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GENERAL STUDIES (TEST CODE : 1244)

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Medium Eng./Hindi	ENGLISH	Registration Number	30591
Center	ONLINE	Date	30/8/19

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
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Total Marks Obtained:

Remarks:

INSTRUCTIONS

- 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)।
- There are **TWENTY** questions printed in **ENGLISH & HINDI** इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
- All questions are compulsory.**
सभी प्रश्न अनिवार्य हैं।
- The number of marks carried by a question/part is indicated against it.
प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
- 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।
- Word limit in questions, if specified, should be adhered to.
प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
- 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।

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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. Discuss the need of an Independent Fiscal Council (IFC) in bringing about transparency and accountability in fiscal processes in India. (150 words) 10

भारत में राजकोषीय प्रक्रियाओं में पारदर्शिता और जवाबदेही का समावेश करने हेतु एक स्वतंत्र राजकोषीय परिषद (IFC) की आवश्यकता की चर्चा कीजिए।

The N.K. Sinha Committee on reviewing FRBMA ~~is~~ framework has recommended setting up an independent fiscal council to:

- guide government on fiscal policy
- can be consulted in case of deviation from target

Need for Fiscal Council

- Breaching Fiscal Targets: targeted deficit was breached in 2018-19 and the goal of achieving fiscal deficit of 3% of GDP seems far off
- FRBMA goal of elimination of revenue deficit not reached within time
- Crowding in effect due to high govt borrowing, restricts private investment

- Intergenerational equity not maintained due to high deficit
- High FD deters foreign investors

Independent Council will bring transparency and accountability as government will be forced to account for action taken to maintain targets.

Hence, the Council can prevent ruling governments from temptation of populism and bring down debt to GDP ratio to 60% (40% centre, 20% states) in time bound manner.

2. Recognizing the potential of exports in generating employment, a number of steps need to be taken to address India's weakening export competitiveness. Analyze. (150 words) 10

रोजगार सृजन हेतु निर्यात क्षेत्र की क्षमताओं की पहचान करते हुए, भारत की कमजोर होती निर्यात प्रतिस्पर्धा को संबोधित करने हेतु कई कदम उठाए जाने की आवश्यकता है। विश्लेषण कीजिए।

The Economic Survey 2017-18 pointed out that exports were key to the "East Asian Economic Miracle". In India, exports have weakened since global slowdown.

Steps to Increase Indian Export Competitiveness

1. Boosting agricultural exports (fallen due to successive droughts from 2015-2017):-
- setting agri-export zones
 - food processing + value addition (SAMPADA scheme)
 - tackling phytosanitary barriers
 - GI branding of goods
 - scaling up farm production
 - removing export restrictions
 - support to farm cooperatives

