

# VISION IAS

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VISION IAS  
RN 18 OCT 2016  
SUBMITTED IN 3 HOURS  
RECEIVED

## GENERAL STUDIES (TEST CODE : 759)

|                   |           |                     |            |
|-------------------|-----------|---------------------|------------|
| Name of Candidate | AJAY JAIN |                     |            |
| Medium Hindi/Eng. | ENGLISH   | Registration Number | 16475      |
| Center            | ORN       | Date                | 18/10/2016 |

### INDEX TABLE

| Q. No. | Maximum Marks | Marks Obtained |
|--------|---------------|----------------|
| 1      | 12.5          |                |
| 2      | 12.5          |                |
| 3      | 12.5          |                |
| 4      | 12.5          |                |
| 5      | 12.5          |                |
| 6      | 12.5          |                |
| 7      | 12.5          |                |
| 8      | 12.5          |                |
| 9      | 12.5          |                |
| 10     | 12.5          |                |
| 11     | 12.5          |                |
| 12     | 12.5          |                |
| 13     | 12.5          |                |
| 14     | 12.5          |                |
| 15     | 12.5          |                |
| 16     | 12.5          |                |
| 17     | 12.5          |                |
| 18     | 12.5          |                |
| 19     | 12.5          |                |
| 20     | 12.5          |                |

Total Marks Obtained:

Remarks:

### INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).  
उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न-पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are TWENTY questions printed in HINDI and ENGLISH. इसमें बीस प्रश्न हैं तथा हिन्दी और अंग्रेजी दोनों में छपे हैं।
3. All questions are compulsory. सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.  
प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
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.  
प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.  
प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.  
उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

75, 3<sup>rd</sup> Floor, Old Rajinder Nagar Market, Near Axis Bank, New Delhi – 110060

103, 1<sup>st</sup> Floor, B/1-2, Ansal Building, Behind UCO Bank, Dr. Mukherjee Nagar, Delhi – 110009

## EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks.

12.5X20=250

1. India has the lowest tax-to-GDP ratio among countries with a similar per capita income on a purchasing power parity basis. Explain the reasons for the low tax-to-GDP ratio in India. What measures can be taken to correct this situation?

भररत का कर-GDP अनुपात वस्तुतः क्रय-शक्ति समता के आधार पर भररत जैसे प्रति व्यक्ति आय वाले देशों के बीच न्यूनतम है। भररत में न्यून कर-GDP अनुपात के कारणों की व्याख्या कीजिए। इस स्थिति को सही करने के लिए क्या उपाय किए जा सकते हैं?

Recently, released data from Income Tax department shows that only 4% filled their return and among them more than 50% didn't paid any taxes. This shows only 1% of the population paid the tax and leading to one of the lowest tax-to-GDP ratio of 17%.

Reasons for low-tax-to-GDP ratio

a) Administrative reasons

- Complex forms, no simplification
  - Corruption, delay in refund
  - Fear of harassment
  - No accountability of the official
- all this led to ~~the~~ gap between tax

pages and administrations

b) Economic reason

→ Black money generation, illegal  
activity transactions are out of  
the purview

→ Informal economy (more than 50%)

→ Various tax exemption (tax planning)

c) Social reason

→ Acceptance of tax evasion, no social  
stigma associated with black money  
corruption

d) Political - lack of political will  
to punish the tax-evaders in  
the guise of vote-bank politics

e) No monitoring and evaluation

Therefore there is need of overhaul  
transformation of tax administration  
in India. Various measures like -

1) Administration reforms on the  
line of TARC (Tax Administration

reform commission) chaired by  
panthachari shome like simplifying  
TDS procedure, merger of CBEC and  
CBDT.

2) ESWAR Panel recommendation could  
be implemented for simplifying  
the procedure

3) A direct tax code

4) Education, awareness

5) Use of technology

6) Need to move from enforcement  
to facilitation, harassment  
to responsive.

Overall, need to make it tax.

friendly and strict punishment to  
the culprits. Then only pragmatic

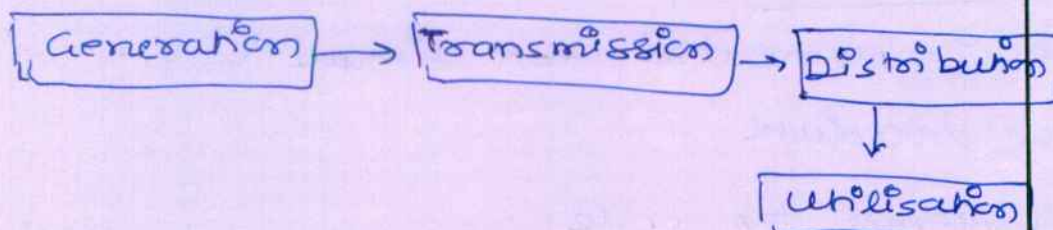
vision of RAPID (Revenue, Accountability,  
performance, integrity) can be made

reality.

