



VISIONIAS
INSPIRING INNOVATION
ABHYAAS MAINS

सामान्य अध्ययन (प्रश्न पत्र-III)/GENERAL STUDIES (Paper-III) (1450)

निर्धारित समय: तीन घंटे

Time Allowed: Three Hours

अधिकतम अंक: 250

Maximum Marks: 250

सामान्य अनुदेश

इस प्रश्न-सह-उत्तर (क्यू.सी.ए.) पुस्तिका में 55+1 पृष्ठ हैं। प्रश्न-पत्र, क्यू.सी.ए. पुस्तिका के अंत में संलग्न है, जो अलग (वियोज्य) किया जा सकता है और उम्मीदवार परीक्षा के उपरांत अपने साथ ले जा सकते हैं।

रफ कार्य के लिए, इस पुस्तिका के अंत में खाली पृष्ठ दिया गया है।

पुस्तिका प्राप्त होने पर, कृपया यह जांच कर लें कि इस क्यू.सी.ए. पुस्तिका में कोई कमी न हो, फटा हुआ पृष्ठ न हो अथवा कोई पृष्ठ गायब न हो इत्यादि। यदि ऐसा हो, तो इसके बदले नई क्यू.सी.ए. पुस्तिका प्राप्त कर लें।

General Instructions

This Question-Cum-Answer (QCA) Booklet contains 55+1 pages. Question Paper in detachable form is available at the end of the QCA Booklet which can be taken away by the candidate after examination.

For rough work, blank page has been provided at the end of this Booklet.

On receipt of the Booklet, please check that this QCA Booklet does not have any shortcomings, torn or missing pages etc. If, so, get it replaced with a fresh QCA Booklet.

(उम्मीदवार द्वारा भरा जाएगा/To be filled by the Candidate)

पंजीकरण सं./Registration No. : 106474

अभ्यर्थी का नाम/Name of Student : Rajat Whaykar

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

25/08/19

**सामान्य अध्ययन (प्रश्न पत्र-III)
GENERAL STUDIES (Paper III)**

केंद्र
Centre

ORN - Delhi

निरीक्षक के हस्ताक्षर
Invigilator's Signature

	<p style="text-align: center;">महत्वपूर्ण अनुदेश</p> <p>उम्मीदवारों को नीचे उल्लिखित निर्देश सावधानी से पढ़ लेने चाहिए। किसी भी निर्देश का उल्लंघन करने पर उम्मीदवारों को मिलने वाले अंकों में कटौती, उम्मीदवारी रद्द या आयोग के परवर्ती परीक्षाओं के लिए वर्जित करने इत्यादि के रूप में दण्डित किया जा सकता है।</p>	<p style="text-align: center;">Important Instructions</p> <p>Candidates should read the undermentioned instructions carefully. Violation of any of the following instructions may entail penalty in the form of deduction of marks, cancellation of candidature, debarment from further Examination of the Commission etc.</p>
1	<p>(क) अपना पंजीकरण सं. एवं अन्य विवरण केवल प्रश्न-सह-उत्तर पुस्तिका में उम्मीदवार के लिए निर्धारित स्थान पर ही लिखें।</p> <p>(ख) इस पुस्तिका में अन्यत्र कहीं भी अपना नाम, पंजीकरण सं., मोबाइल नं., पता अथवा प्रश्न-सह-उत्तर पुस्तिका संख्या न लिखें जिससे आपकी पहचान का खुलासा हो।</p>	<p>(a) Write your Registration Number and other details only in the space provided in the Question-Cum-Answer (QCA) Booklet for candidates.</p> <p>(b) Do not disclose your identity in any manner such as, by writing your Name, Registration number, Mobile number, Address, Question-Cum-Answer (QCA) Booklet No. etc. elsewhere in the Booklet</p>
2	<p>अपनी प्रश्न-सह-उत्तर पुस्तिका में कहीं भी प्रश्नों के वास्तविक उत्तर के अतिरिक्त कुछ न लिखें जैसे कि कोई कविता/दोहा, अभद्र या अपमानजनक अभिव्यक्ति इत्यादि और न ही कोई ऐसा चिन्ह/निशान बनाएं जिसका उत्तर से सम्बन्ध न हो।</p>	<p>Do not write in the QCA Booklet anything other than the actual answer such as couplet, obscene, abusive expression etc., nor put any sign/mark having no relevance to the answer.</p>
3	<p>परीक्षक को प्रत्यक्ष/अप्रत्यक्ष रूप से कोई भी प्रार्थना/धमकी भरी बातें न लिखें।</p>	<p>Do not make any direct/indirect appeal/threat to the examiner.</p>
4	<p>उत्तर अस्पष्ट अथवा गंदी लिखावट में न लिखें। इस प्रकार के उत्तर का मूल्यांकन नहीं भी किया जा सकता है।</p>	<p>Do not write answers in bad/illegible handwriting. Such answers may not be evaluated.</p>
5	<p>उत्तर स्याही में ही लिखें। उत्तर लिखने के लिए पेंसिल का उपयोग न करें, हालांकि आरेख, चित्र इत्यादि बनाने के लिए पेंसिल का उपयोग किया जा सकता है।</p>	<p>Write answers in ink only. Do not use pencil for writing the answers. However, pencil may be used for drawing diagrams, sketches, etc.</p>
6	<p>प्रवेश पत्र में उल्लेख किए गए माध्यम के अलावा अन्य किसी माध्यम में उत्तर न लिखें। अधिकृत और अनधिकृत की मिली जुली भाषा का भी उपयोग न करें।</p>	<p>Do not write answers in medium other than the authorized medium in the Admission Certificate. Do not use mixed language either i.e. authorize and unauthorized media together for writing answers.</p>
7	<p>प्रश्नों के उत्तर ठीक उसके नीचे दिए गए निर्धारित स्थान पर ही लिखें। निर्धारित स्थान के अलावा किसी अन्य स्थान पर लिखे गए उत्तर का मूल्यांकन नहीं किया जाएगा।</p>	<p>Write answer at the specific space (right below the question) only. Answers written elsewhere at unspecified places in the booklet shall not be evaluated.</p>
8	<p>यदि आप अपने किसी उत्तर को रद्द करना चाहते हैं तो उसे पेन से काट दें तथा उस पर "रद्द" लिख दें, अन्यथा उसका मूल्यांकन किया जा सकता है।</p>	<p>If you wish to cancel any work, draw your pen through it and write "Cancelled" across it, otherwise it may be valued.</p>