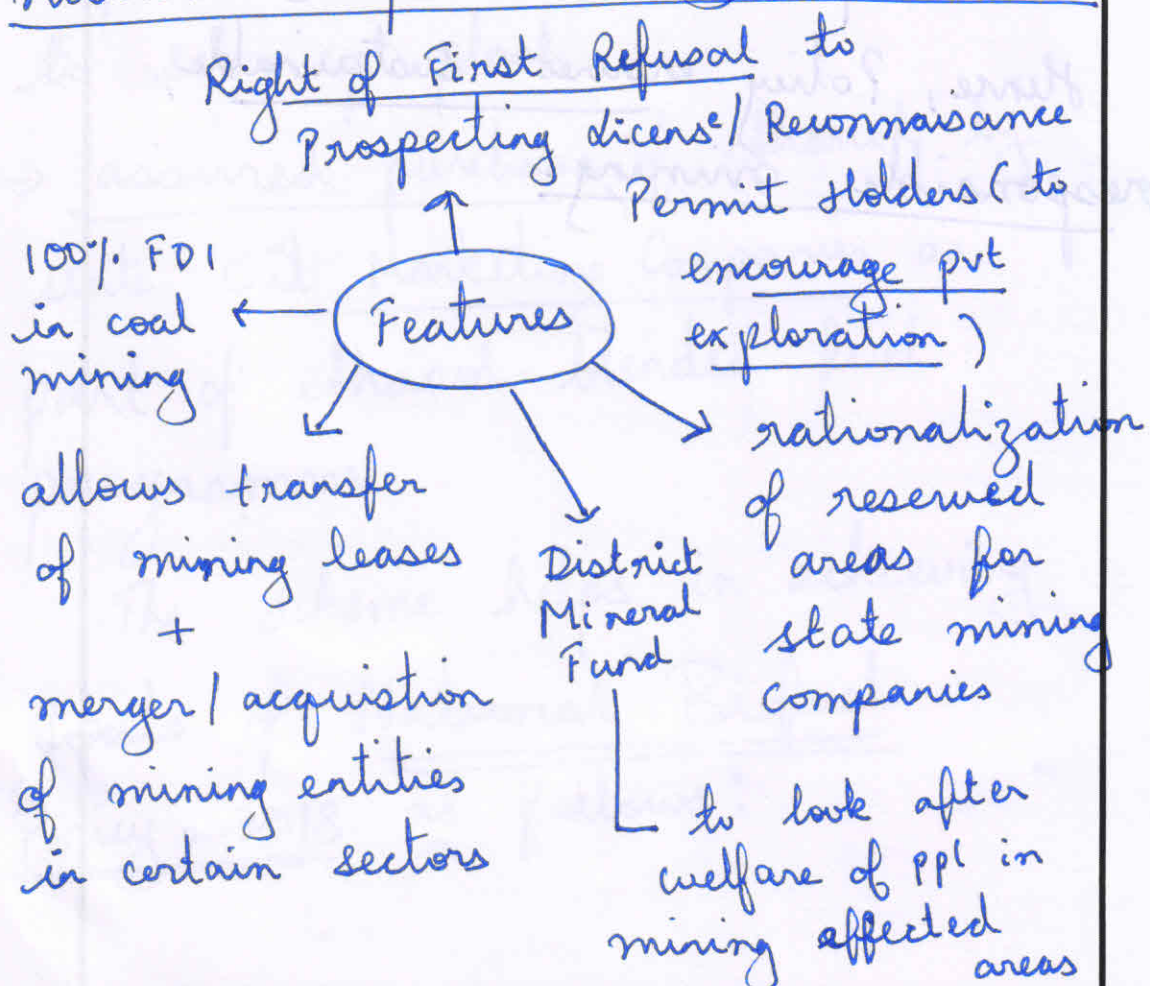
2. Addressing inverted duty structure →
cost of ^{imported} raw material inputs > cost of finished goods imports = ↓ export of manufactured goods
3. Technology upgradation in manufac-
turing sector
4. Labour law reforms - currently
Industrial Disputes Act requires
government permission for retrench-
ment in establishments > 100 ppl.
5. Negotiating Free Trade Agreements
with countries
6. Skilling of workers eg PMKVY
multiranged strategy needed
to fill up vacuum created by
China's retreat from low-value
manufacturing goods sector.

3. Highlighting the main features of National Mineral Policy, 2019, discuss how it can help in ensuring sustainable and responsible mining.

(150 words) 10

राष्ट्रीय खनिज नीति, 2019 की मुख्य विशेषताओं पर प्रकाश डालते हुए, चर्चा कीजिए कि यह संधारणीय और उत्तरदायित्वपूर्ण खनन सुनिश्चित करने में कैसे सहायता कर सकती है।

National Mineral Policy, 2019
aims to encourage domestic
exploration of India's mineral
resources, to reduce import
dependence and ensure optimum
natural capital usage.



The policy ensures that environmental clearance is obtained before mining.

NGT and Supreme Court orders have to be followed in this regard.

District Mineral Funds ensure that people in mining affected areas are protected from hazards.

Hence, Policy ensures sustainable, responsible mining.

4. Highlighting the salient features of the PM JI-VAN Yojana, analyze how it can assist in achieving the vision and goals of the National Policy on Biofuels, 2018. (150 words) 10

“प्रधानमंत्री जी-वन योजना” की मुख्य विशेषताओं पर प्रकाश डालते हुए, विश्लेषण कीजिए कि यह जैव ईंधन राष्ट्रीय नीति, 2018 की दृष्टि और लक्ष्यों को प्राप्त करने में किस प्रकार सहायक हो सकती है।

PM-JIVAN Yojana supports

setting up 26 bioethanol plants (based on lignocellulosic material as feedstock). The scheme:

→ provides Viability Gap Funding to set up plant

→ assured purchase of ethanol by state Oil Marketing Companies as part of ethanol-blended fuel programme

The scheme helps in achieving goals of National Biofuel Policy, 2018 as follows:

- optimum utilization of agricultural wastes - prevents burning of wastes
- reduces import dependence on West Asian countries + reduces fiscal deficit
- ethanol blending ensures greater efficiency + eco-friendliness

Hence, 2G bioethanol plants are a great way of meeting India's rising energy demands, reducing pollution and using local resources for energy. State support + training will help surmount initial capital requirement & create employment in energy sector.

