



# VISION IAS

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04 SEP 2019

## GENERAL STUDIES (TEST CODE : 1248)

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Medium Eng./Hindi	ENGLISH	Registration Number	154260
Center	KAROL BAGH - DELHI	Date	04/09/19

### 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	
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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.

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

Credit Rating Agencies <sup>CRA</sup> are those who provide or rate credit worthiness of any company. Famous CRA in India are CRISIL, Infomatrix etc.

Significance:

1. It helps investor while investing in any company.
2. Regulated by Security Exchange Board of India.
3. Helps companies attract investment  
Ex) AAA companies attract higher investment.
4. Promote transparency in trade.
5. Based on issuer - pay model in India.

Issues of CRA:

1. The issuer-pay model creates ambiguity & biasness.
2. CRAs not able to highlight deficiency  
EX: AAA Rated IL&FS went under crisis.
3. CRAs have corporate and political nexus, leading to frauds and defaults.
4. No annual uploading of complete performance of company.

Way:

1. switch to earlier subscriber-pay model.
2. stringent power to SEBI over CRA.
3. Digitise them completely, and reduce nexus with corporates.

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

Special Economic Zone is a duty free enclave for the purpose of trade & operation. It is deemed as foreign territory.

### Issues of SEZ:

1. Limited geographical size of nearly 200 kms, whereas China has 3-4 SEZs of 25000 km<sup>2</sup>.
2. Number of trade parks like Textile park, mega food park, CEZ etc cannibalise.
3. SEZ products have to pay import export duty for trade in India, whereas ASEAN-FTA helps them find it cheaper to enter.
4. Taxation burden - MAT, Income tax
5. Lack of direct feeder connectivity.
6. Lesser FDI.
7. focus on services than manufacturing.

steps that can be taken:

1. Rationalise the number of SEZ.  
(Present : 223 working out of 325 sanctioned)
2. MITI Ayog is developing strategy for such economic clusters to avoid overlapping
3. Utilise Bharatmala, sagarimala projects for connectivity
4. Use Schengen model, and promote manufacturing.
5. Make SEZ as export employment and economic zone, (SE).
6. Relaxation in aggressive taxes.
7. Compatible for 'duty free' of the country.

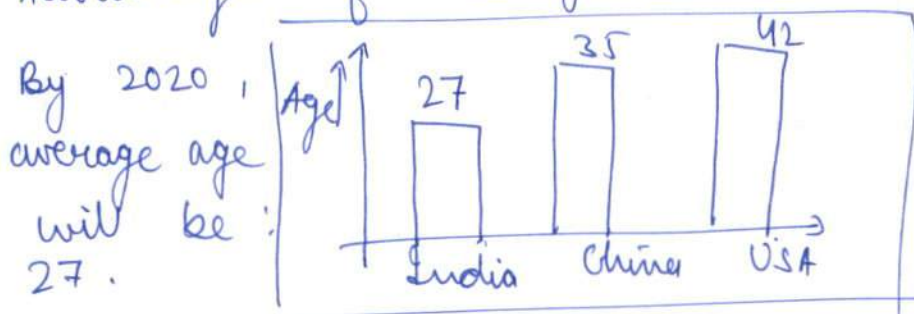
SEZs overhaul on the lines of Baba Kalyani report can help India achieve target \$5 trillion economy.

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

start-up are defined by Department of Industry and Internal trade as new company older than 10 year with less than 100 crore turnover.

Immense opportunity for startup as

1. Advantage of demographic dividend.



2. Innovation ecosystem, Ex: NITI Aayog, Atal Innovation Mission.
3. Policy support - start up India, Startup India etc, MUDRA etc.
4. fastest growing economy as per World Bank
5. Target of on ~~no~~ sunrise sector and 13 Champion service sectors

challenges:

1. Lack of skilled population.  
India skill report: only 47% of Undergraduates are directly employable
2. Confusion over Angel tax
3. major startups on service based sector.
4. Less economies of scale. as 99% of MSMEs belong to 'micro' category.
5. Less expansion in tier II & III cities
6. Lack of technology + ~~as~~ state-of-art as our R & D expenditure only 0.7% of GDP. (China - 2%, Israel: 4.3%)