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प्राप्तांक के विवरण (परीक्षक द्वारा भरा जाए)/ Marks Details (To be filled by the Examiner(s))

प्रश्न सं. Q. No.	अंक Marks		प्रश्न सं. Q. No.	अंक Marks	
1			11		
2			12		
3			13		
4			14		
5			15		
6			16		
7			17		
8			18		
9			19		
10			20		
उप-योग (A) Subtotal (A)			उप-योग (B) Subtotal (B)		
सकल योग (A+B) / GRAND TOTAL (A+B)					



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Time Allowed: Three Hours

अधिकतम अंक: 250
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प्रश्न-पत्र संबंधी विशेष अनुदेश

कृपया प्रश्नों के उत्तर देने से पूर्व निम्नलिखित प्रत्येक अनुदेश को ध्यानपूर्वक पढ़ें:

कुल बीस प्रश्न दिए गए हैं जो हिंदी और अंग्रेजी दोनों में छपे हैं।

सभी प्रश्न अनिवार्य हैं।

प्रत्येक प्रश्न/भाग के लिए नियत अंक उसके सामने दिए गए हैं।

प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए, जिसका उल्लेख आपके प्रवेश-पत्र में किया गया है, और इस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यू.सी.ए.) पुस्तिका के मुख-पृष्ठ पर निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिखे गए उत्तर पर कोई अंक नहीं मिलेंगे।

प्रश्न संख्या 1 से 10 तक का उत्तर 150 शब्दों में तथा प्रश्न संख्या 11 से 20 तक का उत्तर 250 शब्दों में दीजिए।

प्रश्नों में इंगित शब्द सीमा को ध्यान में रखिए।

प्रश्न-सह-उत्तर पुस्तिका में खाली छोड़े गए कोई पृष्ठ अथवा पृष्ठ भाग को पूर्णतः काट दीजिए।

QUESTION PAPER SPECIFIC INSTRUCTIONS

Please read each of the following instructions carefully before attempting questions.

There are TWENTY questions printed both in HINDI and in ENGLISH.

All questions are compulsory.

The number of marks carried by a question/part is indicated against it.

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 a medium other than the authorized one.

Answers to Questions No. 1 to 10 should be in 150 words, whereas answers to Questions No. 11 to 20 should be in 250 words.

Keep the word limit indicated in the questions in mind.

Any page or portion of the page left blank in the Questions-cum-Answer Booklet must be clearly struck off.

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.

4.

5.

6.

All the Best

1.

किसानों को आय की हानि से बचाने हेतु एक प्रभावी फसल बीमा प्रणाली अत्यंत महत्वपूर्ण है। इस संदर्भ में, प्रधानमंत्री फसल बीमा योजना के प्रदर्शन का मूल्यांकन कीजिए। (उत्तर 150 शब्दों में दें)

An effective crop insurance system is crucial in cushioning income losses for farmers. In this context, assess the performance of Pradhan Mantri Fasal Bima Yojana. (Answer in 150 words)

10

Crop insuring refers to the insurance of farmers from crop failure, destruction or loss. Only $\frac{1}{4}$ th of total cropped area is insured currently.

How It helps cushion income loss

- ① farmer is reimbursed for damaged crops by insurance company.
- ② Protection from drought, disasters, climate events etc.

The Pradhan Mantri Fasal Bima Yojana is a scheme to extend ^{subsidized} crop insurance to farmers who have 2% premium (Kharif), 1.5% for rabi & 5% for horticultural crops. It ties up with private insurance companies for this

Performance

Achievements :- It has helped increase

crop insurance coverage, especially among loanee farmers who are enrolled automatically.

Concerns

- ① Delays in payment of premium by state governments which leads to delayed disbursal of claims
- ② Flawed crop cutting experiments & delays
- ③ Non-loanee farmers are not covered
- ④ No grievance redressal measures for farmers
- ⑤ The threshold yield is set very low
- ⑥ Insurance companies have been earning much more in premiums than in disbursals
- ⑦ Regional disparity in coverage

The PMFBY is a step in right direction to increase coverage of crop insurance & double farmer income. Above concerns must be addressed to make it more effective.

2.

दिवाला एवं शोधन अधमता संहिता (IBC) के महत्व को समझाते हुए, उन चुनौतियों को रेखांकित कीजिए जिन्हें इसकी वास्तविक क्षमता को साकार करने के लिए दूर किए जाने की आवश्यकता है। (उत्तर 150 शब्दों में दें)

Explaining the significance of the Insolvency and Bankruptcy Code (IBC), highlight the challenges that need to be addressed for it to achieve its true potential. (Answer in 150 words) 10

The Insolvency & Bankruptcy Code was formulated to devise a framework for resolution of insolvent firms.