5. Zero Budget Natural Farming (ZBNF) provides an alternative to capital and chemical intensive agriculture currently being practiced in India. Analyze. (150 words) 10

जीरो बजट प्राकृतिक कृषि (ZBNF), भारत में वर्तमान समय में प्रचलित पूंजी और रसायन गहन कृषि का एक विकल्प प्रदान करती है। विश्लेषण कीजिए।

Zero Budget Natural Farming (ZBNF) refers to ~~using~~ using minimal chemical inputs with focus on natural sources of fertilizer (eg. manure) and pest management (eg. biological pest management).

Alternative to Conventional Agriculture

1. Reduces costs for farmers eg. ~~purchase~~ of traditional seed varieties instead of purchased HYVs from global giants like Monsanto
2. Preserves local farming practices which are more resilient to disaster + nutrient rich food
eg. local coarse cereals → rich in micronutrients

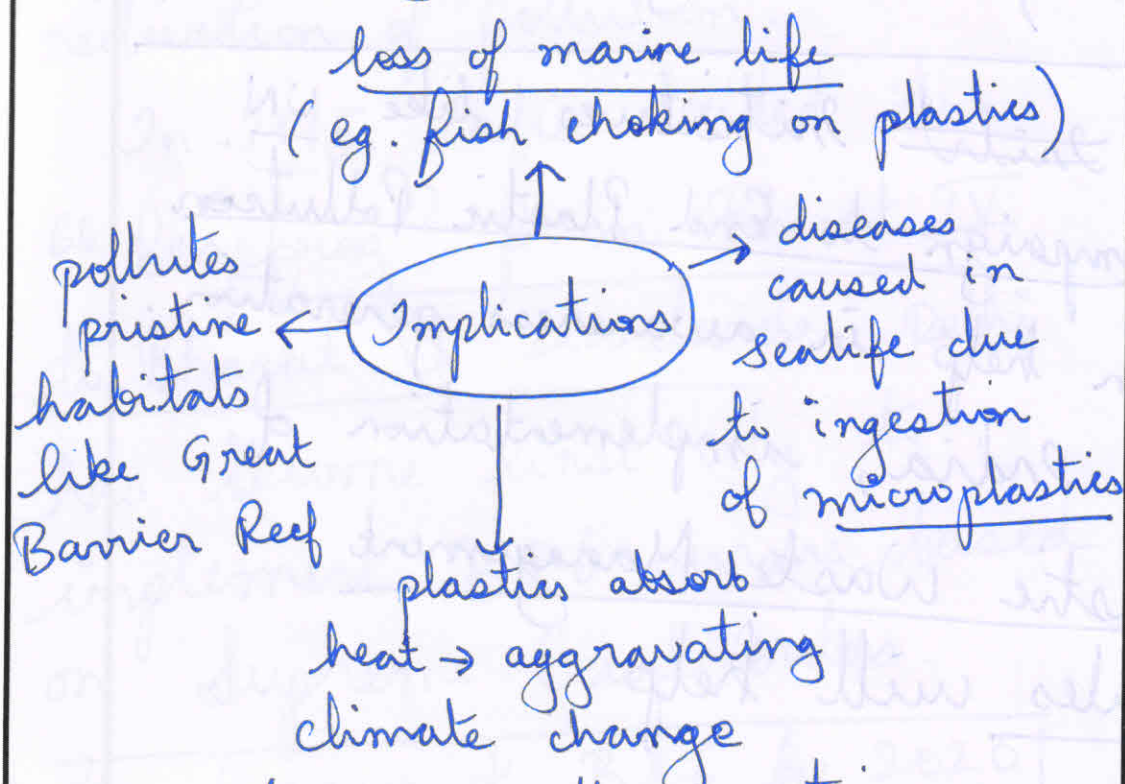
3. Four Waters Concept - using soil moisture, rainfall, surface water and groundwater in holistic manner for water conservation; reduces need for irrigation diesel pump based
4. Organic Farming has high value demand in market
5. Preserves soil quality, reduces salinization + water pollution

Hence ZBNF is a cost effective, ecologically sustainable method of farming catering to demand of healthy food.