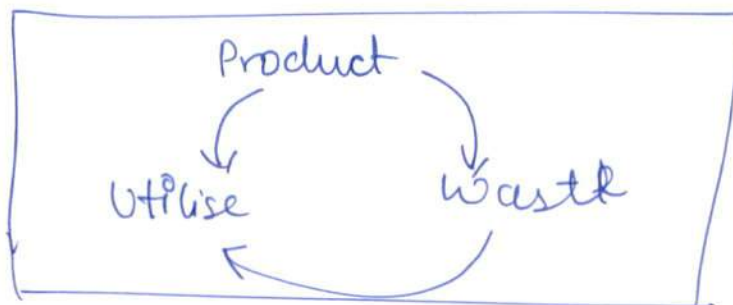
start up provide huge opportunity to utilise our demographic dividend and economic potential. Issue must be resolved soon.

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

Circular economy relates to the use of 3Rs - Reduce - Recycle and Renew. It aims to utilise the waste in economy and create a circular system without wasting it.

### Principles:

1. Reducing the waste of economy  
ex: bed, table of expired course ships.
2. Recycling: the plastic and solid waste to form bricks.
3. Renewing: The old automobiles can be renewed.
4. No waste, and Best out of waste



### Relevance for India:

1. It will help GDP count to rise especially as intermediate goods and used material economy will be formalised.
2. Good for environment sustainability
3. Brings opportunity for employment.
4. The waste is treated as best.
5. It will help in achieving Clean India targets.

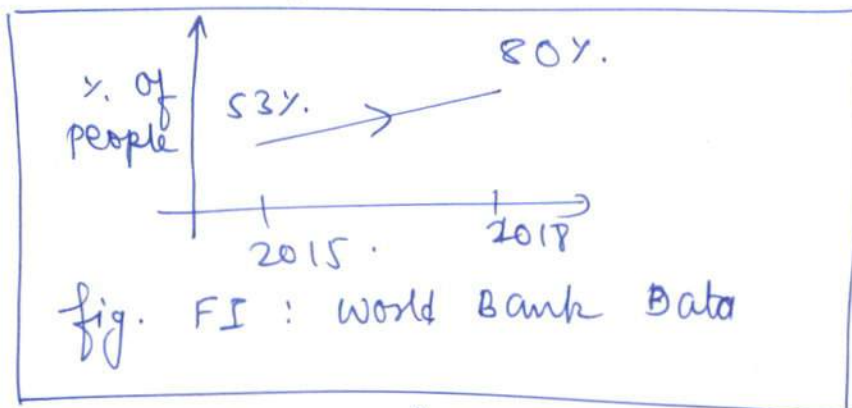
NITI Aayog is working for model of circular economy. It must be enacted as soon to benefit the investment and output cycle.

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

Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched with the aim of financial inclusion of all households in the country.

Positive output.

1. Increased financial inclusion.



2. Awareness & financial literacy, led to formalisation of loan & credit facility.
3. Number of 'zero' balance account decreased from 58% to 15% in 3 year.
4. Direct Benefit Transfer scheme coverage improved.
5. Helping women through ~~PAHAL~~

PAHAL scheme under ujjawala & farmer under PMKISAN.

### Challenges:

1. Lesser diversification in financial assets like Mutual funds.
2. Lack of digital financial connect and ~~fr~~ digital literacy.
3. Coverage and penetration of Banking correspondants is less in rural area.
4. Female inclusion increased, but not upto mark.

### Recent Changes:

1. Increased insurance cover from 1 lakh to 2 lakh
2. Increased out credit from ₹5000 to ₹15000

PMJDY is a step towards formal banking inclusion all left after nationalisation of bank 50 years ago.

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

As per recent Central Pollution Control Board (CPCB) report, there are 351 most polluted patches across 302 river basins.

River Pollution impact surrounding as:

1. Lack of clean & reliable drinking water from river.
2. World Bank report even said 40% of Ganga water is even unfit for batheing in non-monsoon season.
3. Hamper agriculture and industry development.
4. Polluted patches host mosquitoes for Dengue, Chikungunia etc. & hence health hazard.

Government Initiation:

1. National River Clean Action Plan.
2. formed Ganga Council under Namami Ganga programme.

3. Merger of Ministry of Drinking Water sanitation and Ministry of River to form Jal Shakti Mantralaya.

4. Check over point and non point source of pollution and so waste treatment plant. Ex: in Kanpur.

still No Improvement due to:

①. Behavioural issues, cleaning of home and not outside ecosystem.

