



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. : 036962

अभ्यर्थी का नाम/Name of Student : ADITYA BANSAL

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

ENGLISH

तारीख
Date

25/8/19

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

केंद्र
Centre

Old Rajinder Nagar
Delhi

निरीक्षक के हस्ताक्षर
Invigilator's Signature

	महत्वपूर्ण अनुदेश	Important Instructions
	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।	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.
1	(क) अपना पंजीकरण सं. एवं अन्य विवरण केवल प्रश्न-सह-उत्तर पुस्तिका में उम्मीदवार के लिए निर्धारित स्थान पर ही लिखें। (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।	(a) Write your Registration Number and other details only in the space provided in the Question-Cum-Answer (QCA) Booklet for candidates. (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
2	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।	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.
3	परीक्षक को प्रत्यक्ष/अप्रत्यक्ष रूप से कोई भी प्रार्थना/धमकी भरी बातें न लिखें।	Do not make any direct/indirect appeal/threat to the examiner.
4	उत्तर अस्पष्ट अथवा गंदी लिखावट में न लिखें। इस प्रकार के उत्तर का मूल्यांकन नहीं भी किया जा सकता है।	Do not write answers in bad/illegible handwriting. Such answers may not be evaluated.
5	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।	Write answers in ink only. Do not use pencil for writing the answers. However, pencil may be used for drawing diagrams, sketches, etc.
6	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।	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.
7	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।	Write answer at the specific space (right below the question) only. Answers written elsewhere at unspecified places in the booklet shall not be evaluated.
8	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।	If you wish to cancel any work, draw your pen through it and write "Cancelled" across it, otherwise it may be valued.

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परीक्षक के हस्ताक्षर Signature of Examiner(s)	

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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निर्धारित समय: तीन घंटे
Time Allowed: Three Hours

अधिकतम अंक: 250
Maximum Marks: 250

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

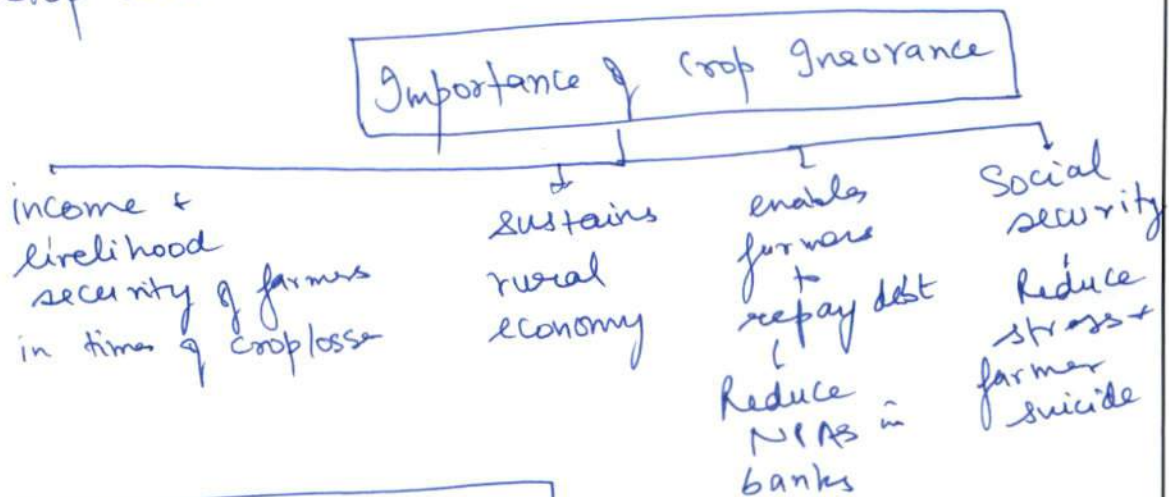
1.

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

Pradhan Mantri Fasal Bima Yojana (PMFBY) is a flagship Centrally Sponsored scheme for Crop insurance.



Performance of PMFBY

The PMFBY has performed very well in following respects -

1. Highly low premium rates - 1-1% for rabi crops; 2-1% for Kharif & 5% for horticultural crops. It has been useful in increasing coverage of scheme from earlier scheme.
2. Provision for use of technology - like DRONES for assessing losses and speedy payments to farmers

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

3. Mandatory for farmers availing credit from banks has helped reduce NPAs

4. Market model - by involving private insurance Companies has reduced subsidy burden on government.

However, there are still some significant CHALLENGES in PMFBY realising full potential

1. Low coverage - still not universal. Also, recently some farmers OPTED OUT of the scheme.

2. Lack of awareness - about scheme

3. Windfall profits for private insurance Companies highlights the need to revise model in farmers' interest.

4. Lack of timely payments - to farmers and let of hassles

5. Lack of land records - for tenants, women farmers in accessing benefits of PMFBY.

PMFBY needs to be revisited to make it more effective. It may be linked to Aadhar, Soil Health Card and a digitised land record for streamlining farm management.