Significance

- ① Helps address exit of unhealthy firms (Chakravarty problem - Economic Survey)
- ② Helps banks recover their dues. in streamlined manner
- ③ Enables participation of private players in stressed asset markets
- ④ Helps market consolidation.
- ⑤ Time-bound manner of resolution (270 days) boosts confidence of investors
- ⑥ Helps develop corporate bond market
- ⑦ Removes hegemony of promoters by bringing rule of law

उम्मीदवारों को इस हार्फिर् नई लिखना चाहिए
Candidates must not write on this margin

Challenges of IBC

- ① Inadequate infrastructure & manpower with overburdened ~~NCLAT~~ NCLT.
- ② Time-bound nature has been violated with frequent extensions (over half cases)
- ③ Legal challenges by operational creditors and home buyers has led to uncertainty and delays
- ④ Frequent amendments by government (Section 29A)
- ⑤ Recovery has not been as high as expected (less than 50%)
- ⑥ Promoters have sought to keep control over firms in roundabout manner

The IBC has been a necessary reform to improve ease of doing business and ease NPA problem. The above challenges must be addressed at earliest to help it achieve true potential

3. भारत के परिवहन और लॉजिस्टिक क्षेत्रक का कायापलट करने में मल्टी-मोडल परिवहन की क्षमता की विवेचना कीजिए। इस संबंध में सरकार द्वारा किए गए उपायों का उल्लेख कीजिए। (उत्तर 150 शब्दों में दें)
Discuss the potential of multimodal transport in transforming India's transportation and logistics sector. Mention the measures taken by the government in this regard. (Answer in 150 words) 10

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
Candidates must not write on this margin

Multimodal transport refers to the use of multiple transport mediums - rail, road, waterways - in a seamless, integrated manner

Potential
Logistics

- ① Can reduce cost of logistics from 13-14% of GDP (highest in world)
- ② Can reduce operational costs of companies
- ③ Can bring in investments from private sectors.

Transportation

- ① Reduce overdependence on road (65%)
- ② Make transport cleaner in environmental terms
- ③ Make transport more cost effective

④ Encourage use of waterways (1.5% priority)

Measures by government

- ① Inland Waterways Authority of India to regulate waterways
- ② River information systems to help increase traffic & knowledge
- ③ National Waterways development - Jal Vikas marg on river Ganga
- ④ Sagarmala project also has strong focus on multi-modal transport in linking ports through rail, roads & rivers.
- ⑤ Dredging of rivers to make them more suitable for navigation.

There is great scope to increase share of waterways in transport by encouraging multi-modal transport. Above steps help achieve that.

4.

निजी निवेश वह प्रमुख प्रेरक है जो अर्थव्यवस्था को संवृद्धि के स्व-धारणीय चक्र की ओर उत्प्रेरित करता है। इस कथन की व्याख्या करते हुए, भारत में निजी निवेश को पुनः प्रवर्तित करने हेतु आवश्यक कदमों पर प्रकाश डालिए। (उत्तर 150 शब्दों में दें)

Private investment is a key driver that catalyses an economy into a self-sustaining cycle of growth. Explaining the statement, highlight the steps that should be taken to revive private investment in India. (Answer in 150 words) 10

The Economic Survey mentions private investment as the key driver for propelling India into a 'virtuous cycle' of growth.

Explanation

- ① Private investment injects capital in the economy, leading to capital formation.
- ② It helps generate jobs & leads to improved wages & disposable income.
- ③ Disposable income in turn helps boost consumption which further encourages private investment, leading to self-sustaining cycle of growth.

उम्मीदवारों को इस हार्जिन में नहीं लिखना चाहिए
Candidates must not write on this margin

Steps to revive private investment

उम्मीदवारों को इस क्राफ्ट में नहीं लिखना चाहिए
Candidates must not write on this margin

- ① Resolve NPA issue to boost lending by banks.
- ② Develop corporate bond market to encourage corporates to invest in long-gestation project
- ③ Labour reforms to encourage firms to hire
- ④ make land acquisition less cumbersome
- ⑤ Credit availability for MSMEs along with incentives to grow bigger
- ⑥ Rationalized taxation policy that is stable & predictable
- ⑦ Reduce economic uncertainty, as recommended by Economic Survey
- ⑧ Easier norms for FDI investment

Private investment is at one of its lowest presently (~27% of GDP). Above steps could help boost it.

5. परित्यक्त नगरपालिका ठोस अपशिष्ट की समस्या का समाधान करने हेतु भारत में स्थापित किए जा रहे अपशिष्ट से ऊर्जा संयंत्रों की प्रभावकारिता पर टिप्पणी कीजिए। (उत्तर 150 शब्दों में दें)
Comment on the efficacy of waste to energy plants being established in India in order to solve the problem of discarded municipal solid waste. (Answer in 150 words) 10,

Waste-to-energy (WTE) plants help convert discarded municipal solid waste into energy, thus making it easier to dispose.