②. Lack of coherence among state and central government.

③. Non point source like - agricultural run off - not easy to stop.

④. Mass bathing Ex: during Kumbh.

Nihir Shah committee recommendation and Supreme Court guidelines can help us to mitigate the menace of pollution

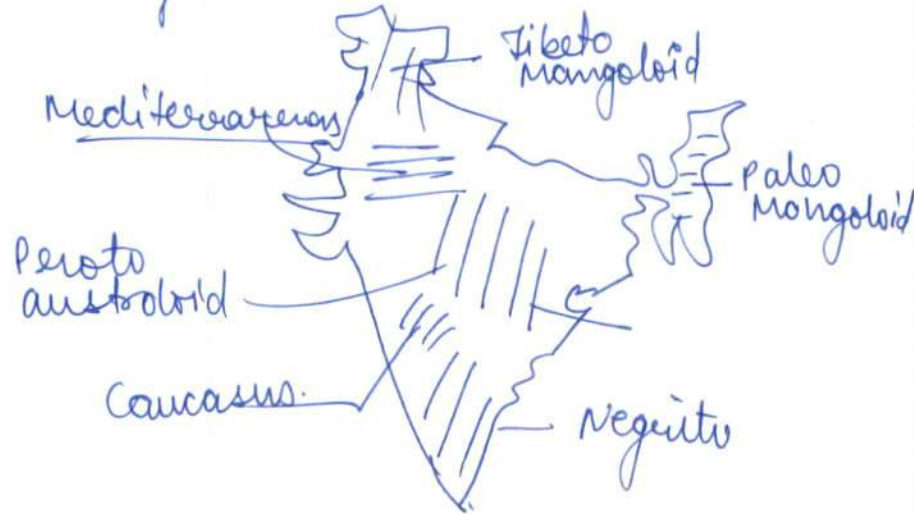
7. What is project MANAV launched by the Department of Biotechnology?  
Highlight the significance of this project. (150 words) 10

Department of Biotechnology has launched project MANAV - a human atlas initiative. It is about storing and sequencing the human genome data.

Significance:

1. It is on the lines of world genome sequencing of USA.
2. It will help India to store data of its diverse population in terms of ethnicity.
3. Helps in accessing the disease resilient gene finding and medicines application.
4. for future gene editing and on the lines of seed Banks.

5. To ~~accom~~ encompass over  
advantage



6. for international collaboration.  
Ex. with Asia Genome Sequence  
Project of Singapore.

MANA project and other  
initiative of IISC for gene sequencing  
can help in future about the  
evolution of humans.

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

Superconductors are materials made of silicates or high temperature resisting material.

Property:

1. They have high thermal conductivity.
2. can survive high voltage potential of electricity.
3. less malleability & ductility & have toughness.

Application:

1. In electricity generation through fusion, which involves high temperature.  
Ex: In International Thermonuclear Experiment (ITER) in France.
2. As sensors in high-temperature application Ex: Thermometers.

3. In vehicles Ex: In Internal Combustion Engines.
4. In aluminium extraction process
5. In electro-plating.

### Constraint:

1. High cost of super-conductor.
2. Nano scale development of superconductor not much developed
3. Raw material availability.
4. Lesser integration with existing system & technology.

superconductors can help us understand & develop satellites for sun and make it artificially for fusion energy.

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 is third most illegal business. It involves trafficking of opium, heroine, cocaine etc.

### India as destination of drug trafficking

1. In areas of border, drug trafficking by youth. Ex: in Punjab, 27% youth was affected in 2017.
2. Demand of medicinal drug like marijuana for pharmaceutical fulfilled from illegal trade.
3. susceptibility due to porous boundary in North East.

### India as transit hub:

(1)



As India lies between Golden triangle and golden crescent.

2. Terrorist linkage of North west to East, leading to transhipping.
3. Lack of marine security across borders.

Drug trafficking affecting internal security:-

1. Youth in Punjab & North East getting misguided & radicalised.
2. Becomes source of terror funding and naxalism.
2. Destroys financial ecosystem with parallel economy
4. Money laundering & Hawala across borders.