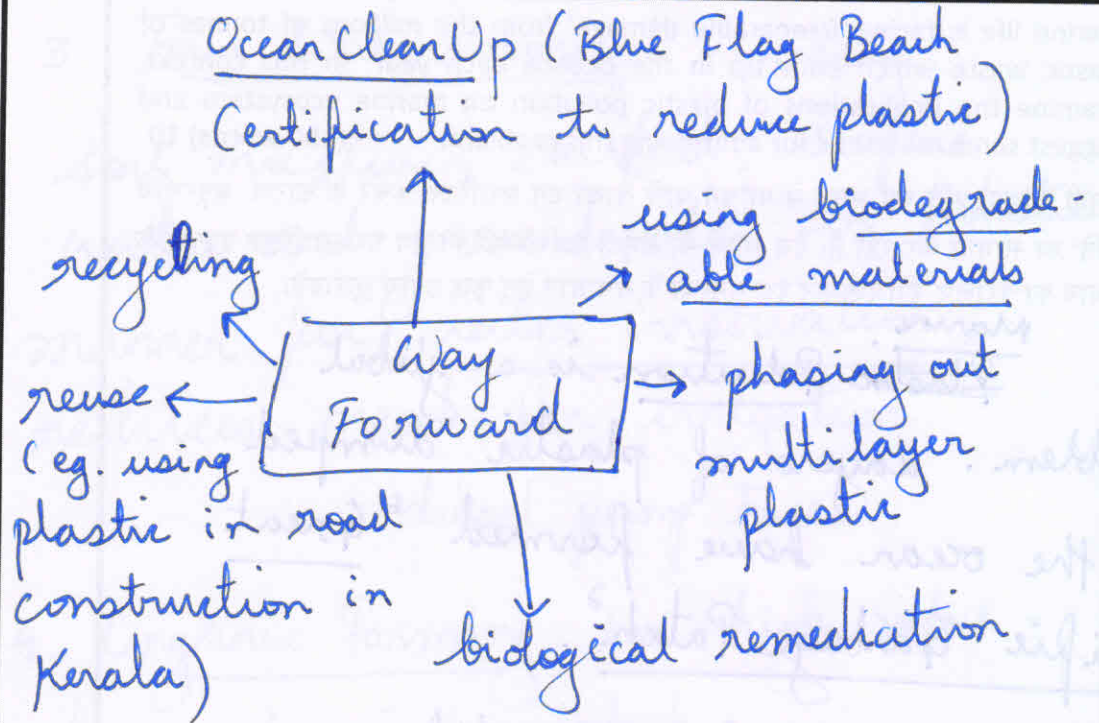
6. Marine life is facing 'irreparable damage' from the millions of tonnes of plastic waste which ends up in the oceans each year. In this context, examine the implications of plastic pollution on marine ecosystem and suggest some measures for addressing this problem. (150 words) 10

समुद्री जीवन, प्रति वर्ष समुद्र में पहुँचने वाले लाखों टन प्लास्टिक कचरे के कारण 'अपूरणीय क्षति' का सामना कर रहा है। इस संदर्भ में, समुद्री पारिस्थितिकी तंत्र पर प्लास्टिक प्रदूषण के प्रभाव का परीक्षण कीजिए और इस समस्या के समाधान हेतु कुछ उपाय सुझाइये।

Marine Plastic Pollution is a global problem. Layers of plastic dumped in the ocean have formed 'Great Pacific Garbage Patch'.



This shows overall negative impact on marine ecosystem with spillover effect on fishing livelihoods.



~~Initiatives~~ Initiatives like UN Campaign to End Plastic Pollution can help in awareness generation. In India, implementation of Plastic Waste Management Rules will help.

7. Write a short note on the evolution of Bharat Stage norms in India. Also discuss the significance and challenges posed by the planned introduction of BS-VI norms in India from the year 2020. **(150 words) 10**

भारत में भारत स्टेज मानकों के विकास पर एक संक्षिप्त टिप्पणी लिखिए। साथ ही, वर्ष 2020 से भारत में BS-VI मानकों को योजनाबद्ध रूप से लागू किए जाने के महत्व और उसमें आने वाली चुनौतियों की भी चर्चा कीजिए।

^(BS)
Bharat Stage Norms are fuel standards based on Euro standards.

Increase in BS numerical value refers to increase in fuel efficiency + reduction of pollution.

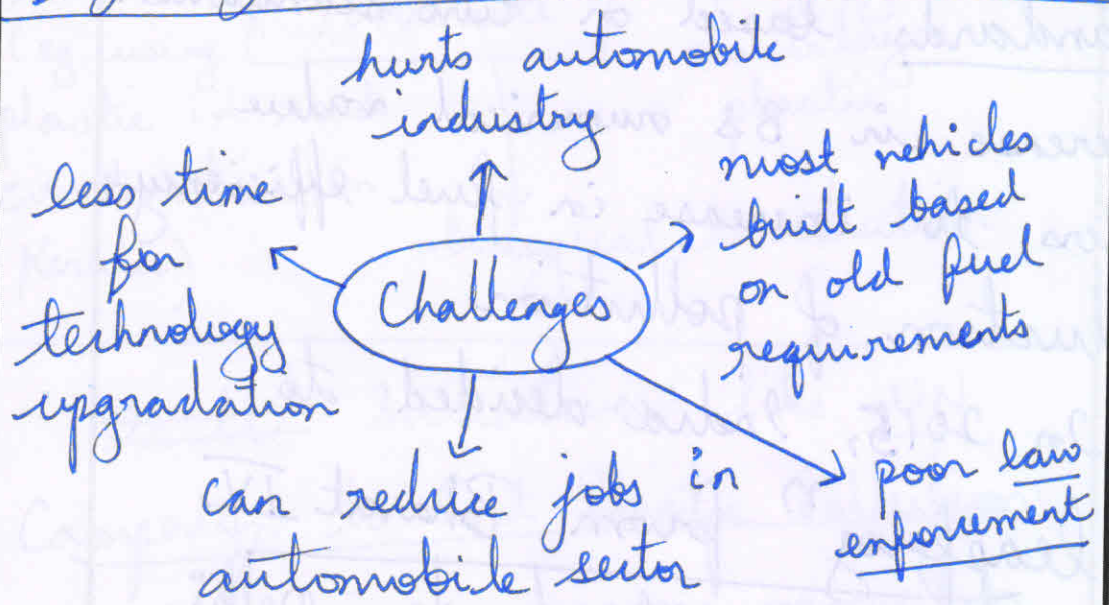
In 2015, India decided to "leapfrog" from Bharat IV to Bharat VI standards. Delhi