Advantages

- ① Gives 24/7 power unlike solar or wind
- ② Helps reduce landfill problem.
- ③ makes solid waste management more effective

Concerns

- ① Power generated is more expensive (Rs 7/per kwh) compared Rs. 3-4 otherwise → stress on Discoms
- ② Efficiency is not high due to high presence of wet waste and ^{moisture} ~~carbon~~

context which hampers productivity

③ There is leaching of four materials like heavy metals

④ There have been protests by citizen ~~groups~~ groups against setting up of WTE plants due to environmental

concerns

⑤ Lack of business model & PPP models

(Way forward)

① Make segregation of municipal waste more efficient into dry & wet waste

② Increase efficiency and thereby encourage private sector involvement

③ Measures to reduce environmental impact

The NITI Aayog in its 3-year Action Agenda advocates WTE plants as way to solve municipal solid waste problem

Above steps must be taken to address concerns.

6.

राष्ट्रीय स्वच्छ वायु कार्यक्रम (NCAP) के महत्व को रेखांकित करते हुए, इसके द्वारा शमन, जानकारी और डेटाबेस संवर्धन एवं संस्थागत सुदृढीकरण के लिए अपनाई गई रणनीतियों का उल्लेख कीजिए। (उत्तर 150 शब्दों में दें)

Highlighting the significance of National Clean Air Programme (NCAP), mention the strategies adopted by it for mitigation, knowledge and database augmentation and institutional strengthening. (Answer in 150 words)

10

The National Clean Air Programme (NCAP) is a nationwide programme launched in 102 cities to reduce air pollution in urban areas.

Significance

- ① 14 out of 15 most polluted cities in the world are in India.
- ② Air pollution leads to high cost in terms of Disability-Adjusted Life Years and leads to pulmonary diseases & cardiac diseases.
- ③ It reduces productivity of workforce.
- ④ Also affects crop productivity in surrounding areas.

उम्मीदवारों को इस हार्जिन में नहीं लिखना चाहिए।
Candidates must not write on this margin

Strategies of NCAP

Mitigation

- ① Time-bound approach to reduce air pollution by 20-30% by 2023 from 2017 levels in targeted manner
- ② Empowering of Pollution Control Boards to enforce rules

Knowledge & database augmentation

- ① Air quality monitoring centres across cities to help assess it in real-time
- ② Analysis of data to drive decision making

Institutional Strengthening

- ① Three-tier structure → Environment Minister → Environment Secretary → State Environment Secretaries to help steer & monitor the program

The NCAP for the first time aims to reduce air pollution in targeted manner. This is necessary given the crisis of airpocalypse India is facing.

7. हाल के दशकों में भारत ने अपनी IPR व्यवस्था को TRIPS के अनुरूप बनाने हेतु इसे परिवर्तित किया है। हालांकि, इसके पश्चात् भी विकसित विश्व के संदर्भ में IPR से संबंधित मुद्दों पर मौलिक मतभेद बने हुए हैं। विश्लेषण कीजिए। (उत्तर 150 शब्दों में दें)

In recent decades India has made changes in its IPR regime to make it TRIPS compliant, however there continue to remain fundamental differences on IPR related issues in relation to the developed world. Analyse. (Answer in 150 words)

10

India's Intellectual Property Rights regime was amended in 2005 to make it TRIPS compliant in line with WTO guidelines.

However, changes

- ① Protection to IP rights of foreign companies
- ② Tribunals to address dispute.
- ③ Patent registration easystem

However, differences continue to persist

Fundamental Differences

- ① Data exclusivity - Policy of not allowing generic firms to use divulged data of drugs is advocated by US & Japan

② Compulsory licensing - Compelling companies to give up patent control in public interest is protected by ~~developing~~ ^{developed} countries.

③ Evergreening :- India has taken hard stand against evergreening of patents by companies. Through minor changes Supreme Court to uphold India's position.

Analysis

The approach of developed countries towards IPR is based on commercial interests whereas India bases it on public interest given its poor population.

This has led developed world to call for adherence to TRIPS regime that addresses above differences.

India must stick to its stand on IPR and not succumb to pressure, given the argument of overwhelming public interest in its favour.

8. चंद्रयान-2 को न केवल ISRO के सर्वाधिक चुनौतीपूर्ण अभियानों में से एक, बल्कि चंद्रयान-1 की तुलना में तकनीकी रूप से अधिक उन्नत भी माना जा रहा है। सविस्तर वर्णन कीजिए। इसके अतिरिक्त, परीक्षण कीजिए कि चंद्रमा का अन्वेषण सामान्य रूप से समस्त मानवता को कैसे लाभ पहुंचा सकता है। (उत्तर 150 शब्दों में दें)
Chandrayaan-2 has not only been considered as one of the most challenging missions of ISRO but also more technologically advanced than Chandrayaan-1. Elaborate. Further, examine how lunar exploration can benefit humanity in general. (Answer in 150 words) 10

Chandrayaan-2 mission aims to explore the moon's South pole by landing a lander & rover on its surface. → Pragyan → Vikram (after Sarabhai)

Why it is challenging

- ① making a soft landing on the moon is a tremendously challenging task (Recently Israeli mission Beresheet failed)
- ② Ensuring communications with the lander & rover.
- ③ Dealing with space atmosphere & thermal differences over spacecraft

Why it is more technologically advanced

- ① use of cryogenic engine, &

propel it

② use of boosters to propel it into lunar orbit.

Benefits of lunar exploration

- ① Can help discover mineral resources
- ② Help discover water resources
- ③ ~~the~~ moon can be used as launching pad for space missions → better due to thin atmosphere.
- ④ Moon can be a base for human space exploration. Eg: Jeff Bezos project
- ⑤ Help understand origins of earth and its interior structure.