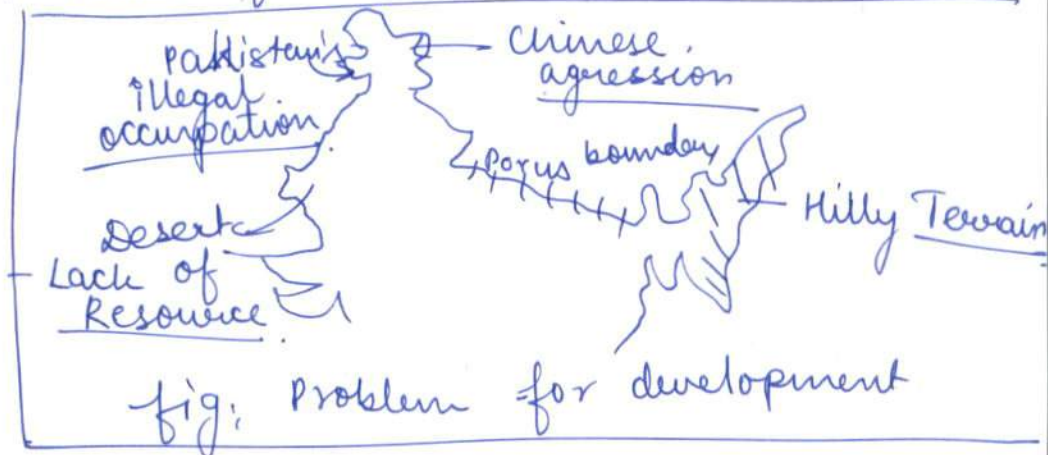
∴ Government is taking measures across both terrestrial & maritime border to overcome such issues

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 nearly 15200 km of both maritime and terrestrial border. Land border is shared with Pakistan, Afghanistan, China, Nepal, Bhutan, Myanmar, Bangladesh.

Problems of Border areas:

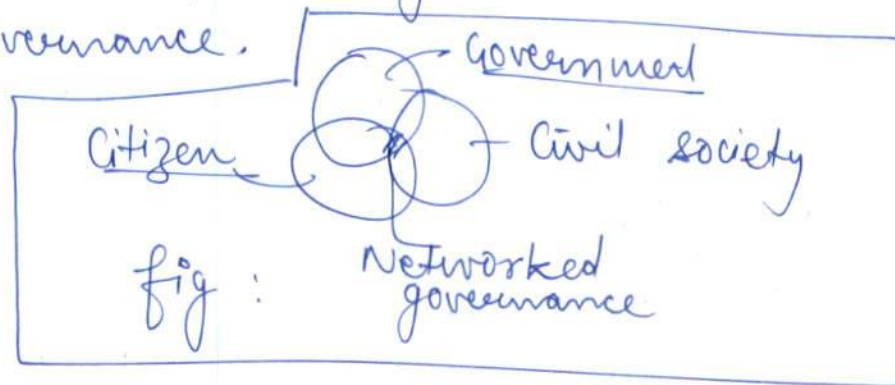
- (1) Lack of development across border



2. cases of smuggling, illegal trade, trafficking of cattle, drugs.
3. ~~Sino~~ Border aggression by China and Pakistan in Arunachal, Assam, Himachal and Jammu & Kashmir.

Border Area Development Programme  
will ameliorate as:

1. Infrastructural development along Arunachal to counter China's strategy.
2. Inclusion of youth through skilling and employment.
3. Holistic planning, include networked governance.



4. Border fencing and hence reduces trafficking & smuggling.

Border area development needs regionally differentiated and customised strategy as per their demands.

11. Examine 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

Fixed Term Employment refers to employing worker on pre-defined contractual basis.

characters of FTEs:

1. The employee will not be in the pay roll of company.
2. Prior notice of 2 week shall be given.
3. Minimum time of employment will be fixed.

FTE & Ease of Doing Business:

1. It will help relax the labour laws, which has helped textile and apparel sector.
2. Increase ease of doing Business ranking of World Bank further

	2017	2018	2019
Rank EoDB	130	100	77

2. on Chinese lines, which helped their Special Economic zones to grow and develop.

### FTE & Labour Welfare:

1. It will generate competitiveness & skill in labour.
2. Better opportunities for labour.
3. formalisation of labour, leading to welfare under EPFO & ESIC.
4. Easy switching facility & more scope to develop.