2.

दिवाला एवं शोधन अक्षमता 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

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

Insolvency and Bankruptcy Code (IBC) was enacted by Parliament in 2016 to provide for speedy resolution process among creditors and debtors.

SIGNIFICANCE

1. Provides Exit Mechanism - to firms to wind up business in case of non-viability and use assets for more productive purposes.
Economic Survey 2015-16 had identified lack of exit as a CHAKRAVYUH that was impeding entrepreneurship in India.
2. Speedily resolve Bank NPAs - by negotiating a resolution plan with debtors to maximise loan recovery by banks
3. Provides mechanism for lenders to Collectively negotiate - as an individual/corporate may have taken debt from multiple creditors
4. Provides time limit - of 180 days for resolution process, failing which assets of debtor

would be liquidated to repay lenders.

5. Provides order of preference - in paying dues for example prioritising secured creditors over unsecured ones and ensuring employees' welfare by paying their due salaries.

The CHALLENGES that need to be resolved are -

1. Lack of sufficient number and professional expertise of INSOLVENCY PROFESSIONALS
2. Fear and inertia among Public Sector Banks to make haircuts fearing vigilance and investigating agencies
3. IBC does not apply to financial companies like Banks, NBFCs which in recent years are witnessing stress e.g. - IL&FS.
4. Existence of multiple, overlapping mechanisms for resolving NPAs like Joint Lenders Forum etc which need to be streamlined in IBC.

The government is responsive to play a facilitative role in development of robust institutional framework under IBC.

3.

भारत के परिवहन और लॉजिस्टिक क्षेत्र 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 हाशिए में नहीं लिखना चाहिए
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As World Bank's Global Logistics Report show logistics, that is cost of moving goods plays key role in determining Competitiveness of industries especially in export market.

India has a high cost of logistics - around 15-17%. Compared to 10-11% in USA + Europe.

Potential of Multimodal Transport

India is a vast and diverse country with huge potential for development of roadways, railways, airways, inland navigation, shipping etc.

1. Reduce cost of logistics and make Indian industries more competitive
2. Accelerate economic growth in India and invite private investments including foreign
3. Connect South Asia and play leadership role in realising SAARC as one market
4. Bring growth to hinterland by connecting them to ports.

5. Connect North East with mainland India and bring growth opportunities
6. Strengthen border infrastructure and then India defence.

GOVT MEASURES

1. Bharatmala Pariyojna - Massive project to develop National Highways connecting tourist spots, industrial corridors, border regions etc.
2. UDAN - to make airways affordable + spread its use to common man
3. Jal Marg Vikas Project - to develop National Waterways - to reduce cost of transportation substantially.
4. Kaladan Multimodal Transport Corridor - India - Myanmar - North East
5. Sagarmala - Modernisation of ports
6. Railways - Union Budget 2019-20 has called for more PPP projects to mobilise 30 lakh crore by 2030.

Development of transportation infrastructure is a key govt priority as highlighted by PM Modi's Independence Day speech 2019.