Thus, lunar exploration is a frontier area of space holding great potential for humanity. Chandrayaan-2 helps India take step towards it

9.

अनेक राष्ट्रों की सामरिक प्रतिद्वंद्विता और बढ़ती अंतरिक्ष क्षमताओं को देखते हुए, बाह्य अंतरिक्ष के सैन्यीकरण को एक खतरा माना जाता है। इस संदर्भ में, बाह्य अंतरिक्ष को सुरक्षित रूप से शासित करने हेतु एक नियम आधारित व्यवस्था की आवश्यकता पर चर्चा कीजिए। (उत्तर 150 शब्दों में दें)

Given the strategic rivalries and growing space capabilities of many countries, militarisation of outer space is considered a threat. In this context, discuss the need for a rule-based order to securely govern outer space. (Answer in 150 words) 10

Outer Space is presently governed by the Outer Space Treaty, 1967 which bars placing weapons of mass destruction in space and declares its as 'province of all mankind'.

This is coming under threat, as can be seen in following :-

Strategic rivalries :-

① Has led Mr. Trump to announce launch of Space Force further militarizing space

② Rivalries between Chinese, Americans in the realm of space to achieve dominance in lunar & mars.

Growing capabilities

① Anti-satellite missile capabilities

उम्मीदवारों को इस हार्जिन में नहीं लिखना चाहिए।
Candidates must not write on this margin

of India, China, Russia & US can lead to Kessler Syndrome of space debris

② Growing capabilities of private players

(Need for rules-based order)

① Define 'peaceful use' of space - whether or not it covers anti-sat missiles

② Discuss rules about resource extraction (US law has allowed private companies)

③ Race to occupy Lunar South Pole - (Peaks of Eternal Light) may lead to property disputes

④ Regulation of private players

Thus, we see that space is emerging arena of strategic competition thus making a rules-based order necessary.

10.

धन शोधन (मनी लॉन्ड्रिंग) न केवल भारत की वित्तीय प्रणाली की स्थिरता, बल्कि इसकी राष्ट्रीय सुरक्षा के लिए भी खतरा उत्पन्न करता है। स्पष्ट कीजिए। इस संदर्भ में, चर्चा कीजिए कि धन शोधन निवारण अधिनियम, 2002 इन मुद्दों को किस सीमा तक संबोधित करता है। (उत्तर 150 शब्दों में दें)

Money laundering not only threatens the stability of the financial system of India but also its national security. Elucidate. In this context, discuss how far the Prevention of Money Laundering Act, 2002 addresses these issues. (Answer in 150 words)

10

Money laundering refers to the conversion of illicit money or the proceeds of crime into legal or white money through the process of 'placement, layering & integration'.

How it threatens stability of :-

Financial system :-

- ① Use of counterfeit money
- ② Inflows from foreign money laundering hubs affect currency stability. Eg:

Panama

- ③ Hawala system undermines formal banking system.

National security :-

- ① Money laundering aids activities of terrorists, insurgents & organized

Crimes through nexus

- ② Counterfeit money undermines economic security

The PMLA, 2002 is the law regulating money laundering. through Enforcement Directorate.

Advantages :

- ① Comprehensive definition of money laundering
- ② Stringent punishments.

Concerns :-

- ① Case depends on outcome of 'predicate offences' - those offences that are part of actual crime.
- ② Hawala system is completely under the radar for the most part

The PMLA thus needs to be empowered by boosting investigation capacity of predicate offences & bringing hawala under the net.

11.

भारत में कृषि विपणन संबंधी सुधारों की आवश्यकता पर चर्चा कीजिए। साथ ही, कृषि बाजारों के उन प्रमुख पहलुओं की पहचान कीजिए जिनमें सुधार किए जाने की आवश्यकता है। (उत्तर 250 शब्दों में दें)

Discuss the need for agricultural marketing reforms in India. Also, identify the key aspects of agricultural markets that need to be reformed. (Answer in 250 words)

15

उम्मीदवारों को इस कक्ष में नहीं लिखना चाहिए।
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Agricultural marketing reforms refer to improvements in the sale, distribution and marketing of agricultural products

It is currently governed by the APMC, Act which is a state subject.

Need for reforms

- ① High influence of intermediaries (arhatiyas) reduces share of farmer in final sale of produce (15-20%)
- ② Monopoly of APMCs over agriculture produce reduces choice to farmers
- ③ Cartels in APMCs that lead to low prices for farmers and distress sales
- ④ Limits on stockholding reduces

discretion & leads to supply glut

⑤ Inadequacy of APMCs in terms of geographical distribution (in 6000 currently)

⑥ Ensure cheap & produce to consumers by reducing share of intermediaries.

Key aspects of reforms

① Lack of digital connectivity - e-NAM to build national market.

② Lack of assaying facilities - deprives farmers of deserved income

③ Lack of storage facilities near mandis - leads to distress sales

④ Negotiable warehouse Receipts - to help ensure credit to farmers on basis of produce safely stored

⑤ Lack of inter-state market - Amend Essential Commodities Act

and APMC Act to enable this

- ⑥ Stockholding limits - to ensure freedom of private trade as recommended by NITI Aayog
- ⑦ Lack of storage & assaying facilities near farm gate - will save farmer transport costs
- ⑧ Farmer markets for consumers - will enable direct sales to consumers
- ⑨ Empowering FPOs - To enable economies of scale through better credit & capacity building.
- ⑩ Stranglehold of middlemen - Amend APMC Act to empower farmers.