### FTE and Job creation:

1. It will help create seasonal jobs.
2. Reduce under employment of agriculture.
3. Jobs in footwear, leather, jewellery sector.
4. More FDI & investment lead to more jobs.

Issues & Challenges:

1. Opposed by all trade unions.
2. Threat of basic welfare of labour under Industrial Act 1957.
3. Only temporary job creation and no permanency.
4. May lead labour to indulge in informal economy.
5. frequent swapping of labour & hence change of work culture.

Government with FTE must provide provision for labour welfare and job creation. This will lead to EODB as well as inclusive growth.

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 largest number of buffalo, 2nd largest cattle, 2<sup>nd</sup> largest goat, 5<sup>th</sup> largest sheep and 7<sup>th</sup> large number of cattle camel in the world.

Issues in present household:

1. 213 billion poors are in India (World Bank Report).
2. 70% of rural population involved in agriculture and is behind societal poverty line.
3. Low income of household.

Live stock sector can help as:

1. It can help farmer in dairy sector development.
2. Cattle acts as ~~an~~ assets during droughts, especially during time of climate change.

3. It will help farmer and rural household in integrated development.
4. Livestock product demand is increasing and are high value products.  
Ex: Mutton, Cheese, Paneer etc.
5. Livestock - as source of transportation  
Ex: Bullock carts used to supply material to rural market.
6. for cultural & touristic income.  
Ex: Cattle in north west India by Rabari tribes helped in economic development.

#### # Strategies : for sustainable livestock growth

1. Use Climate Smart Agriculture system of FAO, it can reduce GHG emission from animal waste.
2. Preserve local hybrid like Rathis, Thakrapur, Nagauri under Rashtriya Gokul Mission.

3. Use on site farm management as of zero Budget Natural farming
4. Use animal products ~~ifor~~ processing which increases shelf life & better output.
5. Promote hybrids too through Embryo Transfer technologies.
6. Utilise animal waste in bio gas plants under GOBAR DHAN scheme.
7. Health - under Naksul Swasthya scheme for livestock.
8. shelters for livestock.
9. GPS tracking of stray cattles on Rajasthan model.

Livestock sector can help doubling farmers income and overall rural economy.

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

Recently Reserve Bank's Deputy Governor has pitched for liberalisation of the Capital Account convertability.

Capital Account convertability implies allowing 100% foreign investment and related rupee conversion in automated route.

India has liberalised its Current Account convertability post 1991 reforms of liberalisation, privatisation and globalisation. IMF has asked country to adopt to ~~current~~ complete current account convertability.

But the full liberalisation of capital account convertability was not done due to:

1. Threat of external instability over India's internal economic development.
2. It would have impacted local industry development.
3. It would make Rupee-dollar convertibility fluctuating and
4. India may have faced geopolitical changes of trade.

Time to change to full convertibility  
as:

1. India's fiscal deficits are in optimum range.
2. Balance of Payment in good position (forex of \$400+ billion)
3. It will help India to have high FDI & investment, especially when economy is slowing down.

4. Will improve Ease of Doing Business.
5. It will complement India's full current account convertibility.
6. Help India align on the IMF's guideline of free & open economy.
7. Access to more of foreign funding.

Singapore committee's guidelines over capital account convertibility must be thoroughly implemented in gradual way. It would be progressive move.

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

Agriculture is sector employing more than 50% population and only 17% GDP contribution. The sector has stagnant growth of 3-4%, due to various challenges.

~~Ans~~  
Agriculture extension:

1. It includes food processing.
2. Diversification to horticulture, high value crops.
3. forward linkage of agriculture.

Ans-

Challenges to agriculture extension

1. Lesser money in the hand of farmer to diversify and mechanise.
2. Lack of forward linkage like transportation & connectivity to APMCs.

3. Fragmentation of land.  
Per Capital : 1.15 hectare size.
4. food processing sector not developed.
6. Crop loss due to natural calamities like drought, flood, lightning etc.
7. Short shelf life ex. of sugarcane.
8. Less bargaining power to small and marginal farmer.