has become first city to implement BS6 norms based on Supreme Court orders.

Significance of BS6 by 2020

→ Reduces nitrogen and sulphur pollution (NO_x , SO_x) → lowers

disease burden
 → fewer carbon emissions - help
 India meet Paris summit goals to
fight global warming



Cooperation between government,
 private industry & public
 must for timely implement-
ation

8. What are black holes? Highlight the challenges in imaging a black hole? How were these challenges overcome by the Event Horizon Telescope project? (150 words) 10

ब्लैक होल क्या हैं? ब्लैक होल के चित्रण (इमेजिंग) में आने वाली चुनौतियों पर प्रकाश डालिए।
इवेंट होराइज़न टेलीस्कोप प्रोजेक्ट द्वारा इन चुनौतियों को कैसे दूर किया गया?

Black holes are the final stages
of dying stars.

Challenges in imaging black holes -

black holes do not allow light to penetrate → act like a vacuum sucking up energy.

Imaging is based on reflection of light which is impossible in black hole.

Event Horizon Telescope makes use of gravitational waves released on collision of stars and creation of black hole.

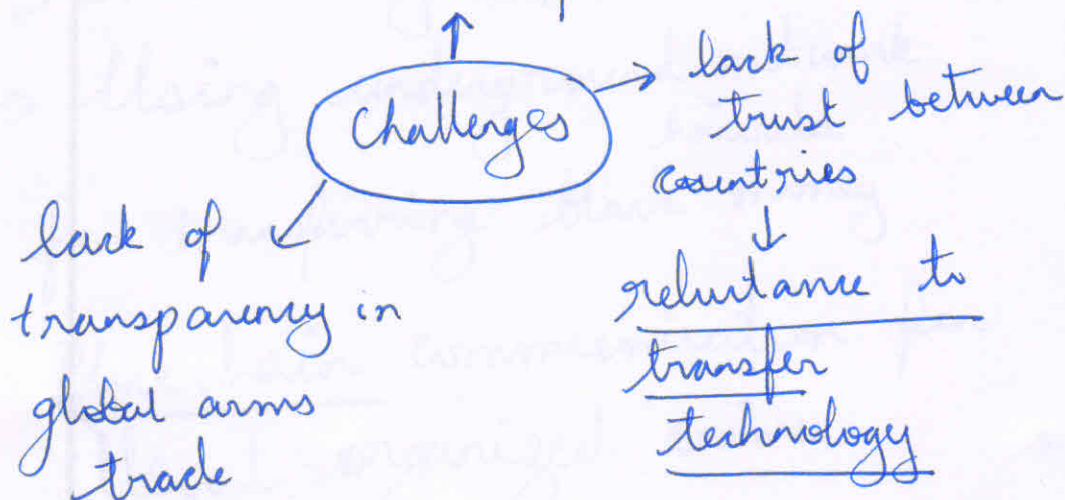
9. While mentioning the objectives of the Arms Trade Treaty (ATT), discuss the challenges which are hindering the utilization of the ATT to its full potential. (150 words) 10

शस्त्र व्यापार संधि (ATT) के उद्देश्यों का उल्लेख करते हुए, उन चुनौतियों की चर्चा कीजिए जो ATT को इसकी पूर्ण क्षमता से उपयोगित किये जाने में बाधक हैं।

Arms Trade Treaty (ATT) aims :

- transparent, secure trade in arms
- ensuring availability of latest technology for security
- preventing misuse of arms/ diversion for purposes of global terrorism

India not part of NSG



Arms Trade Treaty (ATT)

transparent, secure trade in arms

ensuring availability of latest

technology for security

preventing diversion of arms

for purposes of

global terrorism

part of UN

to deal
with
diversion

at
transfer

technology

Challenges

lack of
management

arms
trade

10. Threats to internal security of India may be posed both through the communication networks and also to the networks. Discuss. Also, highlight the steps taken by the government in making the networks more secure.

