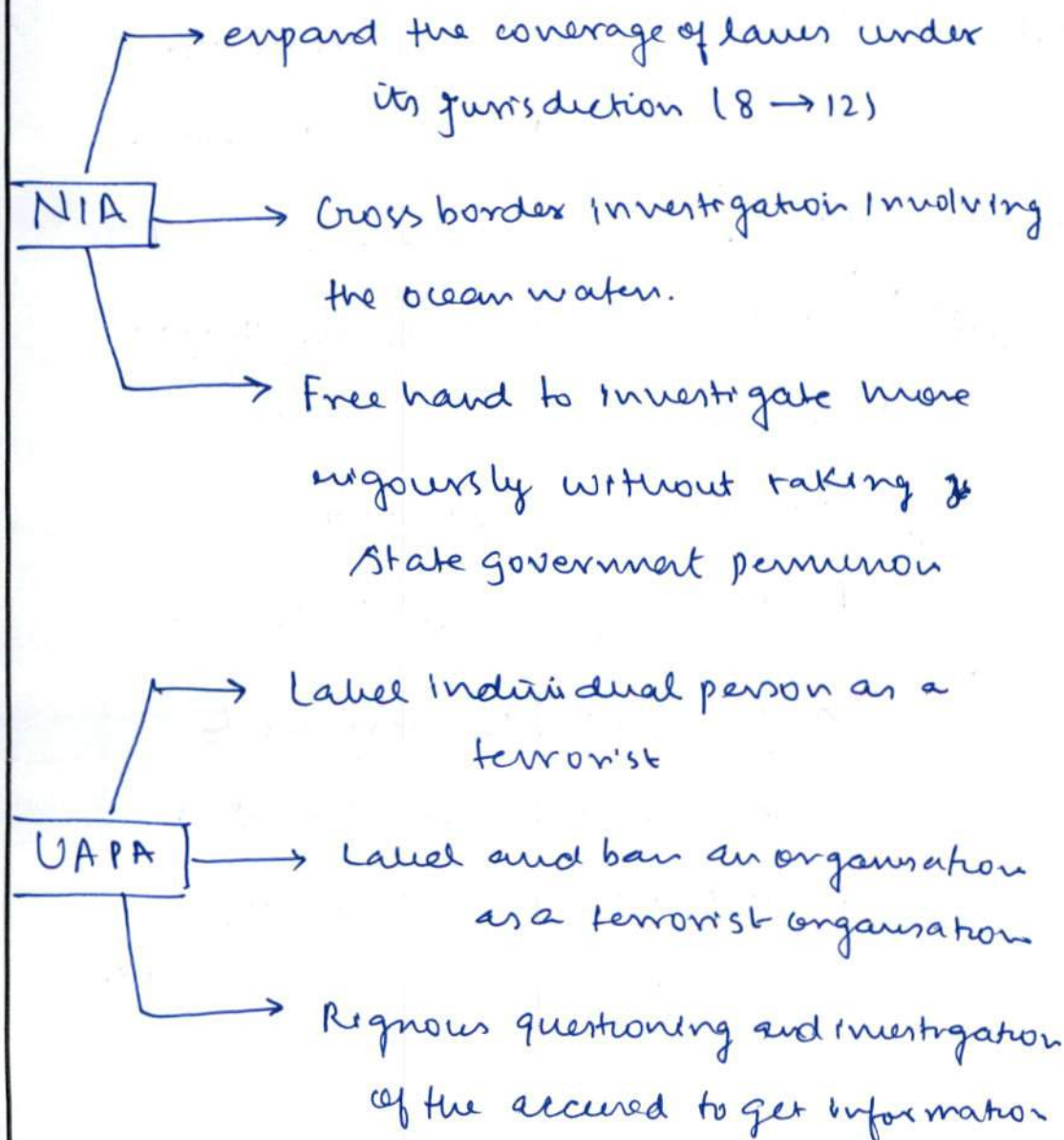
5. Several Engineering Colleges give reservation to women to ensure gender ratio -

Women, being  $\frac{1}{2}$  of the world population, remain a massive untapped potential in the field of science. Who knows, she can find cure for cancer, if given an opportunity?