2. In spite of various initiatives, the condition of the power sector still remains one of the core challenges for India. Comment.

विभिन्न पहलों के बावजूद, विद्युत क्षेत्र की स्थिति भारत के लिए अभी भी एक प्रमुख चुनौती बनी हुई है। टिप्पणी कीजिए।

Power sector work on four components as show in the figure:-



Government of India has taken various steps at almost all the level but challenge remains.

At generation level mega power plant, coal availability, Nuclear power plant, solar parks, Pvs and play plants, captive coal blocks etc. have led to good generation of around 300 GW which is sufficient currently for the ~~the~~ country.

At Transmission level

- There is a high transmission and distribution losses (T&D) due to

### Inefficient technologies

- Telcos (Transmission companies) are financially sick and no capital investment is done in them
- Various villages (more than 12000) still out of the reach
- To improve T&D loss government have taken steps like IPPS (Integrated power development scheme), feeders separation etc.

### At Distribution:-

Here, the big problem lies. Despite good generation and transmission, distribution have not reached.

- a) Distribution companies are financially unviable, because of high debt they have taken.
- b) Inefficient technologies
- c) They are not buying the powers therefore hurting generating and transmission companies.

To, tackle this ~~re~~ government has taken the step in the form of UDAY scheme.

In which state government will write-off the their debt. And in future they will not take the responsibility of subsidies given by ~~the~~ state governments.

This situation arised because of unpragmatic user charges and subsidies.

At utilization level

- a) Power theft is the big reason for current situation
- b) Litigation and revenue loss
- c) Inefficient power usage leading to power deficit etc.
- d) UJALA scheme to provide LED is a good step.

Therefore, there is urgent need of co-ordinative and collaborative approach to work towards these challenges.

3. Examine the reasons for poor performance of public sector banks in India. Give an account of the steps taken by the government and RBI to improve their performance. Also analyse whether the risks arising from the consolidation of the Indian banking sector outweigh the potential longer-term benefits.

भारत में सार्वजनिक क्षेत्रक के बैंकों के दयनीय प्रदर्शन के कारणों का परीक्षण कीजिए। सरकार और RBI द्वारा इनके प्रदर्शन में सुधार करने के लिए उठाए गए कदमों का विवरण दीजिए। साथ ही विश्लेषण कीजिए कि क्या भारतीय बैंकिंग क्षेत्रक के समेकन से उत्पन्न जोखिम दीर्घावधि में प्राप्त होने वाले संभावित लाभों पर भारी पड़ेंगे?

Public sector banks have the 14% of their outstanding debt as stressed debts. Therefore, high NPAs.

Reason for poor performance

a) Economic

- overall slow down
- Incomplete projects leading to high NPAs
- sector specific problems like steel, textile, real estate

b) Bankers

- corruption, nepotism, faulty risk assessment
- fear of enforcement agencies among officials, if they might off

c) Project promoters

- wilful defaulters
- Aggressive bidding
- Fraud diversion, corruption

d) Government

- Policy uncertainty, tax terrorism, problem in land acquisition has led to stalled projects leading to high NPAs

e) RBI

- High provisioning measures
- Early classification as NPAs
- Forcing for BASEL III Norms.

So, all the above are responsible for various steps taken by Government

a) Indradhanush Plan (on PJ NAYAK Reom.)

1. Appointment
2. Bank Board Bureau set up under Vinod Rai
3. Capitalisation - Rs. 10,000 crore budgetary support
4. De-stressing banks
  - Revival of stalled projects via critical gap funding, environmental clearances etc.
5. Empowerment
  - SBI and its associates merger
  - 100% FDI in ARC (Asset Restructuring companies)

## 6. Framework of Accountability

7. Governance reforms like Independent directors etc. (SARFESI Amendment)  
So, government is working on Fostadharan plan.