(150 words) 10

भारत की आंतरिक सुरक्षा को खतरा संचार नेटवर्कों के माध्यम से एवं स्वयं संचार नेटवर्कों को खतरा होने, दोनों ही प्रकार से हो सकता है। चर्चा कीजिए। साथ ही, नेटवर्कों को अधिक सुरक्षित बनाने हेतु सरकार द्वारा उठाए गए कदमों पर प्रकाश डालिए।

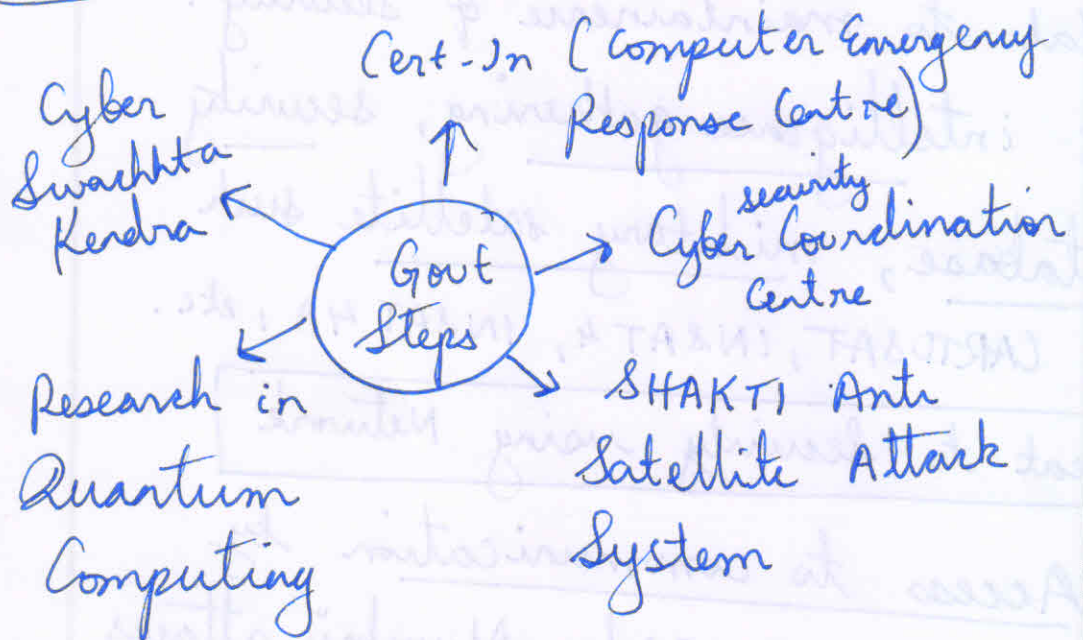
Communication networks are vital to maintenance of security.
Eg: intelligence gathering, security database, military satellite such as CARTOSAT, INSAT 4, INSAT 4A, etc.

Threat to Security using Network

- Access to communication by terrorist eg 26/11 Mumbai attacks
- Using underground network hawala for transferring black money
- Blockchain communication for illegal organized crime

Threat to Communication Network

- Disruption of intelligence network
- Data breach
- Malware/ransomware eg. WannaCry