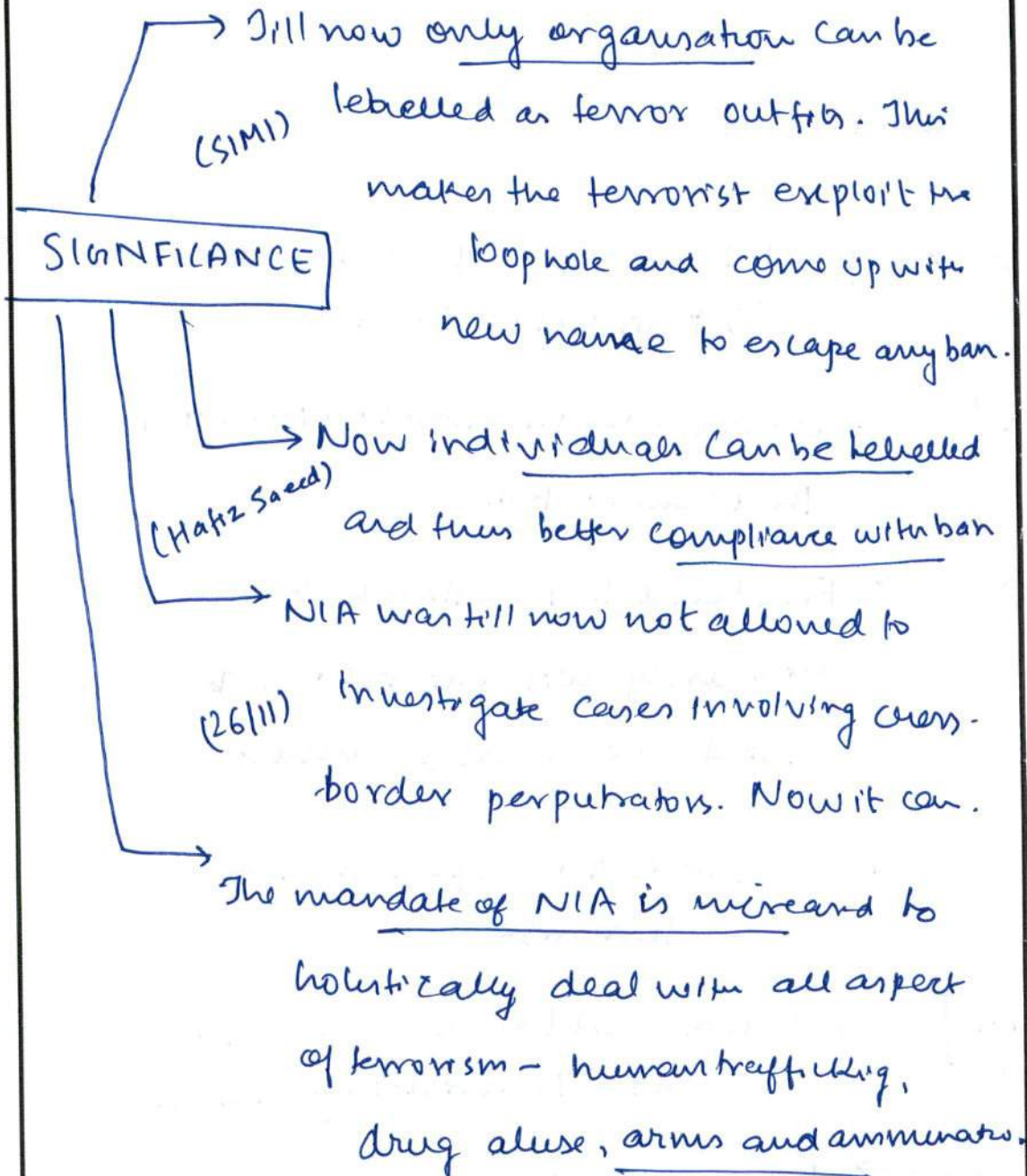
19. Discuss the significance of the recent amendments made in the NIA act and the UAPA Act for countering terrorism. (250 words) 15

Recently both the NIA and UAPA were amended during the Budget Session of 17th Lok Sabha.

### The Amendments



Both these amendments are SIGNIFICANT  
to counter Terrorism.