### Steps by RBI

- S4A - ~~the~~ scheme for the projects which are viable in long term and already paid more than 50%
- SDR and CDR - strategic and corporate debt restructuring
- Special mention account for easy detection

### Consolidation

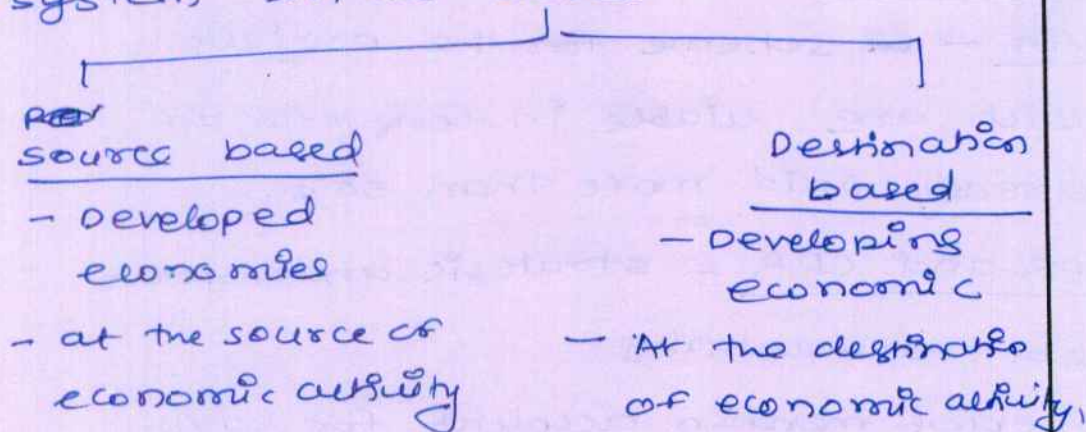
| <u>Benefits</u>                               | <u>Risk</u>   |
|---|---|
| 1) economy of scale                           | 1) Different technology platform                            |
| 2) Interoperability                           | 2) Language and geographical challenges                     |
| 3) Big bank, International recognition        | 3) Closure of branches                                      |
| 4) low administrative cost and operation cost | 4) Loss of jobs   |
| 5) Rationalising human resources              | 5) Incompatibility  |
|   | 6) Depositor may go to other banks due to loss of identity. |

so cost-benefit analysis must be done

4. Tax treaties intended to avoid double taxation have in many cases become instruments for double non-taxation. Elaborate. List the major amendments in the India-Mauritius DTAA and the advantages that are expected to accrue due to it.

दोहरे कराधान से बचाव के प्रयोजन से की गई कर संधियाँ कई मामलों में दोहरे गैर-कराधान का साधन बन गयी हैं। विस्तारपूर्वक बताइए। भारत-मॉरीशस DTAA में हुए प्रमुख संशोधनों और इनके कारण प्राप्त होने वाले अपेक्षित लाभों की सूची प्रस्तुत कीजिए।

There are two types of taxation system in the world.



So, there is a chance that there could be double-taxation on the trade and to avoid this double-taxation agreement have been formulated. However, there are various problems in this.

- a) Base erosion and profit shifting towards low-tax country
- b) Round tripping, treaty shopping
- c) Fake companies, or one room

companies for ex: in Mauritius to avoid the taxes

d) Individuals that do not belong to either of the nations tend to be benefited which again violation of DTAA.

e) Even domestic companies route their investment via Mauritius.

This led to non-taxation and tax avoidance. To solve this problem government amended DTAA as followed-

a) No exemption of wealth tax

b) Benefits will be given to genuine companies (a office, more than 27 lakh operation cost etc.)

c) Grand-fathering clause! to be implemented in the 3 years gradually

d) ~~the~~ classification of the tax regime.

Advantages -

- a) Tax avoidance would be curbed using the genuine company clause
- b) more revenue from taxes
- c) Investment - may fall in initial years but will increase later, due to clarity
- d) Eay transformation - via good furnishing clause
- e) Ease of doing business and good investor sentiments.

Amendment to DTAA is right step in right direction, what is needed is to amend the treaties with other countries also, so that a level playing field and clarity comes in the tax regime of India

5. Emerging ICT and their appropriation by society constitutes a threat that demands new competencies and practices to be developed and integrated in the existing police work. Discuss with examples.

उभरती ICT एवं समाज द्वारा उसके प्रयोग में एक ऐसा खतरा समाहित है जो पुलिस के वर्तमान कार्य में नई क्षमताओं और प्रथाओं के विकास और समेकन की मांग करता है। उदाहरण सहित चर्चा कीजिए।

~~ICT~~ ICT is a tool for empowerment of citizens, ease of living and improving the standard of living. However, it also possess a new threats to the society like -

- a) Cyber security - There is increasing crimes like phishing (RBI phishing scam, ICC world cup fishing scam), Cyber espionage (Sony tv and North Korea) ~~mass~~ stalking, whaling, cyber crimes like economic fraud etc. To deal with this the new infrastructure and new competencies need to be integrated in police. National cyber security policy, CERT-In etc. are good steps.

b) Use of social media - for rewriting radicalised persons like Massod of Bangalore, for hated speech, defaming the country, society and individual, rumours etc.