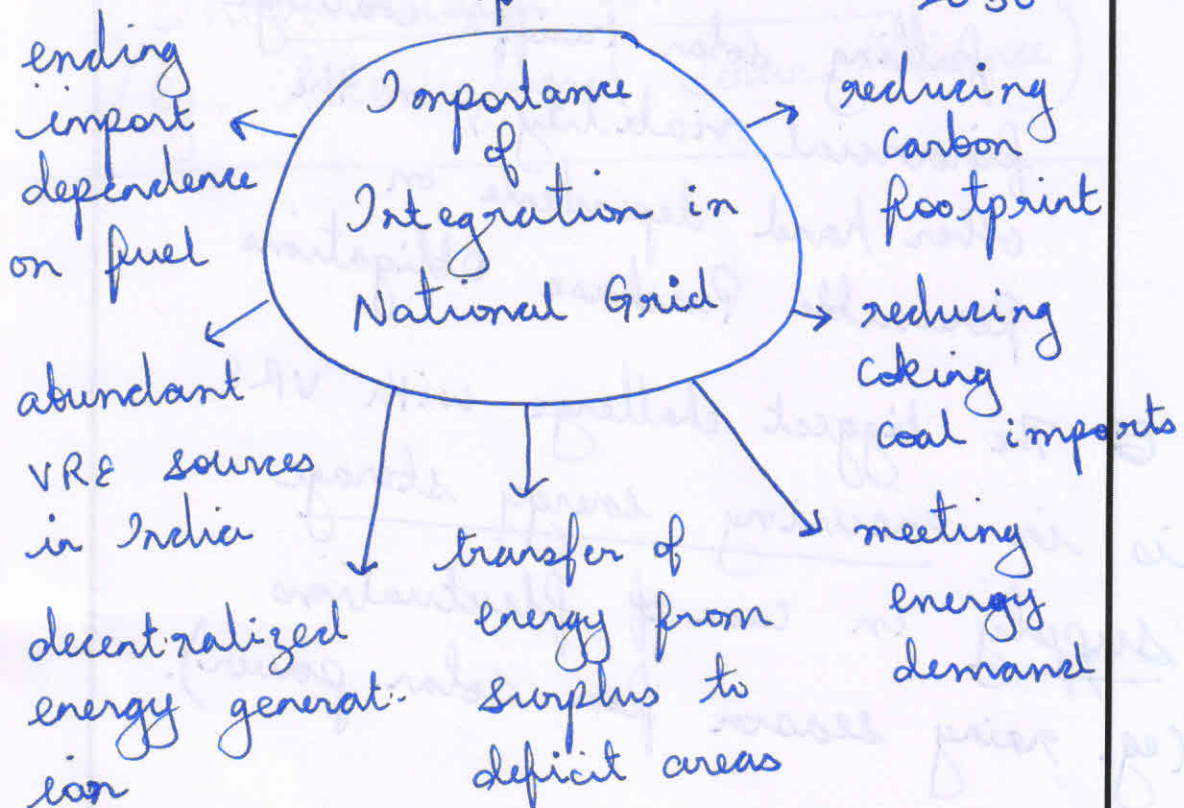
11. Highlight the importance and challenges related to integration of Variable Renewable Energy (VRE) in India. Mention some steps that can be taken for its smooth integration with the synchronized Indian grid. (250 words) 15

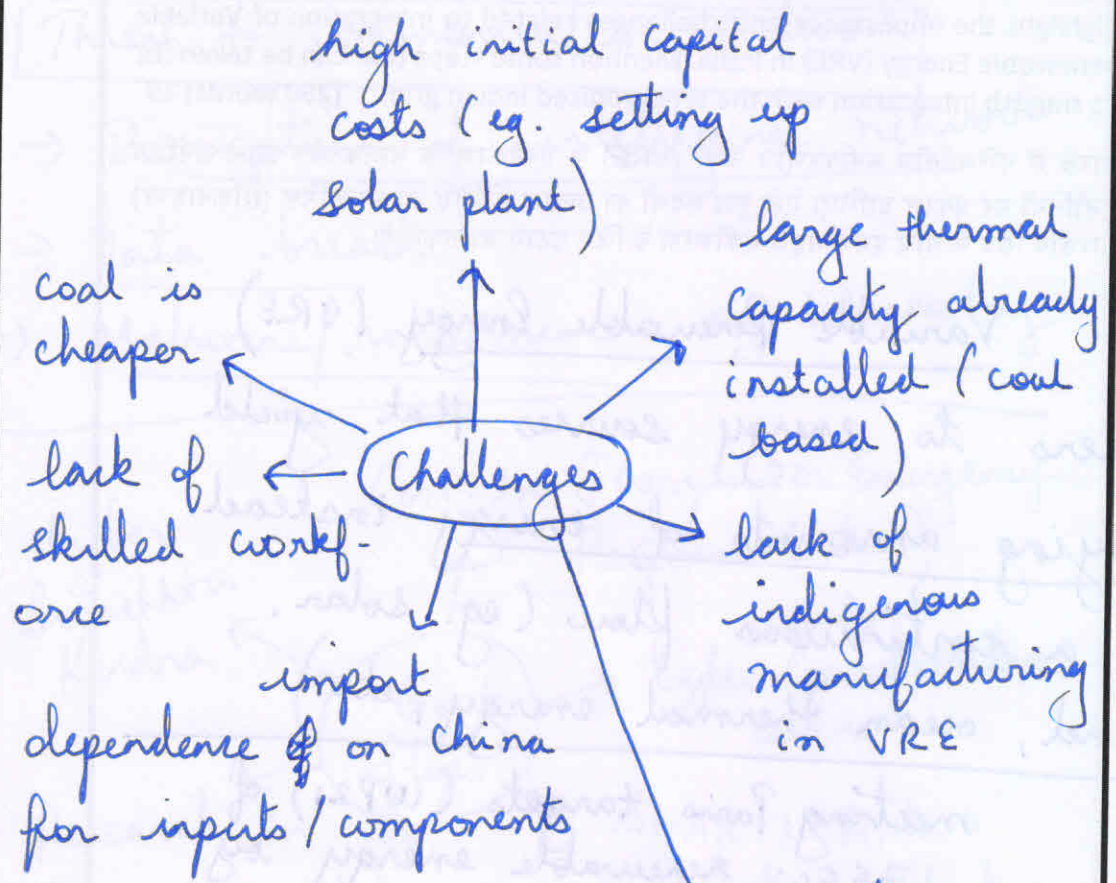
भारत में परिवर्तनीय नवीकरणीय ऊर्जा (VRE) के एकीकरण के महत्व और इससे संबंधित चुनौतियों पर प्रकाश डालिए। ऐसे कुछ कदमों का उल्लेख कीजिए जो समक्रमिक (सिंक्रनाइज्ड) भारतीय ग्रिड के साथ इसके सहज एकीकरण के लिए उठाए जा सकते हैं।