States must follow the model APMC Act devised by NITI Aayog to fulfill above objectives and enable doubling of farmer income

12.

सरकार द्वारा हाल के वर्षों में अपने विनिवेश लक्ष्यों को पूरा करने के बावजूद, रणनीतिक विनिवेश और निजीकरण की दिशा में इसके प्रयास सीमित रहे हैं। चर्चा कीजिए। (उत्तर 250 शब्दों में दें)

Despite the government meeting its disinvestment targets in recent years, its efforts towards strategic disinvestment and privatisation remain limited. Discuss. (Answer in 250 words) 15

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इस कक्ष में
नहीं लिखना
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this margin

Disinvestment refers to the sale of government assets or PSUs to private entities. It is administered by DIPAM in Ministry of Finance

In recent years, government has set high targets of Rs 80,000 - 1 lakh crore, and has been able to meet them.

However, this has been achieved not through strategic disinvestment (reducing stake to below 51% and losing management control) or privatization (sale to private entities).

This can be seen in following:-

- ① Sale of stake in HPCL to ONGC.
- ② failed bid to sell Air India to private players
- ③ Raising money through sale to public through Bharat-22 Exchange Traded fund.
- ④ Not a single instance of strategic disinvestment in last 15 years

(Reasons for above)

- ① Entrenched lobby of PSU employees
- ② Socialist mentality lingers
- ③ Reluctance of bureaucrats to relinquish control
- ④ Lack of private interest in stressed assets like Air India

Implications

① Transfer of government burden to PSUs like ONGC under its control, which hurts shareholders.

② Persistent subsidization of loss making firms like BSNL and Air India out of tax payer money.

③ Not fulfilling promise of 'maximum government, maximum governance'.

④ Accounting slight of hand to meet budget requirements.

Thus, disinvestment has been lacklustre. Going forward, government must commit to dissolving sick PSUs, sale of non-core PSUs to private entities in interest of taxpayers as well as the economy.

13.

ऐसे तर्क दिए जाते हैं कि रोजगार सृजन और उत्पादकता भारत में फर्मों की आयु के अनुरूप पर्याप्त रूप से नहीं बढ़ती है। इस संदर्भ में, विश्लेषण कीजिए कि क्यों भारतीय फर्म छोटे स्तर से आरंभ होती हैं और छोटी ही बनी रहती हैं। (उत्तर 250 शब्दों में दें)

There have been arguments that employment creation and productivity do not grow adequately as firms age in India. In this context, analyse why Indian firms start small and stay small. (Answer in 250 words)

15

The Economic Survey 2018-19 points out the phenomenon of 'dwarf' firms that start out small and remain small. (less than 10 employees)

This affects employment creation & productivity in following ways:

Employment

① Indian firms employ only 40% more employees 40 years after inception compared to 100% and 600% in Mexico and USA

② Dwarf firms comprise over half of total firms, but share of employment is only ~12%.

उम्मीदवारों को इस हार्जिन में नहीं लिखना चाहिए
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Productivity

① Dwarf firms suffer from low productivity - account for only 6% of total GVA

② They thus hinder the overall productivity of economy.

Reasons for dwarf firms

① Small scale reservation of certain sectors encourage firms to remain small. Eg: matchboxes etc.

② Costs of compliance with labour laws increase sharply once employee strength exceeds 10 is high

③ Lack of sunset clauses on benefits to MSMEs means we have a missing middle

- ④ Lack of access to capital
- ⑤ Lack of technical capacity development which hampers competitiveness and increases reliance on subsidies.

Way forward

- ① Sunset clause on MSME benefits - they must only go to 'infant' firms.
 - ② Phasing out of Small Scale Reservation which hampers productivity
 - ③ Labour reforms to ease compliance
 - ④ Encourage dwarf firms to grow bigger through capital & technical support
- Big firms are synonymous with high productivity & employment creation. It's time our preference for small is altered through above means

14.

भारत में ऊर्जा सुरक्षा प्राप्त करने हेतु ऊर्जा दक्षता पर ध्यान केंद्रित करने के महत्व को स्पष्ट कीजिए। इस संबंध में सरकार द्वारा क्या कदम उठाए गए हैं? (उत्तर 250 शब्दों में दें)

Bring out the importance of focussing on energy efficiency for achieving energy security in India. What steps have been taken by the government in this regard? (Answer in 250 words)

15

Energy efficiency refers to the use of less energy to achieve desired output.

Importance for energy security

- ① India has import dependence of over 80% for energy needs which means energy efficiency can help reduce it
- ② Helps reduce & consumption of electricity in structured manner. - by consumers, industries
- ③ Also helps ~~to~~ decrease energy intensity of GDP - units required for unit of production

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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(Steps by government)

1. The Bureau of Energy Efficiency (BEE) and Energy Conservation Act, 2001 governs energy security
2. Perform, Achieve, Trade (PAT) regime to increase energy efficiency of industries
3. Standards & Labelling scheme for electrical appliances to encourage sale of energy efficient goods
4. UJALA - for LED use leading to energy-efficient lighting
5. Energy Efficiency Services Limited (EESL) has been formed
6. EESL has embarked on purchases of fleet of electric vehicles

for government use - thus reducing wasteful consumption

⑦ Smart meters & Smart grids
to improve household & grid efficiency

⑧ Incentives for industries to adopt energy-efficient equipment -

The above measures - especially PAT, Ujala and Standards & Labelling has saved Rs. 50000 crore in energy costs so far.