ICT is use Information, Communication Technology in agriculture  
It can address the problems as:

1. Use of ICT in precision agriculture for fertiliser, irrigation, pesticide treatment.
2. To know about weather & hence help in harvesting.
3. To know about prices online  
Ex: e-NAM, #

4. To have connect with kisan seva kendra, APMC and other related stakeholder.
5. Portal like Nivesh Bandhu for food processing sector development
6. Use of GIS technology to have access to industry, market.
7. for cold storage & transport.

ICF can help farmer double income by 2022 on the lines of Ashok Salwai committee report. NITI Aayog is developing such smart tools.

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 Service Tax (GST) was launched in India on 1<sup>st</sup> July, 2017 on special session of parliament. Recently it has completed 2 years of implementation.

### Feature of GST :

1. Consumption based tax.
2. Tax brackets of 0%, 5%, 12%, 18% & 28%.
3. 70% of product under 12% brackets.
4. GST council was constituted as constitutional body.

### Success of GST:

1. Reduced & eradicated cascading of taxes (tax on tax), due to input credit structure.

2. Increased formalisation and tax compliance of firms, as all distributor & purchaser need to comply.
3. GST compensation scheme helped small business.
4. Indirect tax base increased & so collection. (highest ever).
5. Lower tax rate regime than previous multiple.
6. Strengthened one nation, one market, one tax.
7. Promoted cooperative federalism with GST council, and decision taken with 3/4<sup>th</sup> majority.
8. GST e-way Bill smoothened the intra-state & inter-state transaction.
9. Helped in digitisation.

But certain challenges still remain.

1. Exclusion of petroleum product, electricity, alcohol.
2. Equal taxing of sin goods and luxury goods.
3. frequent changes of tax rate & anti profiteering by firms.
4. Complexity for existing firm and new spending for a GST work.
5. GST not applicable on exports.
6. Non uniform tax rate for all goods (against OECD practice)

GST has been a 'watershed' movement in India's taxation reform post independence. Lacunae can be overtaken to enhance ease of doing business.

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 (CCS) is technique of sequestering & absorbing the natural and artificial Carbon Dioxide (CO<sub>2</sub>) in soil, hydrate, or ocean or in any artificial system.

### Carbon Capture & Storage

1. Technique to sequester excess CO<sub>2</sub>.
2. Can be naturally or artificially.
3. Promoted by United Nation Framework on Climate Change

### Benefits of CCS :

1. It will help absorb the green house gas, causing global warming.

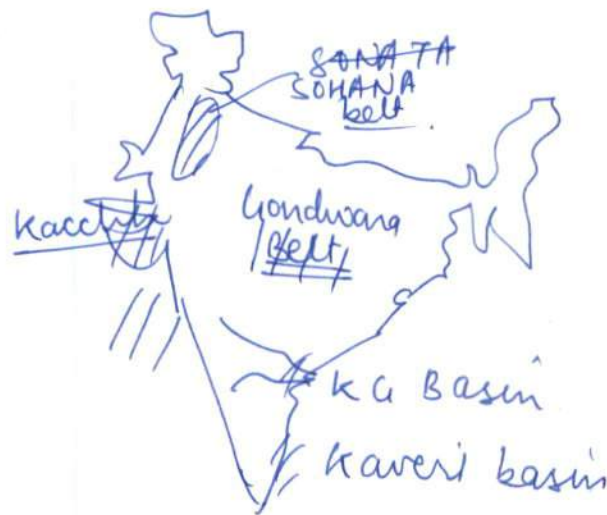
2. Excess of CO<sub>2</sub> released due to deforestation can be stored.  
Ex: of Amazonian forest.
3. Help mitigate against climate change.
4. It can help soil, ocean to develop as major sequestor.

### Challenges: (India)

1. It might be costly for artificial storage.
2. For natural CCS, it requires saving of forest, soil and biodiversity.
3. Lack of policy support, as forests cleared for development.  
Ex: Border Areas infrastructure do not require environment clearance.

India's Role:

1. It can capture CCS across its river basin & marine border



2. It can play a leading role in world.

CCS seems to be a potential technology against future climate change resilience.

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 managing and saving the human capital, infrastructure etc during cases of calamity like flood, drought, fire etc.

Gender specific challenge during disaster management:

1. Marginal women lacks self capacity to mitigate.
2. Lacks finances to come out for food & shelter.
3. Cultural & ethnic underdevelopment of women.
4. Lack of skills and mock drilling of women against disasters

5. lack of awareness of women about disaster.
6. women lacks digital & mobile connectivity to contact security personnel.
7. women, along with children, old aged face issue of ignorance.