To cope with this government is working on National social media policy and amendment to various Acts.

c) New technologies like Artificial Intelligence, virtual reality, use of drones etc also require the police to build their capabilities

d) Cyber-terrorism from ISIS, Al-Qaeda etc requires the police to response as early as possible. Therefore, new practices and competencies need to be integrated on the existing police framework.

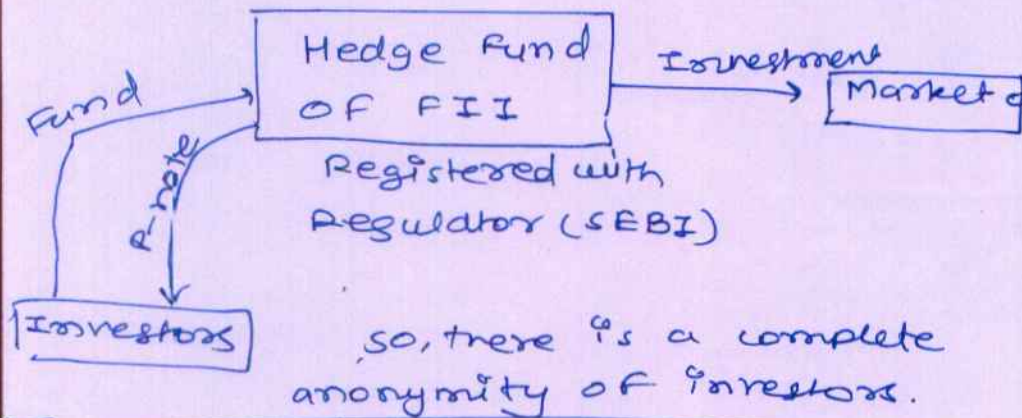
to cope up with the above challenges. one of the good steps ~~was~~ could be that, police personnel must be ~~so~~ sent for frequent training and formation of dedicated cell for specific crime, at the same time ensuring co-ordination.

6. What are P-Notes and how do they impact the financial system in India? In this context, also highlight the recent regulatory measures taken by SEBI to deal with them.

पी-नोट्स क्या हैं और वे भारत में वित्तीय प्रणाली को किस प्रकार प्रभावित करते हैं? इस संदर्भ में, सेबी द्वारा हाल ही में इनसे निपटने के लिए किए गए विनियामक उपायों पर प्रकाश डालिए।

P-note are offshore derivative instruments, which are used to invest in foreign market without need of registering in that market.

### Working of P-notes



### Impact on Financial system

- a) Hot money - P-notes comes via FIIs and these are hot money, which are responsible for fluctuation in market as well as forex reserves.

- b) money-laundering - <sup>Black</sup> money of the country is invested in the economy via this route
- c) discourages investments via other methods, therefore impacting the economy
- d) Impact on society - Indirectly in a way it promotes the wealth generated by illegal activities

Recent regulatory measures taken by SEBI -

- a) stringent KYC norms: in line with supreme court order, SEBI revised the KYC norms. Under which investor has to establish his identity.
- b) Investigation - SEBI also requires the disclose the identities of all the ~~to~~ involved if the need arises
- c) Registration - is compulsory

of the new investors.

P-notes though have adverse impact on economy, however, these are also source of good funding. What is required is proper regulation and enforcement and incentivising them to retain funds for long term.

7. The rising levels of e-waste generation in India have been a matter of concern in recent years. Examine the underlying causes of this scenario and the challenges associated with it. How can the new E-Waste Management Rules, 2016 help in meeting these concerns?

भारत में ई-अपशिष्ट उत्पादन का बढ़ता स्तर हाल के वर्षों में चिंता का विषय रहा है। इस परिदृश्य के अंतर्निहित कारणों एवं इससे संबद्ध चुनौतियों का परीक्षण कीजिए। ई-अपशिष्ट प्रबंधन नियम, 2016 इन चिंताओं का समाधान करने में किस प्रकार सहायता कर सकता है?

India is a 5th largest generator of e-waste in the world and has very low recycling proportion and treatment.

Various cause of this scenario

a) Huge demand of electronic items in the country and upgrading technology

→ low recycling levels.

b) Imports of e-waste from other developed countries

Challenges

c) Lack of awareness and education about harm effect of e-wastes

d) Inadequate infrastructural facilities to treat them

e) Inadequate monitoring and enforcement of rules

- d) Informal sector involved in recycling and treatment.
- e) Lack of technology to recycle and re-use e-waste

~~It~~

It has a adverse impact on the environment, health and the overall ecosystem of the Bio-sphere. So, there is a urgent need to work on this menace.