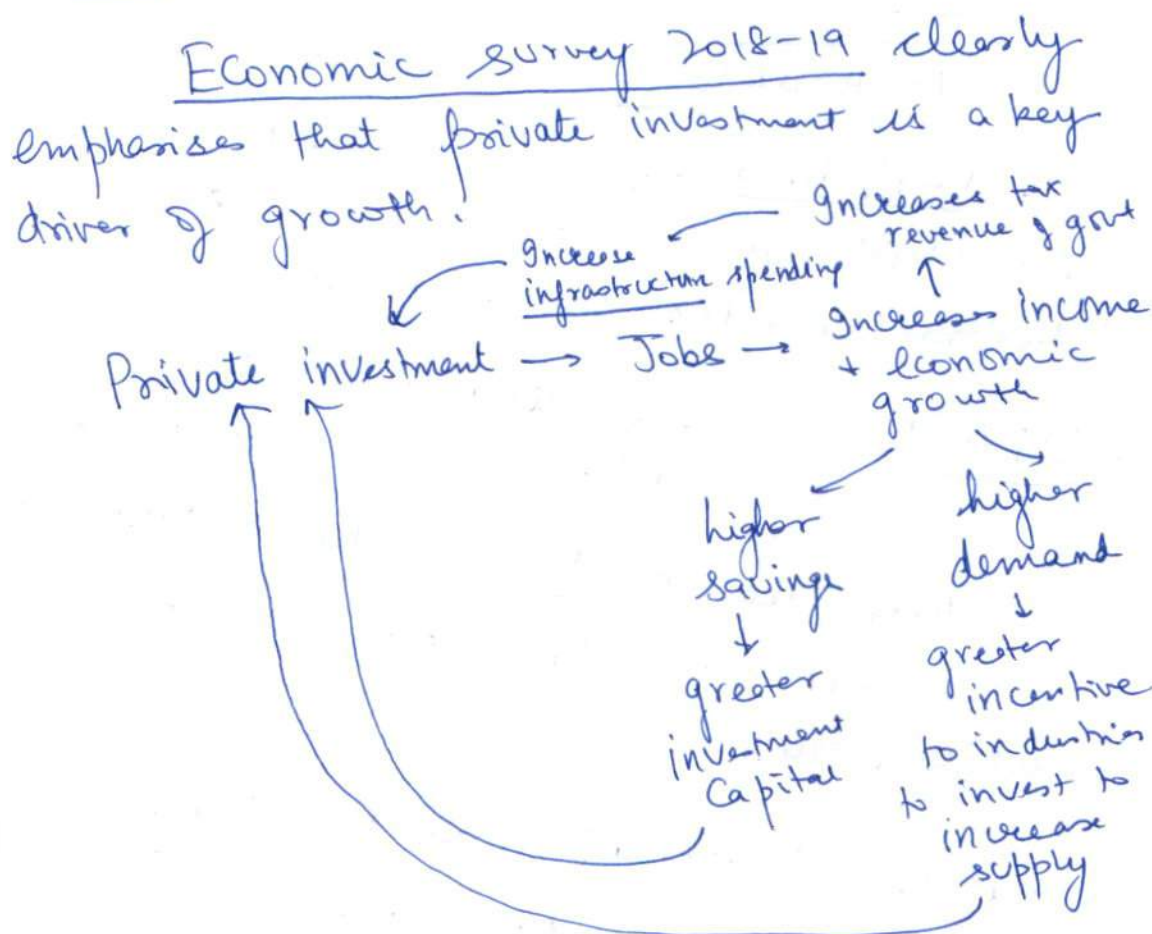
4.

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)

उम्मीदवारों को इस हशिप में नहीं लिखना चाहिए
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10



China despite communist polity has grown economically because of private investment.

Indian high growth phase of 2004-2007-08 was on back of high private investments. Gross fixed Capital formation (GFCF) Rate was 33-34% of GDP.

Today it has fallen to almost 25% of GDP.

Measures to Revive Private Investment

उम्मीदवारों को इस हाथिए में नहीं लिखना चाहिए
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1. Address stress in financial sector - Liquidity problem and NPAs in Banks and NBFCs is impeding fresh credit creation and new investments.
2. Liberalize FDI norms - to tap global investment as global savings are at all time high.
3. Land and Labour reforms - are important structural reform to attract investment.
4. Invest in infrastructure development - Govt should increase capital expenditure from 1.6% of GDP to develop quality infrastructure.
5. Resolve agrarian stress - to boost demand.
6. Ease of doing business - By removing trade barriers and improving contract enforcement.
7. Sector specific incentives - like reducing GST on automobiles; ~~for~~ tax incentives in electronics sector.

Government is keen to revive animal spirits of economy. In Union Budget 2019-20, it announced external sovereign bonds to allow private investors to utilise domestic savings.

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

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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Municipal Solid Waste Management

Rules 2016 propose waste to energy plants as one of the solutions to treat MSW.

These plants involve incineration of municipal waste to generate energy.

Challenges preventing high efficacy of these plants are -

1. Low public and private investment leading to less number of plants than required.
2. Low efficiency - and thus do not produce commercially viable scale of energy
3. High amount of by products
4. High pollution - due to burning of toxic waste like glass, plastic.

NITI Aayog in Three Year Action Agenda (2017-20) suggests Waste to Energy plants as effective solutions to manage municipal solid waste.

Their development require investment in R & D besides large PRIVATE INVESTMENT.

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

According to WHO, 9 out of 10 most polluted cities of world are from India causing significant health problems.

NCAP has been launched by Ministry of Environment, Forests and Climate Change to combat pollution in Indian cities.

The programme aims to reduce concentration of PM_{2.5} and PM₁₀.

Strategies

1. Increasing air monitoring stations - to improve data about air quality.

It will help make targetted interventions, help monitor progress and increase public awareness.

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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2. Strengthen institutional capacity of CCRB and state pollution control boards in implementing air pollution norms.

Its implementation is key to right to clean environment under Article 21.

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)

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
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TRIPS is WTO agreement relating to IPR. Indian IPR regime especially Patents Act 1970 is TRIPS Compliant.