### Disaster Management Cycle:

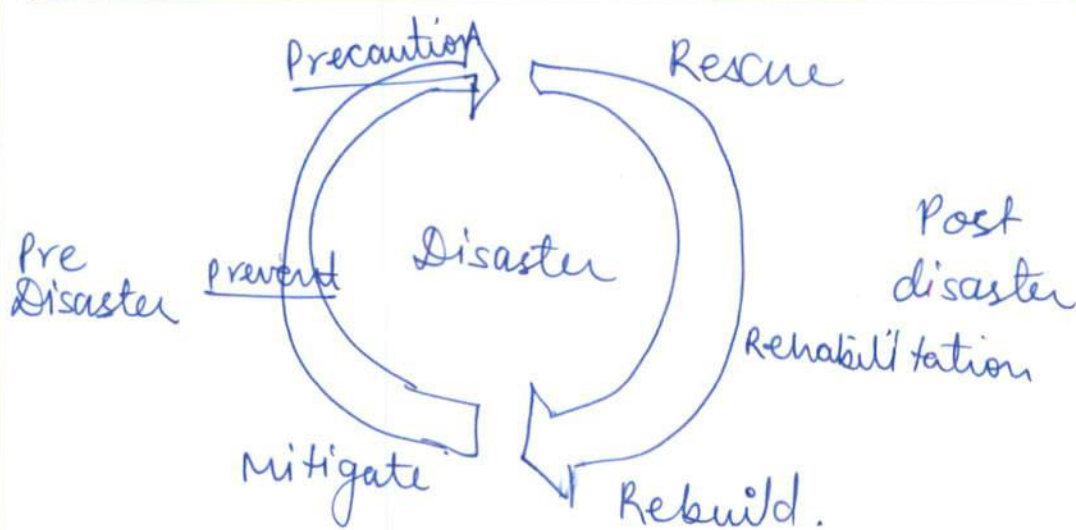


fig: Cycle of Disaster Management

## DM cycle as gender sensitive

1. Include women for awareness about disaster.
2. Preparedness of women through mock drills.
3. Precaution like - use of sand against LPG blast, switching off lights during lightning.
4. Rescuing women - through enhanced connectivity.
5. Rehabilitation for women tents.
6. Rebuilding the infrastructure with gender involvement & awareness for future.

The "Build Back Better" of World Bank, and Sendai Framework of Disaster Resilience with gender inclusion is the key to manage disaster.

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

The female labour force participation is low (23.7%) and women in scientific research are only 15% of work force.

Notable Women achievements:

1. Gagandeep Kang - as first Indian woman in British fellow Royal society.
2. M. Vanitha & Ritu Kauridhal for Chandrayan leadership.
3. women scientist in NASA, IISc, Bangalore, ISRO etc.

Reason for low participation :

1. STEM (science, Technology, Engineering, medicine) field requires higher level of skills.
2. Low ~~er~~ higher education enrollment of women.

3. Workplace is not gender inclusive.
4. Inequal pay to women.
5. Societal attitude not favorable to women in STEM field.
6. Marriage issues of women from 25-40 age. & child care given perception.
7. "glass ceiling" against success of women.

### Steps taken:

1. KIRAN scheme to increase women's scientist participation.
2. Udaan scheme for 11-12<sup>th</sup> class girls to prepare for IIT, IISCs.
3. Bio CARE scheme for women in biotechnology sector.

4. Indo-US Partnership over STEMM  
(science, Technology, ~~As~~ Engineering,  
Medicine and Maths.)
5. Vigyan Jyoti scheme for  
IIT, IISERs.

The women's participation  
in science could lead to their  
overall empowerment & help  
achieve target of SDG-5: achieving  
gender equality

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

India has face threats of terror like Pulwama attack, on attack from international and Nationalism as security threat from internal factor.

Recently amendments in National Investigation Agency (NIA/Act) and Unlawful Activity Prevention Act (UAPA) was done

### Significance of NIA Amendment

1. It has expanded the scope of investigation and prosecution even to cyber terror, currency counterfeiting.
2. International- transboundary power to investigate offence committed outside India.