E-waste management rules, 2016 may help in this; which includes-

- a) Extended producer liability to collect and recycle the e-waste
- b) Provision of mandatory e-waste recycling plant for new manufacturing plant clearance
- c) Rag picker will be trained and formalised in to formal e-waste recycling procedure

- d) stringent fine and punishment for violation of rules
- e) Responsibilities of intermediaries also mandated.
- (f) Government support for installing e-waste treatment plant.

Apart from above, what is needed in awareness and education of citizens, which will pave the path of more recycling, reusing and reducing refuse regarding e-waste management

8. Terror groups, much like corporate bodies have well and truly embraced and exploited the benefits of globalisation. Discuss the statement with reference to terror financing and propaganda activities.

कॉर्पोरेट निकायों की ही भाँति आतंकवादी समूहों ने भी सही मायने में काफी हद तक वैश्वीकरण के लाभों को आत्मसात और उनका दोहन किया है। आतंकी वित्तपोषण एवं प्रचार गतिविधियों के संदर्भ में इस कथन पर चर्चा कीजिए।

Globalisation, on one side led to development of MNCs, corporate house, FDI, technology transfer and innovation, on other side it has also led to financing of terrorism, use of social media for propaganda etc -

So globalisation is becoming two-edge sword. Globalisation led improvement and spread of ICT have been exploited by terror groups. Two most important include -

#### 1) Terror Financing

- a) Use of Banking system to transfer and payment settlement
- b) Money laundering and other organised crime like human

trafficking, arms and ammunition trade, drug trafficking helps their financing.

c) Currently ISIS is financing itself via oil and gas trade, using only this networks

d) Various countries are supporting terrorist activities using the technology

e) Crowd-funding, via donation and other measures by radicalising the youth.

### Propaganda

a) Use of social media to radicalise the youth across the world

b) Fear psychosis - via various videos among the masses.

c) Communication among various branch and motivation via these technologies.

To curb these activities, global co-ordination is much necessary because, these activities can not be controlled by a single country or few countries.

They can cut the source of funding and the terrorists will be end ~~itself~~ automatically. Further there is need of de-radicalisation of youth so that they do not get attracted towards radicals.

9. What is net-metering? Critically analyse its potential in incentivising distributed generation in India.

नेट-मीटरिंग क्या है? भारत में वितरित उत्पादन को प्रोत्साहित करने में इसकी क्षमता का आलोचनात्मक विश्लेषण कीजिए।

Net-metering is a procedure in which net unit ~~are~~ cost is either charged or paid depending on the consumption and generation.

$$\text{Net metering} = \frac{\text{consumed units}}{\text{Generated units}}$$

various advantage

- a) Power generation - As extra unit will be paid by government or will help in power generation.
- b) Efficiency - Now, consumer will try to sell as much he can.
- c) Reach - It will reach to the remote village in a distributed manner.
- d) Renewable energy - Higher incentives for net-metering will help in expansion of renewable energy.

e) No need of transmission to a great distance, because power is utilised where it is consumed.

### Challenges

- a) Grid connectivity - There may be situations, where one region is surplus, so there is need to transmit this surplus.
- b) Infrastructure requirement for such a huge task
- c) Funds availability for renewable energy
- d) High cost of generation due to small scale generation
- e) maintenance and operational cost will be a burden on consumer
- d) Fluctuality in the power generation
- e) Vulnerability will be high in this because consumer now becomes

the consumer as well as producer

Therefore, a comprehensive analysis needs to be done and then government should move ahead. International funding and best practices could be replicated in India, so face the above challenges.

10. Explain the challenges associated with predicting the monsoon accurately. Can shifting to a completely dynamical model from the one used by the IMD presently help in improving the accuracy of predicting the monsoon?
- मानसून के सटीक पूर्वानुमान से संबद्ध चुनौतियों की व्याख्या कीजिए। क्या IMD द्वारा वर्तमान में प्रयोग किए जा रहे मॉडल के स्थान पर पूर्णतः गतिशील मॉडल का उपयोग मानसून के पूर्वानुमान की सटीकता को बढ़ा सकता है।

Monsoon is one of the least understood phenomenon in the meteorology. And it also impossible to predict monsoon accurately.

Various challenges associated in prediction

- a) Factors affecting monsoon ranges from SST of Pacific to India ocean, prevailing winds, pressure etc. measuring and predicting all of the above factors is a huge task.
- b) Tele-connections like El-Nino, ~~IMJO~~, IOD, La-Nina also affects the monsoon.
- c) Tipping - about burst and break prediction is also a major challenge.
- d) Amount or volume prediction of.

depends on various phenomenon at the time of monsoon and they can not be predicted.

e) Inconsistency in empirical data

f) Lack of capacity and sophisticated technology.