Thus, energy efficiency is an important part of government's strategy to reduce energy intensity and enhance energy security of India.

15.

लंबे समय से न्यूनतम मजदूरी हेतु सांविधिक ढांचा होने के बावजूद, अनेक श्रमिक निरंतर इसकी पहुंच से बाहर बने हुए हैं। इसके कारणों का परीक्षण कीजिए और सुधारात्मक उपायों का सुझाव दीजिए। (उत्तर 250 शब्दों में दें)

Despite having a statutory framework for minimum wages since long, many workers continue to remain outside its reach. Examine the reasons and suggest corrective measures in this regard. (Answer in 250 words)

15

The minimum wage refers to the wage that industries must pay to their workers at the minimum.

Statutory framework

① Minimum Wages Act, 1948

② Equal Remuneration Act

There are hundreds of such acts at the state & central level, in line with Article 43 of the Constitution.

However, many workers continue to remain out of reach.

Reasons

① Complex regions - over 1000

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए।
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minimum wages exist depending on geography & skills, leading to

lack of clarity

उम्मीदवारों को इस हफ्ते में नहीं लिखना चाहिए
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(2) Poor awareness among workers

(3) Lack of enforcement machinery

(4) Huge informal sector that is difficult to regulate.

(5) Glut of workers which affects their bargaining capacity - they settle for lower wages

(6) Paying minimum wage would affect competitiveness of small businesses

Corrective measures

(1) Clarity in regime - source number of minimum wages, and express them in round figures for easier dissemination

(2) Industries must be obliged to

communicate minimum wage to workers
at time of recruitment

③ Grievance helpline along lines of
South Africa - visit of labour
inspector within 48 hours

④ Launching massive awareness
campaign among workers.

⑤ Setting minimum wage in consultation
with employers, labour unions to
ensure better compliance

⑥ Nationwide floor wage below
which minimum wage can't go or
depending on region.

⑦ Boosting skill & bargaining capacity
of workers

The Code on Wages introduced by the
government helps several of above
problems. It must be implemented
at the soonest to ensure dignified
life for workers.

16.

भारत में एक सुस्थापित कार्बन बाजार के महत्व को रेखांकित कीजिए। इस संदर्भ में, नवीकरणीय ऊर्जा प्रमाण-पत्रों (REC) की प्रणाली को स्पष्ट करते हुए, REC बाजार के समक्ष आ रही चुनौतियों को रेखांकित कीजिए। (उत्तर 250 शब्दों में दें)

Highlight the significance of a well-established carbon market in India. In this context, explaining the mechanism of renewable energy certificates (REC), highlight the challenges that the REC market faces. (Answer in 250 words)

उम्मीदवारों को इस क्वाड्रेंट में नहीं लिखना चाहिए
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15

Carbon - markets refer to the buying and selling of carbon credits (right to emit CO_2) by industries in interest of reduced emissions. They were first introduced by Kyoto Protocol in 1997.

Significance in India

- ① will incentivize industries to reduce emissions and improve energy efficiency
- ② will help reduce GHG concentrations in the atmosphere.
- ③ will lead to greater compliance with environmental norms.

Renewable Energy Certificates (RECs)

Mechanism.

RECs represent one unit of renewable energy. They are sold by states that produce excess renewable energy to states that are deficient, who buy them to fulfill their renewable purchase obligations (RPOs). This leads to creation of market in renewable energy, and boosts its growth by assuring sale of energy produced.

Challenges

- ① States have defaulted on fulfilling RPOs

② Increases burden on already stressed discoms who have to purchase expensive renewable energy

③ REC market is still underdeveloped leading to curtailment of renewable energy affecting viability

④ Green Corridors for transmission of renewable energy are still not implemented, leaving states like Tamil Nadu with surplus renewable energy

Way forward

① Better enforcement of RPOs

② Transmission infrastructure

RECs are important in enhancing viability & popularity of renewable energy. Above steps will help enhance their effectiveness.

17.

आपदा जोखिम न्यूनीकरण और जलवायु परिवर्तन अनुकूलन संबंधी प्रयासों के समेकन की आवश्यकता एवं इसमें आने वाली चुनौतियों की विवेचना कीजिए। (उत्तर 250 शब्दों में दें)

Discuss the need and challenges in integrating the efforts for disaster risk reduction and climate change adaptation. (Answer in 250 words) 15

उम्मीदवारों को इस हार्जिन में नहीं लिखना चाहिए
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Disaster risk reduction is the central pillar of the Sendai Framework (2015) and is also closely tied up with climate change adaptation in the Paris Agreement

(Need for integration)

① Disasters are increasingly caused by extreme events associated with climate change
Ex: Floods, cyclones etc.

② Hence, DRR will help improve adaptation of communities to climate change, through measures

like disaster-resilient infrastructure

capacity building of women (major victims of disasters)

③ Thus, climate change adaptation must have element of disaster risk reduction in addition to livelihood security

④ Rising sea levels pose disaster & climate threat

Challenges

① Slow onset events don't receive as much attention as disruptive ones

② Disaster response gets more attention than slow, patient approach of DRR.

③ Lack of funding - only 4% of humanitarian aid goes to DRR.

④ Lack of capacity of local body officials hampers integration

⑤ Lack of inter-ministerial coordination to formulate integrated approach.

⑥ Lack of measurement indices to assess progress made.

⑦ focus of climate change adaptation is on livelihood security.