Differences between Indian IPR and Developed World

1. Compulsory Licensing - Indian Patent Act allows government to provide compulsory licence for production of patent product if

- Product is not affordable
- Not being sold in India
- Not fulfilling socio-economic needs.

Developed countries see Compulsory licensing as anti-innovation.

2. Evergreening norms - Indian Patents Act ensures that patent will be issued only if it is a new invention and not a

mere addition to existing knowledge.

This provision was used to deny Novartis patent for its anti-cancer drug.

Developed countries resist this provision.

3. Date Exclusivity norms - Indian IPR regime provides date exclusivity - i.e. date of clinical trials submitted by drugmaker for getting drugs patented - for limited time.

Developed world wants its extension.

In short, Developed world demands TRIPS PLUS provisions which are not in Indian interests.

National IPR Policy 2013 declares that Indian IPR regime is TRIPS Compliant -

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

उम्मीदवारों को इस हार्डिंग में नहीं लिखना चाहिए
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Chandrayaan-2 is a flagship mission of ISRO that used a PSLV rocket to launch an orbiter-lander-rover.

Reasons for Challenging

India has developed indigenous technology for its orbiter-lander as well as rover.

Technologically more advanced

1. Chandrayaan-1 was only an orbiter mission while Chandrayaan-2 will have a lander and rover.

2. Make soft landing on South Pole of moon - first nation in world to reach south pole

Benefits of Lunar Exploration

1. Possibility of water
2. Minerals and economic exploitation
3. Space Tourism
4. Scientific knowledge about universe through LUNAR CRATERS which in dark zone of South Pole are frozen since eternity.
5. Moon can be launchpad for future space exploration missions

India has become fourth nation after US, Russia, China to soft land on moon.

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)

उम्मीदवारों को इस इच्छा में नहीं लिखना चाहिए
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Outer space is today important sphere for socio-economic development

Communications Weather forecasting Navigation

There are growing rivalries and military capabilities among USA, Russia, China, India.

USA launched Strategic Defence Initiative (Star Wars) in 1980s.

Need for rule based order

1. Outer space is a common heritage of mankind

Rule based Order is essential for outer space to be global common

2. Space wars can be HIGHLY destructive

3. Critical importance of outer space for socio-economic development.

Outer Space Treaty 1967 prevents placement of Weapons of Mass Destruction in outer space

A more comprehensive PAROS is required - currently under Conference of Disarmament.

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)

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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Money Laundering, as per OECD, refers to concealing illicit gains from criminal activity by showing it as untainted.

Threatens Financial System

1. Makes exchange rate volatile
2. Volatility in pricing of financial assets
3. Integrity of financial system by unfairly outcompeting honest investors + businesses

National Security

Laundered money used for -

- terrorism
- drugs trade
- arm trade
- Corruption
- human trafficking

PMLA 2002 addresses these issues by -

- 1) defining and criminalising money laundering
- 2) Obligatory for banks / financial institutions to implement KYC norms and share information with FIU-IND.
- 3) Provides for Confiscation of property bought from proceeds of laundered money.

Finance Act 2019 strengthened PMLA 2002 by adding explanations to reduce ambiguity and loophole in the Act.

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 हार्शिए में नहीं लिखना चाहिए
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Ashok Dalwai Committee has recognised agricultural marketing reforms as one of the most important pillars in efforts to double farmers income by 2022.

Need for Agricultural Marketing Reforms

1. Farmers can realise maximum value of their produce, thus have reasonable income.
2. Promote Food Processing Industries — in easily and economically accessing agri-products for food processing.
3. Checking food inflation and ensuring an effective and organised FOOD RETAIL Market — to benefit consumers with availability, accessibility, affordability of food for all times.
4. For farmers to access EXPORT Markets and thus increase incomes.

Key Aspect of Agricultural Market that need to be reformed are -

1. Fragmentation of agricultural market - According to state APMC Acts farmers are forced to sell produce only at local mandis. This prevents them from realising best available price in nation / in export market.
2. Lack of proper market infrastructure - in terms of weighing machines, digital connectivity for price discovery.
3. Contract farming - has tremendous scope to promote food processing industries and organise food retail besides increasing farm incomes. However, farmers lack awareness and there is lack of institutional mechanisms to record to enforce contracts.
4. Warehousing - Farmers can store produce in times of supply and make sale through negotiable warehousing receipts.

5. Futures Market - in agricultural commodities is also not well developed. It can help farmers to be assured to price of their harvest.