Currently, Monsoon prediction could be done based on two model -

a) Empirical

b) Dynamic

Empirical model involves extrapolation of earlier data, superimposed on the present situation or parameters.

It is currently used by IMD.

In Dynamic model, the current parameters are measured and then prediction is done. It provides prediction for every day or week.

Shifting completely towards it will help in improving accuracy

but it will be not very useful because information dissemination in country like India is a major challenge.

What is required is that both model could be used for long-term prediction (empirical) and short-term warning (dynamic) which will in interest of the farmers.

11. The Compensatory Afforestation Fund Bill would require to work along with the Forest Rights Act in order to achieve the aims of environment protection while also ensuring rights of the tribal people. Comment.

जनजातीय लोगों के अधिकारों को सुनिश्चित करते हुए, पर्यावरण संरक्षण के लक्ष्यों को प्राप्त करने के लिए प्रतिपूरक वनीकरण कोष विधेयक को वन अधिकार अधिनियम के साथ समन्वय की आवश्यकता होगी। टिप्पणी कीजिए।

CAMPA Bill provides for institutional mechanism for spending of the funds and various activities in which these funds could be spent. Major responsibility is given to the state.

CAMPA alone could not achieve the goal of environment protection & requires support of all stake-holders like tribals, forest dwellers etc.

Working along with FRA will ensure

- a) No conflict between forest officials and tribals.
- b) Knowledge and capacity of tribals could be harnessed in the form of Joint forest management and Van panchayats

- c) Sustainable long-term environment protection can only be ensured via co-ordination with tribal
- d) For that the tribal welfare is necessary and FRA implementation in letter and spirit will help in this.
- e) Effective and efficient spending of money will help more and more environment protection.
- f) Effective planning, implementation and execution.

Spending just money will not ensure the environment protection. It will require sustained and co-ordinated effort with all stake holders.



12. It has been argued that India's strained patent protection and IP administration has failed to keep pace with growing technological advances. In this context, examine the provisions of the new Intellectual Property Rights (IPR) Policy, 2016. Also explain how the new policy can help boost innovation and entrepreneurship in the country.

यह तर्क दिया जाता है कि भारत का विकृत पेटेंट संरक्षण एवं बौद्धिक संपदा अधिकार प्रशासन वस्तुतः विकसित होती तकनीकी प्रगतियों से तालमेल बैठाने में असफल रहा है। इस संदर्भ में, नई बौद्धिक संपदा अधिकार (IPR) नीति, 2016 के प्रावधानों का परीक्षण कीजिए। साथ ही व्याख्या कीजिए कि नई नीति देश में नवोन्मेष और उद्यमिता को बढ़ावा देने में किस प्रकार सहयोग कर सकती है।





13. Though the frequency of both droughts and floods has increased in many states of the country, the preparedness level for mitigating their impacts still has significant gaps. Discuss in the context of India.

यद्यपि सूखे और बाढ़, दोनों की आवृत्ति देश के कई राज्यों में बढ़ी है किंतु उनके प्रभावों को कम करने हेतु तैयारियों के स्तर में अभी भी एक बड़ा अंतराल विद्यमान है। भारत के संदर्भ में चर्चा कीजिए।

Recent, Supreme Court judgement  
in a PIL of 'Swachh Abhiyan'  
shows that the level of preparedness  
is very poor in India with respect  
to droughts.

Due to climate change,  
global warming and sealevel changes  
extreme events' intensity and frequency  
have increased. The prolonged two-  
year drought then floods recently  
are the case in point.

Gaps in preparedness for mitigation  
of impacts -

- a) Vulnerability maps have not been created
- b) ~~There~~ Institutional mechanisms -  
like NDRF, NDRF (Fund) have not  
been formulated in all states

- c) <sup>newspaper</sup> Non guidelines and plan with respect to drought and floods supreme court directed to revise it
- d) ~~POD~~ Nation Food security Act, is yet to be implemented
- e) Root cause of aggravating such calamities like Agricultural practices and deforestation have not been addressed
- f) slow response to floods by the responsible authorities
- g) Droughts provide enough time to respond, but the lack of preparedness is the cause of this ~~menace~~ menace impacting large population.
- h) Information dissemination, early warning systems are very poor for flood situations.
- (i) Capacity building and capability enhancement of locals could be

the best strategy to cope up with  
in golden hours and after that  
but India lags at this front also  
so, there is need to a preparedness  
in a manner that such event do  
not impact the livelihood of the  
population. A National Disaster  
management Plan, with proper  
accountability mechanism will help  
in mitigating the risks.

14. In view of the high levels of inequality in India, it is imperative to not only broaden access to education and health but also financial services. Discuss. Also highlight the efforts made by the government in recent times to address inequality by promoting financial inclusion.