Hence, it is important that we take holistic approach towards climate change adaptation & disaster risk reduction & to fulfill objectives of Sadar framework, Paris Agreement as well as SDGs.

18. नीति-निर्माण में आंकड़ों के महत्व को देखते हुए, विश्लेषण कीजिए कि इसकी क्षमता अल्पप्रयुक्त क्यों बनी हुई है। साथ ही, इस संबंध में भारत की आंकड़ा अवसंरचना को रूपांतरित करने हेतु कुछ उपायों का भी सुझाव दीजिए। (उत्तर 250 शब्दों में दें)
- Given the significance of data in policy making, analyze why its potential remains underutilised. Also, suggest some measures for transforming India's data infrastructure in this regard. (Answer in 250 words)

उम्मीदवारों को इस इतिहास में नहीं लिखना चाहिए
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15

Data refers to measurable indicators that act as inputs into policy making.

Significance in policy-making

- ① 'what gets measured gets managed'
- ② Helps in focusing on areas needing attention. Helps weed out undeserving beneficiaries.
- ③ Helps formulate plan of action
- ④ Helps set targets for policies that are reasonable & achievable.

(Why Potential remains unfulfilled)

- ① Data exists in silos - these

is no integration of administrative
survey data that gives bigger
picture.

② Lack of digitization of processes
hampers data analysis.

③ Lack of data scientists who are
drawn into policy making.

④ No single nodal body for data
collection, analysis & intelligence.

Measures to transform infrastructure

① Nodal body with access to
ministry-level data for integration
and suggesting actionable inputs

② Use of Aadhaar to form wider
picture of citizens & firms.

- ③ Digitization of processes ;
- ④ Survey collection in digital format
- ⑤ Data-entry by ordinary citizens through monetary incentives, as suggested by Economic Survey
- ⑥ Every ministry must have a data-officer linked to nodal body.
- ⑦ Encouraging data centres by giving them infrastructure centres - Cloud Economic Zones.

In this way, government can use data to devise effective policies that better life of citizens and improves data integration.

19.

उत्तर-पूर्वी क्षेत्र में उग्रवाद की जड़ें कई कारकों में निहित हैं। चर्चा कीजिए। इस क्षेत्र में सीमा-पार उग्रवाद से निपटने हेतु क्या उपाय किए गए हैं? (उत्तर 250 शब्दों में दें)
The roots of insurgency in the North Eastern region are embedded in a host of factors. Discuss. What measures have been taken to tackle cross-border insurgency in this area? (Answer in 250 words)

15

उम्मीदवारों को इस कक्ष में नहीं लिखना चाहिए।
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Insurgency in the North East dates to the 1950s in the Naga insurgency. It is linked to a host of factors that vary from state to state.

Factors

① Ethnic identity :- Nagas want Nagaland for Nagas - ULFA wants separate nation for Assamese

② Development deficit :- Lack of physical & social infrastructure.

③ Narco-trafficking - Important source of income from across Myanmar - methamphetamine & heroin from Golden Triangle

④ Arms trade is another important source of funds

⑤ Intra-ethnic strife - Bodor want separate Bodoland within Assam; Kukis formed separate outfit to counter Nagas

⑥ Support from across border in Myanmar through kinship ties

⑦ Lack of identity with Indian nation due to racial discrimination (Chinkys)

Measures to tackle cross-border insurgency

① Operation Sunrise with Myanmar to dismantle bases of insurgent outfits in jungles

② Regularization of free movement regime (IGKus) in areas like Mizoram & Manipur.

③ Patrolling by Assam Rifles along border in Myanmar

④ Operation All Clear with Blitzen to destroy ULFA camps

⑤ Extradition of ULFA leader Arup Chetia from Bangladesh

⑥ Cracking down on established trafficking routes

⑦ Ceasefire with NSCN-IM

These measures have helped reduce insurgency which is at its lowest in decades in terms of incidents as well as loss of life of security forces

20. आतंकवाद के वित्तपोषण का मुकाबला करने में भारत के समक्ष आने वाली चुनौतियों पर प्रकाश डालिए। साथ ही, इस संबंध में भारत द्वारा उठाए गए कदमों का भी उल्लेख कीजिए। (उत्तर 250 शब्दों में दें)
Highlight the challenges faced by India in countering terror financing. Also, mention the steps taken by India in this regard. (Answer in 250 words) 15

Terror financing refers to the supply of dirty money to support terror activities.

India faces many threats of terror financing, especially from Pakistan (challenges)

- ① Use of hawala networks makes monitoring difficult
- ② International finance networks are beyond jurisdiction and capabilities of India
- ③ Terror financing through cross-LoC trade - drugs etc.

- ④ Support of countries like Pakistan
- ⑤ long time for prosecution in criminal justice system
- ⑥ Help of native collaborators - police in drug trade

Steps by India

- ① Amendment of PMCA to include terror related activities
- ② Amendment of UAPA to include terror financing in its schedule
- ③ International coordination with US, UK, France to put pressure on Pakistan & include it in FATF black list
- ④ Crack down on financing networks of separatists in Kashmir many of who aided terrorists

⑤ Crack down on drug trade in Punjab that filled terrorists pockets, by breaking police-dealer nexus,

⑥ Crack down on hawala networks in places like Ludhiana.

⑦ Coordination with UN office to Counter money Laundering

These steps have stifled the flow of finance to terrorist outfits,

However, a lot more needs to be done to completely eliminate this menace.

SPACE FOR ROUGH WORK

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