6. Export markets - are still inaccessible due to tariff and non-tariff barriers like phytosanitary measures.

GOVT MEASURES

1. e-NAM and e-RAKAM - for Common national market.
2. GRAMS - Gramin Agricultural markets upgrading rural hosts to improve infrastructure.
3. National Agricultural Export Policy 2019 - to double agri exports by 2022.
4. 100% FDI in food retail - to increase farmer incomes.

State governments should adopt Model Agricultural Produce Marketing Act 2017 and Model Contract Farming Act 2018 drafted by Union govt. for increasing farmers' 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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Disinvestment refers to selling off government's equity in public entities like PSUs, PSBs etc.

Government has embarked upon disinvestment since 1991 as a part of economic reforms to not just increase government's non-tax revenue but also promote efficiency in public sector undertakings.

Government in recent years is meeting disinvestment target through minor stake sale e.g. - sale of 10% share in Coal India etc.

Strategic disinvestment refers to sale of minimum 51% stake of government to private player and shift management control from government to private sector.

It is strategic investment that actually brings EFFICIENCY in PSUs by introducing private sector values like competition etc and bringing modern technology and managerial expertise.

The efforts towards strategic disinvestment and privatisation remain LIMITED

because →

1. High debt in PSUs - that no private sector is willing to take as it is unviable.
2. Balance sheet problem in private sector - Indian private sector is already burdened with stressed assets. Thus, it lacks Capital to make huge investments in PSUs
3. Resistance from PSUs and bureaucracy - as it would reduce their control and result in change of management and a new work culture.
4. Fear of vigilance and investigating agencies - among government bureaucrats about pricing of PSUs which may be alleged to be unfair
5. Lack of political will - Indian politics

still has socialist hangover and privatisation of PSUs is met with political opposition.

6. Inefficiency in PSU - is so high (in some) that private investors are not willing to invest.

7. Restrictions on foreign investment - for investing in strategic sale of stake in PSU.

NITI Aayog has recently come up with list of PSUs that can be privatised.

Government has also declared its intention to privatise AIR INDIA.

However, government will have to manage the debt of these PSUs and ease restrictions on foreign investment for success of strategic disinvestment.

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 फर्में 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

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Economic Survey 2018-19 shows that firms with age do not add significantly to employment generation and productivity as compared to firms in USA or Europe.

While in 40 years, firms in USA grow almost 6 times in productivity, Indian firms add only 40% to productivity in this period.

Reasons why Indian firms start small

1. India being a developing country, there is low capital base. Thus, ~~for~~ new firms begin with small investments.

2. Restrictions on foreign investments - As Chinese experience shows, in developing countries, it is only MULTI NATIONALS that have the capacity to set up very large firms.

3. Policies disincentivising large firms - with larger tax, tougher ~~tax~~ labour laws etc.

Reasons why firms stay small

Starting small is not as much a problem as is staying small over a period of time. Economic survey says that such dwarfs (old but small firms) result in stagnant productivity and employment in India. Reasons are -

1) Policies favouring firms to stay small -

Most govt. support policies like priority sector lending, GST composition scheme are without sunset clause and incentivise firms to stay small to avail benefits.

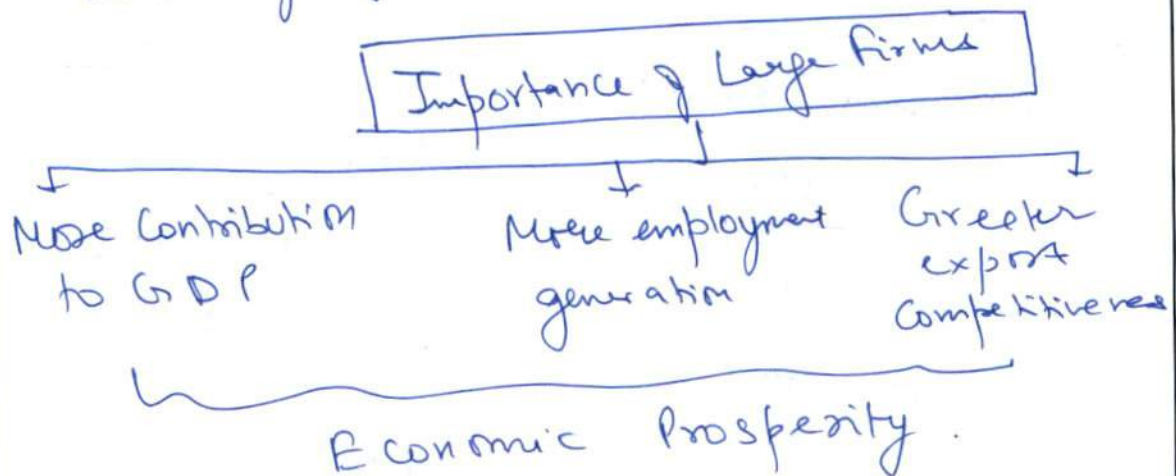
2) Tough and rigid labour laws on big firms. Most labour laws like Industrial Disputes Act become rigid for large firms. So firms prefer staying small.