3. more power to central government to designate sessions court as special court for trial -
4. speedier & better prosecution & investigation.
5. Amendment led to change in Information Technology Act, hence cyber terrorism.

### NIA Amendment Significance:

1. Empowered central government to designate an individual as "terrorist" for act of terror.
2. Empower NIA officer to investigate cases, ~~for~~ removing delays due to hierarchy.
3. Remove conflicting issue of state government.

4. Extension of act to Nuclear terrorism.

5. more teeth to investigative agency.

Both amendments gives more combating strategy and power to enhance India's security paradigm and help in curbing terrorism.

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

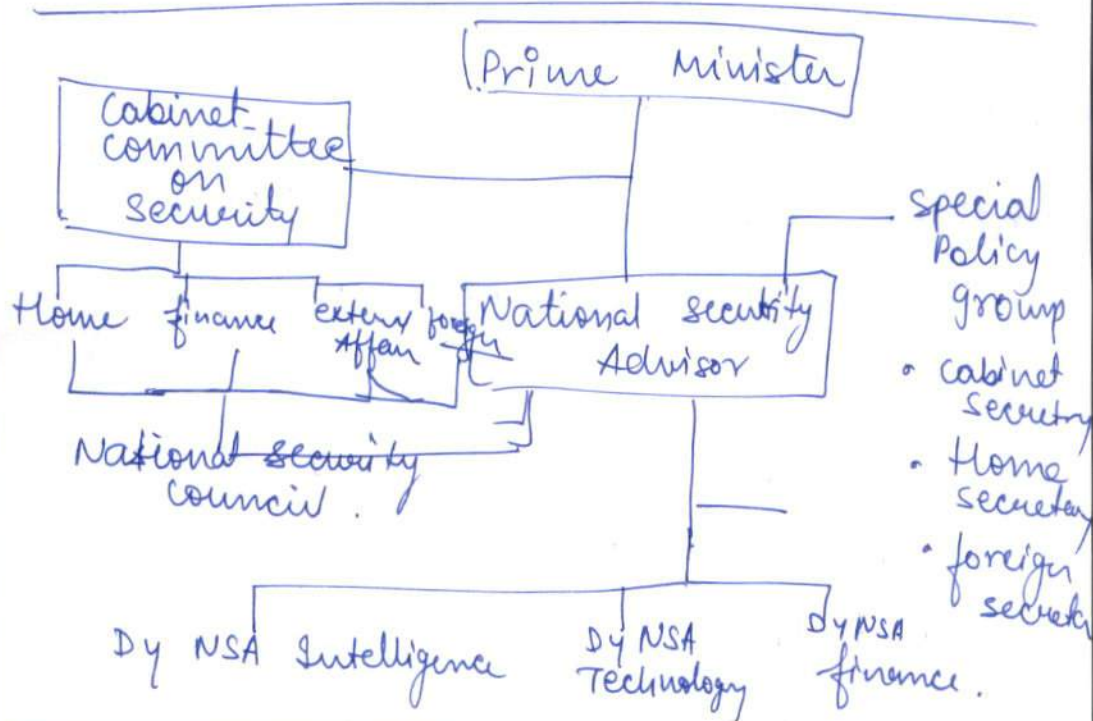
The national security is the important to ensure sovereignty safety of our country.

### Present & Evolving threats

1. from border terrorism from China. Pakistan.
2. Economic threat dumping of electronics by China.
3. Illegal drug trafficking, smuggling.
4. Cyber terrorism.
5. Internal Challenge of Naxalism.

### Role of National security Architecture

1. for decision taking. / faster investigation & prosecution.
2. for intelligence gathering to prevent hostile event.

3. Architecture:Issues in present:

1. Lack of coherence & coordination among agency like IB, RAW.
2. Delay & non regular cabinet meeting.
3. Lack of parliamentary accountability.
4. Technical glitches & intelligence issue.

Steps taken:

1. Chief of Defence Staff - for single policy feedback.
2. National security Advisor formed Chairman of special Policy Group.
3. Comprehensive Integrated Border Management System - based on intelligence fencing.
4. Home ministry gave power to 10 department over surveillance.
5. Modernisation of force Ex: GSAT 7 for communication, Howitzer gun approval.

The security architecture needs capacity building of forces and technological modernisation.