भारत में असमानता के उच्च स्तरों को देखते हुए न केवल शिक्षा और स्वास्थ्य बल्कि वित्तीय सेवाओं तक पहुँच को भी विस्तृत करने की आवश्यकता है। चर्चा कीजिए। साथ ही सरकार द्वारा हाल ही में वित्तीय समावेशन को बढ़ावा देकर असमानता को कम करने के लिए किए गए प्रयासों पर भी प्रकाश डालिए।

According to OXFAM report, top 1% of population accrued the 50% of benefits in period 2005-12 and last 50% accrued only 1% of benefits in the same period.

This shows the growing inequality in the country. To bridge this gap there is need of empowerment of citizen based on rights based approach rather than the earlier welfare approach.

To empower the citizen we need to provide

- a) Education - For access to opportunities to remove the poverty of information and close the information asymmetry

b) Access to health - for a productive life, with no out-of-pocket expenditure and healthy life.

c) Access to financial services like credit, insurance, remittance, accounts etc. It will help him-

(i) credit availability at cheap rate

(ii) welfare schemes and subsidies of government could reach to him in a better and secured manner.

(iii) Reduces leakage and corruption as shown in DBT and MGNREGS

(iv) sending remittances to the family, insurance in PMJJY, APY etc.

(v) saving, SHG formation cooperative etc

So, financial services would definitely help in eradication of poverty in a sustainable manner there by reducing ~~poor~~ inequality

Various steps taken by government for financial inclusion—

- a) PM Jan Dhan Yojana
- b) PM Mudra Yojana
- c) Indian Post and Payment Bank
- d) Insurance schemes like PM Jeevan Jyoti and Atal Pension Yojana
- e) DBT for LPG and MGNREGA
- f) Common service Centre and e-mitra at village level
- g) Business correspondent model
- (P) Deepak Mohanty committee on financial inclusion further recommended for target specific schemes like for women, farmers, Islamic banking etc.

Government and RBI both are working towards financial inclusion and the civil society support is need of the hour

15. Examine the need for indigenization of the defence industry in India. While highlighting its challenges, analyse how the new Defence Procurement Policy (DPP) and relaxations in FDI norms can address these challenges.

भारत में रक्षा उद्योगों के स्वदेशीकरण की आवश्यकता का परीक्षण कीजिए। इसकी चुनौतियों पर प्रकाश डालते हुए विश्लेषण कीजिए कि नई रक्षा खरीद नीति (डिफेंस प्रोक्योरमेंट पॉलिसी-DPP) एवं FDI मानदंडों में दी गयी छूटें इन चुनौतियों को किस प्रकार संबोधित कर सकती हैं।

India is the largest importer of defence equipments and has very high budget for defence.

Need of indigenization of defence

- security threat : due to import recent scope leakage for the case in point
- Forex saving — due to low imports
- employment generation
- Boost to manufacturing industry and make in india
- India could develop need specific technology and equipments
- Corruption and malpractices in foreign procurements.

challenges in indigenization

- a) Lack of technology required for the defence
- b) Private sector involvement is very low
- c) skilled man power availability
- d) Research, development and innovation is very low (very few patent)
- e) High cost as compare to foreign competitors
- f) DRDO governance and corruption and inefficiencies.
- g) WTO norms and trade agreements regarding defence.

In this Defence Procurement Policy envisaged for —

- a) special attention to Indian producer in the form of high procurement
- b) Clear guidelines and principles for foreign procurements.

c) Tax incentives to indigenous producers.

Relaxed FDI norms allow 49% FDI in Defence on automatic route.

The joint venture with foreign companies will help in garnering fund, technology and best management practices.

What is required is to follow the 'ISRO model' with government ~~support~~ support, inspiring leaders and scientists, ~~to~~ involvement of young generation.

16. Digital technologies have the potential to dramatically transform higher education. Giving a special emphasis to MOOCs, analyse the statement in the context of India.

डिजिटल प्रौद्योगिकियों में उच्च शिक्षा को नाटकीय ढंग से रूपांतरित करने की क्षमता है। MOOCs पर विशेष बल देते हुए, भारत के संदर्भ में इस कथन का विश्लेषण कीजिए।

India is vast country, with so much of diversity and huge size. providing education to every citizen with present global requirement is a very big challenge.

The digital technologies could transform the higher education which is plagued with low quality, low investment and low outcome widow cycle.

It helps in -

- a) Distance learning programmes on online platforms. to fill the skill gap or knowledge gap.
- b) Best lectures and discussion could be accessed via MOOCs (massive open online courses).