3) Lack of investment in R&D and innovation

which is key to growth. Indian R & D expenditure is only 0.7% of GDP of which private sector contributes only 30-40%.

4) Lack of Competition - due to tariff protection by government - protecting them from competition from big foreign firms.

5) Lack of export orientation - Vision for export market incentivises firms to expand, grow to be more competitive by harnessing economy of scale.



WAY FORWARD lies in labour reforms on lines of KAJASTHAN and grandfathering of incentives to limit them with age. This will promote firms to grow.

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

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Energy efficiency refers to efficient usage of energy so as to produce maximum output by using minimum resources.

It is key for achieving energy security in following ways -

1. Energy saved in energy produced. India is rapidly growing economy with growing energy needs. Energy efficiency will help meet those needs with minimum resource.

2. Reduce import dependence - About 80-1% of oil needs are imported. Energy efficiency will reduce imports and thus save foreign exchange.

3. Environment security - is linked with energy security by making energy availability sustainable over long term.

Energy efficiency reduces resource wastage besides carbon emissions + pollutants.

Government Measures

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1. National LED Programme - by EECL -
LED is more energy efficient than fluorescent
bulbs / CFLs.

Govt. aims to replace all street lights with
LEDs.

2. Energy Conservation Act 2001 - to give
legal shape to energy efficiency measures.

It has established Bureau of Energy
Efficiency (BEE) - a statutory body

3. BEE has undertaken several efforts -

3.1 - Star Rating of Appliances - like AC,
Refrigerator to promote energy efficiency.

3.2 - Perform Achieve Trade scheme - to make
energy efficiency market incentivised.

3.3 - Mobilising finances - for promotion of
energy efficient industrial machinery and
appliances.

4. GRHA - has been launched by TERI and Ministry of New & Renewable Energy to promote energy efficiency in buildings.

5. Energy Conservation Code - by BEE for Commercial buildings.

6. District Air Conditioning System - has been adopted by Andhra Pradesh System to conserve energy usage in air conditioning.

7. Promotion to Electric Vehicles - by FAME II Scheme will reduce oil consumption.

National Mission on Enhanced Energy Efficiency is one of the eight missions under National Climate Action Plan.

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)

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
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Minimum Wage Act 1948 provides for a statutory framework for minimum wages in India. It empowers both Union and State governments to set minimum wage for scheduled employments.

Reasons why many workers continue to remain outside its reach—

1. There is no common nation-wide or state-wide minimum wage for all categories of workers. Rather, there are many different minimum wages set for different scheduled employments and skill sets.

This has left many workers from outside the statutory framework who are not covered in any of the scheduled employments.

2. High Complexity - due to hundreds of minimum wages creates problem of enforcement.
3. Lack of awareness - among workers about existence of legal protection for minimum wage so that they can bargain
4. Lack of effective redressal mechanism - in case a worker is denied minimum wage.
5. Poor enforcement - especially in informal sector which employs 85-90% of labour in India.

Corrective Measures

1. A Common National Wage covering ALL workers. At most, it may be subdivided in five groups based on geographical region to account for differential cost of living.

It has been recommended by ECONOMIC SURVEY (2018-19) and also by

Dr Anoop Setpathy Committee.

2. Maximum awareness generation - Through mass media, radio about existence of minimum wage.
3. Mandating payment of wages through cheque / banking channel as in UAE to ensure payment of minimum wage.
4. Effective Redressal mechanism - South African system of having a toll free number where complaints can be lodged resulting in inspection of unit within 48 hours may be adopted.

~~As~~ A guaranteed minimum wage as ILO says is the basic right of all workers. It will help realise inclusive growth, reduce wage inequality and increase aggregate demand in economy.

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 समझ 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)

15

उम्मीदवारों को इस इच्छा में नहीं लिखना चाहिए
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Carbon market seeks to introduce market incentives in reducing carbon emissions and thus mitigating climate change.

It refers to sale and purchase of Carbon credits won by reducing carbon emissions beyond targeted threshold.

Significance of Carbon Market in India

1. Make Carbon emissions reduction a source of business and profits
2. Help India meet its INDC under Paris Deal of reducing emissions intensity by 35% by 2030 from 2005 levels.

Renewable Energy Certificates

1. These certificates are won by establishing renewable energy generation and thus reducing carbon emissions from conventional energy.
2. These certificates can be traded among corporations.