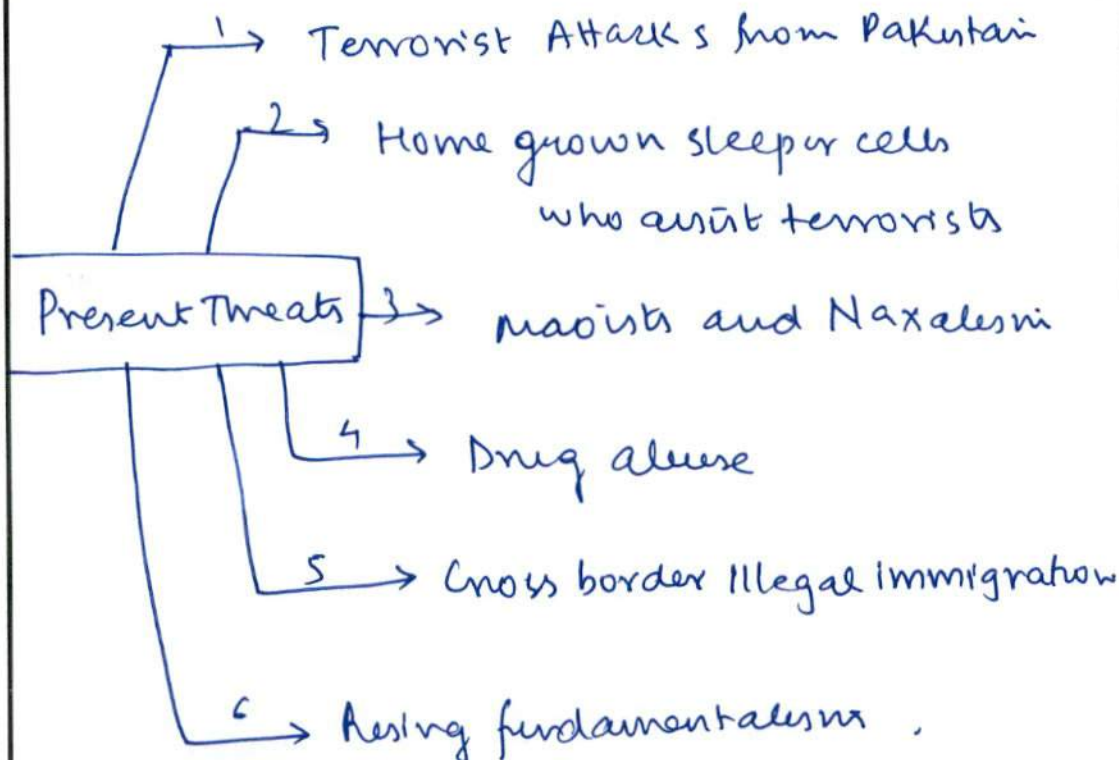


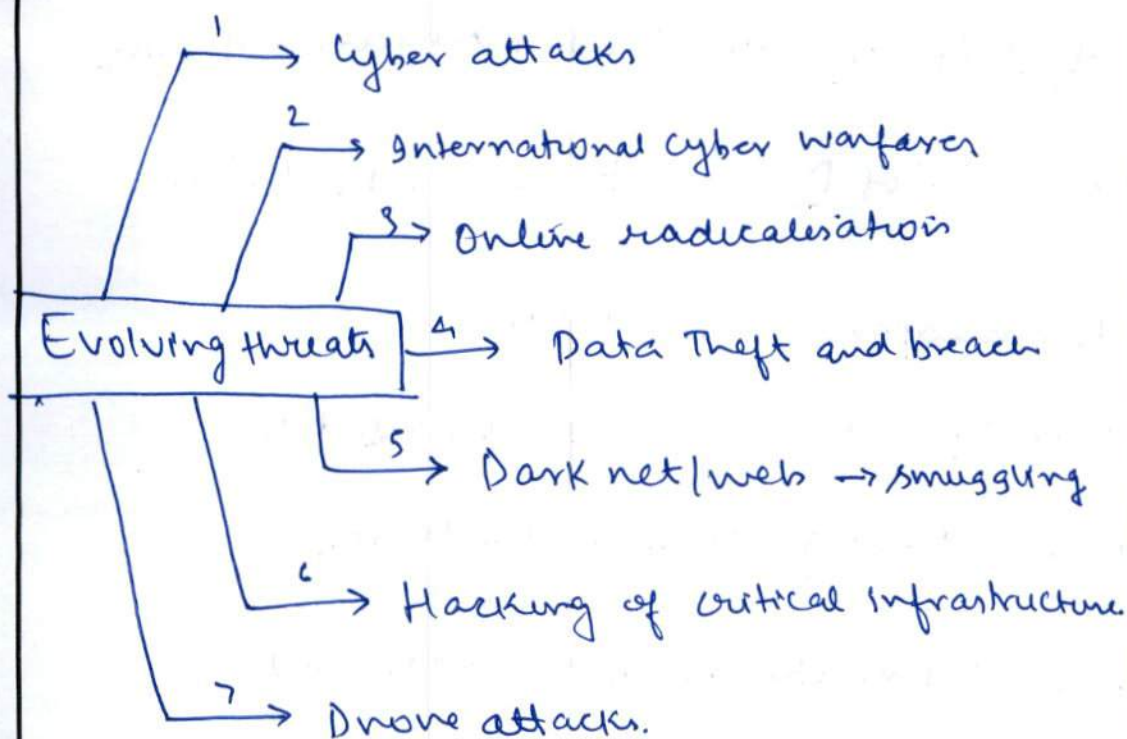
It used in right spirit and manner, both these  
Acts can be instrumental in dealing with  
the existing terrorism in the Indian subcontinent.

20. The national security architecture needs to be robust enough to deal with present and evolving threats. Elaborating on the statement, discuss the recent steps taken for modernisation of the national security architecture.

(250 words) 15

National Security Architecture is an ever evolving architecture to keep on upgrading to deal with the new challenges it come across with, in a comprehensive and holistic manner-, while keeping its strong hold in managing the present threats -





To deal with the present threats, our agencies are competent enough, but newer to deal with the evolving threats, we need to modernise our architecture and use more technology driven measures

### MODERNISATION

1. CTBMS - Comprehensive and Integrated Border management system
2. NITIAayog establishing center of excellence for studying Artificial Intelligence

3. Better Software with the intelligence gathering.
4. Inclusion of Drones to gather intelligence.
5. Better weapons for the soldiers.
6. CERT-In was recently upgraded to tackle rising digital challenges.
7. Better International collaboration to deal with cross border security threats  
eg G20 OSAKA declaration.
8. Providing better skill upgradation and hiring skilled professionals to deal with cyber crimes.
9. Environment of innovation in DRDO, ISRO.
10. Recent ASAT missile by ISRO is a major achievement from security point of view.
11. Achievements of ISRO is intelligence gathering.

National Security is the prime concern for a stable nation.