- c) Massive open online courses (MOOCs)
- low cost
  - high quality
  - Better reach — remote areas
  - Filling the skill and knowledge gap
  - open courses which could be enrolled by any age, any person across the India
  - Improving employability
  - Will help drop-outs to pursue higher education courses

### Other benefits of Digital technologies

- a) Tele-education from foreign institution and faculties
- b) Inter-university co-ordination and collaboration
- c) Access to huge sea of knowledge over internet
- d) No socio-economic or political constraints.

So digital technologies have the capacity to transform higher education from output orientation to outcome base approach.

17. The Civil Aviation Policy 2016 would help in building a more modern, safe, secure and sustainable aviation industry while also boosting regional connectivity and tourism. Discuss.

नागरिक उड्डयन नीति, 2016 अधिक आधुनिक, सुरक्षित, सुदृढ़ और संधारणीय विमानन उद्योग को विकसित करने में सहयोग करेगी और साथ ही क्षेत्रीय कनेक्टिविटी और पर्यटन को भी बढ़ावा देगी। चर्चा कीजिए।

Civil Aviation policy recently launched by ministry of civil aviation will help — in

a) modern, safe and secure aviation

via schemes like viable gap funding, modernisation of AAI, improving safety norms using traffic control systems.

Further liberalisation of 5/25 scheme, FDI liberalization will also help in modernization

b) Regional connectivity

— Hourly cap via Regional connectivity scheme of 2500 Rs

— Brown field and Green field airports

— No fall's airport

- Basic facilities to be provided  
by state authorities

### Tourism

- most of Indian tourist go to  
near by foreign country like Thailand,  
sri Lanka. largely due to high air-  
fare
- This scheme by improving connectivity,  
lowering fare will help in  
tourism industry flourishing.

However, there are concerns -

- Higher taxes on commercial flights  
to fund regional connectivity  
scheme
- Distorting <sup>open</sup> market-principles
- Availability of funding
- Co-ordination with state and  
private developers

e) liberalisation of FDI could threaten the National security and competition of under-developed aviation industry

18. What is the significance of start-ups for Indian economy? Critically analyse the provisions of "Start-up India" program and the challenges that lie ahead in its effective implementation.

भारतीय अर्थव्यवस्था के लिए स्टार्ट-अप का महत्व क्या है? 'स्टार्ट-अप इंडिया' कार्यक्रम के उपबंधों एवं इसके प्रभावी कार्यान्वयन में आने वाली चुनौतियों का आलोचनात्मक विश्लेषण कीजिए।

Start-ups for Indian economy have huge economic, social and strategic significance —

- a) Employment generation
- b) FDI attraction
- c) Revival of MSME sector
- d) Moving towards formalised economy
- e) making India Innovation hub
- f) Forex earners and increasing exports
- g) sustaining the economic growth of India
- f) Research and development
- g) solving the problems of society in the form of social entrepreneurship
- i) Lobbying for India as knowledge economy

Analysis of provision of startup  
India programme-

- a) Tax benefits could be misused by making various frivolous start-ups
- b) Success of startups is very low around less than 10%
- c) self certification, lax labour clause and relaxed environmental norms could harm the labour welfare and environment protection
- d) Distorting the level playing field in the market.

However, these provisions will help in building an environment for a start-up to flourish.

Various challenges ahead

- a) Fund Attraction
- b) Implementation

- c) monitoring and evaluation
- d) Exit mechanism and rehabilitation of failed start-ups
- e) Tax evasion
- f) making them big unicorn (1 billion) companies
- g) Diversification in other than IT sectors.

So, challenges are there, we need to move in a sustained way with corrective measures at every level to make the India world's largest economy.

19. What do you understand by methanol economy? Discuss its environmental and economic advantages. How does methanol compare with other new generational fuels such as ethanol and hydrogen?

मेथनॉल अर्थव्यवस्था से आप क्या समझते हैं? इसके पर्यावरणीय और आर्थिक लाभों की चर्चा कीजिए। नई पीढ़ी के अन्य ईंधनों यथा इथेनॉल और हाइड्रोजन से मेथनॉल की तुलना कीजिए।





20. Differentiating between Augmented Reality and Virtual Reality, explain why it is argued by many that these technologies are not just about gaming but can change our lives.

आग्मेन्टड रियलिटी और वर्चुअल रियलिटी (संवर्धित वास्तविकता और आभासी वास्तविकता) के बीच अन्तर स्पष्ट कीजिए। व्याख्या कीजिए कि अनेक व्यक्तियों द्वारा यह तर्क क्यों दिया जाता है कि ये प्रोद्यौगिकियाँ केवल गेमिंग के लिए ही नहीं हैं बल्कि हमारे जीवन को परिवर्तित कर सकती हैं।