Challenges faced by REC Market

1. Lack of institutional regulatory mechanism
2. Lack of awareness among corporates.
3. Lack of target allocation
4. Already, power companies are stressed with high NPAs
5. Poor Capacity of DISCOMs in fulfilling renewable purchase discom.

As success of Kyoto Protocol shows,
market mechanisms can make climate
change mitigation successful.

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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

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Sendai Framework (2015-30),
Paris Climate Deal as well as Sustainable Development Goals adopted by UN - all highlight the need to integrate climate change adaptation and disaster risk reduction.

Disaster Risk Reduction (DRR) refers to mitigating risk of a disaster while Climate change adaptation means adapting to effects of climate change

Need for Integration

1. Most disasters are either result of or are exacerbated by Climate Change -
e.g -
 - 1.1. Climate change has led to extreme weather events and thus increased vulnerability to droughts, floods etc.

1.2. Climate Change has made cyclones more intense and their trajectory more unpredictable. e.g. - Cyclone Ockhi.

2. Climate Change threatens food security by causing changes in agro-climate. This threatens human disaster - hunger and loss of livelihood.

3. Climate change has threatened coastal communities and people of low lying islands with storm surge and coastal erosion (disasters) due to rise in sea level.

4. Climate change is resulting in glacier melting and thus causing flood disaster.

CHALLENGES

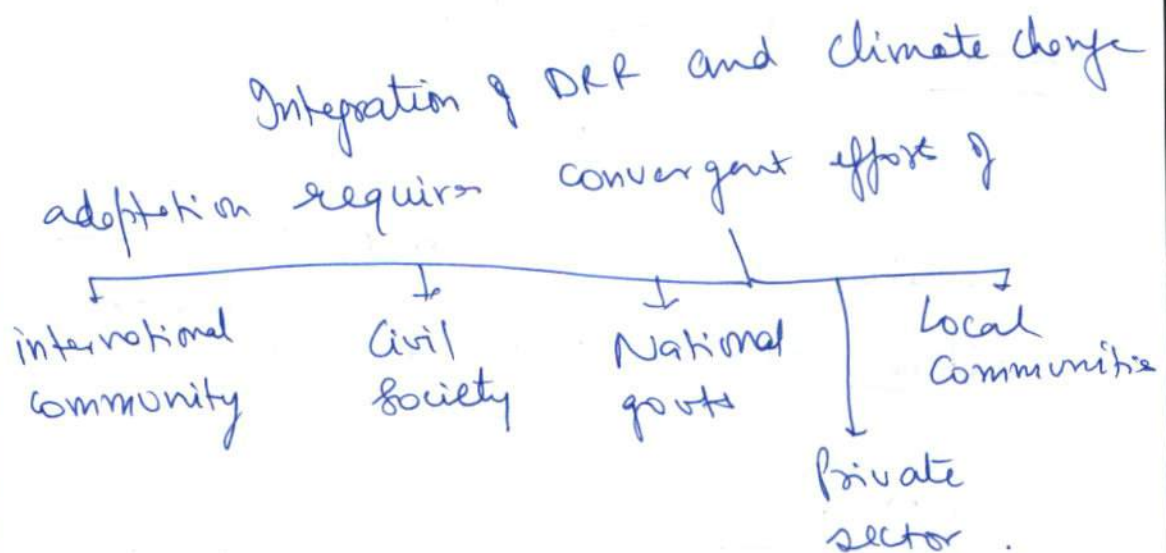
I. Climate change is still unpredictable and matter of research.

Exact changes that may be caused by it are not known. This causes

difficulty in integrating climate change adaptation in disaster reduction plans.

2. Poor are the worst affected by climate change. However they lack financial resources to mitigate disaster.

3. Developing countries and small island nations also lack finance and technology to integrate DRR with climate change adaptation.



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)

15

Data is considered as the new OIL.

Economic Survey 2018-19 calls it an important public resource that should be utilised for larger public welfare.

SIGNIFICANCE of Data in Policy Making

1. Tax Collection - by analysing data from GST, e-way bills - income tax receipts can be increased.
2. Healthcare - better policies can be drafted by analysing pattern of diseases, availability of health resources etc.
3. Traffic management - by analysing data from cab aggregator apps like Uber/Ola.
4. Better Agricultural policies - by analysing historical weather data to analyse + predict climate change.

Its potential remains UNDERUTILISED because —

1. Private sector utilising data relevant only for private profit not social gains
2. Government data is very complex and is not easy to analyse to make valuable policy tools / applications.
3. Data stored abroad — as most digital Companies are foreign — Google, Facebook etc
4. Non-Cooperative attitude of foreign digital firms in sharing data for developing applications for public interest.
5. Lack of start ups / private enterprises — in field of data analytics
6. Lack of spirited government efforts — in utilising data for policy making.

Recently government has formulated Open Data Policy, organised Smart India Hackathon to develop tools out of govt. data etc.

Further measure to improve data infrastructure-

1. Incentivising setting of Data Servers and Data storage facilities in India
2. Promoting data localisation of key data of Indians so as to use it for welfare of Indian public.
3. Legal Framework - as BN Srikrishna Committee recommended that balance individual right to privacy with larger societal gains from data processing.
4. Supporting data processing - Startups and enterprises.

Data holds promise to improve policy making and bring economic prosperity.

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 हाथिए में नहीं लिखना चाहिए
Candidates must not write on this margin

North East in India is unfortunately briddled with insurgency almost since independence with important insurgent groups - ULFA in Assam; NSCN in Nagaland.

Roots of Insurgency

1. British policies of divide and rule - North East region was kept secluded from mainland India. Due to its non-participation in FREEDOM STRUGGLE, Nationalism could not take deep roots.

At time of independence, British officials promoted separatist tendencies

2. Ethnic Differentiation - A distinct ethnic identity of North East people promotes Separatism and secessionism.

3. External support - from China, former East Pakistan and sanctuary in Myanmar has made counter-insurgency operations difficult.

4. Lack of Socio-economic development - fuels discontent among masses.

5. Non-implementation of measures of political autonomy - like Tribal Councils under Sixth Schedule by state governments.

6. Vicious cycle of violence - Counter-insurgency operations and wide powers under AFSPA and their misuse fuels insurgency.

7. Difficult terrain - makes counter-insurgency operations difficult beside lack of infrastructure, Communication network etc.

The MEASURES that have been taken to tackle cross border insurgency -

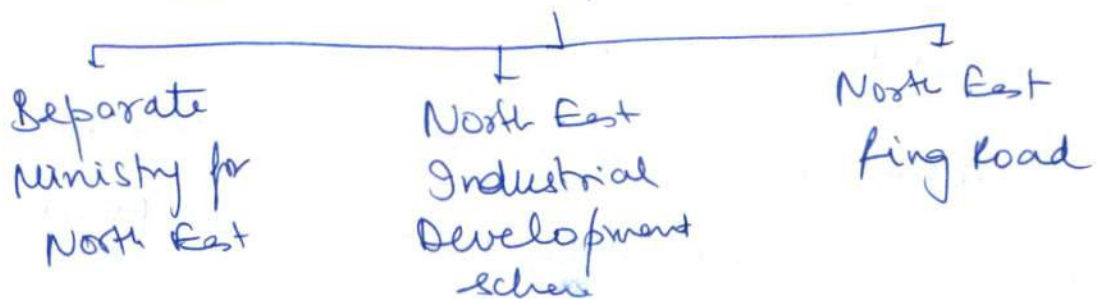
1) Military - Cross border strikes by Indian armed forces like in Myanmar in 2016.

2) Diplomatic - engagement with Bangladesh and Myanmar to convince them to

prevent safe haven for insurgents in their territory.

3) Political - framework peace agreement with NSCN (IM) which has agreed to accept Indian sovereignty.

4) Economic - development of North East



5) Cultural - Celebration of North-East Culture and promoting student & tourist exchanges.

North East is an integral part of India.

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

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
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India is a victim of cross border terrorism. Countering terror financing is one of the important steps to counter terrorism besides denying terrorists arms, safe haven and recruits.

Challenges faced by India

1. Active state support by Pakistan where Indian government measures are not successful.
2. Use of hawala and money laundering involving countries like UAE, Saudi Arabia that makes tracking transactions difficult for Indian authorities.
3. Confluence of terror financing with drug trafficking, arms trafficking and also human trafficking.
4. Use of modern technology like

Cryptocurrencies

5. Lack of advanced professional competence - of Indian investigative agencies.

Measures taken by Govt

1. NIA has launched Case and is investigating terror financing in Kashmir. Many Separatists have been arrested.
2. Cross border trade across LoC has been SUSPENDED which was used fund terrorism in Kashmir.
3. Greylisting of Pakistan at FATF and further efforts at blacklisting it
4. Pursuing inclusion of terrorists like Hafiz Saeed, Masood Azhar in UNSC Sanctions Committee 1267 that leads to freezing of their accounts +

block their financing.

5. Strong actions by FID, NCB to
unearth links b/w terror financing
and money laundering and drugs ~~to~~
trade.

Terrorism ~~is~~ today is transnational.
Hence requires global effort.

India should intensify efforts for
adoption of Comprehensive Convention
on International Terrorism

(CCIT) at UN proposed in
1991.

SPACE FOR ROUGH WORK

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