Variable Renewable Energy (VRE)

refers to energy sources that yield varying amounts of energy instead of a continuous flow (eg. solar, wind, ocean thermal energy, etc.)

meeting Paris targets (COP21) of
175 GW renewable energy by
2030

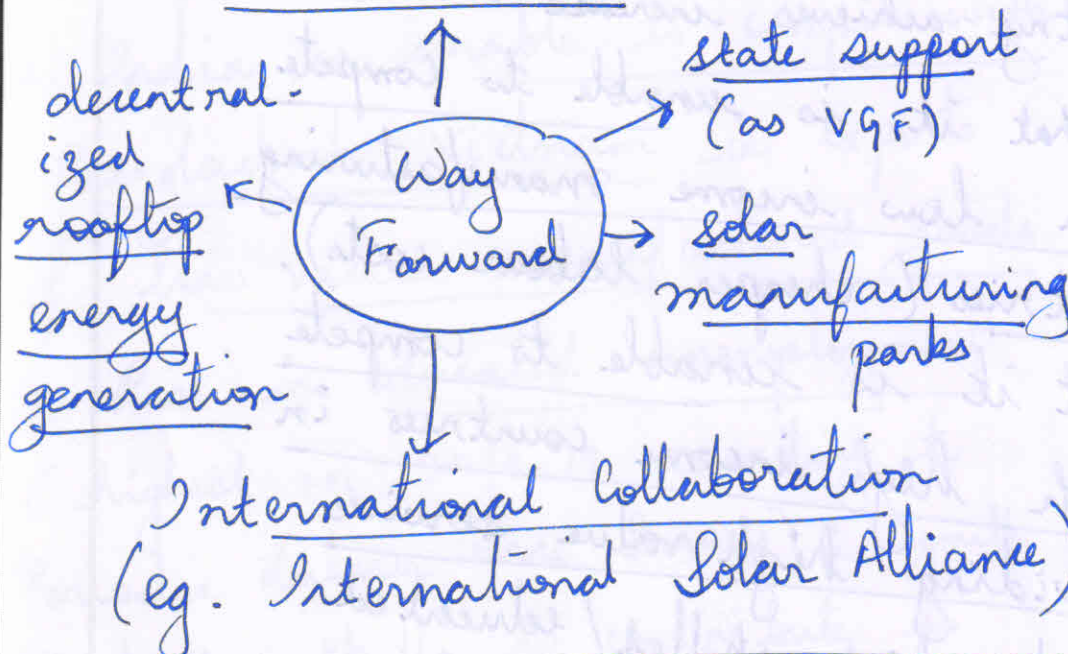




☐ The biggest challenge with VRE is in ensuring energy storage supply in case of fluctuations (eg. rainy season for solar power).

In India, price of battery storage is still high.

ensuring reach of grid in remote areas



12. There have been arguments that India could fall into a 'middle income trap'. Explaining the phenomenon, highlight the reasons behind such arguments. How can India avoid it? (250 words) 15

ऐसे तर्क दिए गए हैं कि भारत 'मध्यम आय पाश' में फँस सकता है। इस परिघटना की व्याख्या करते हुए, ऐसे तर्कों के लिए उत्तरदायी कारणों पर प्रकाश डालिए। भारत इससे किस प्रकार बच सकता है?

Middle Income Trap is when a country achieves increase in income so that it is unable to compete with low income manufacturing countries (cheaper labour costs). Yet it is unable to compete with high income countries in providing high value services (lacks high-skilled/educated workforce). As a result, country is 'trapped' in stagnant state.

Economic Survey 2017-18 feared that India could fall into a premature middle income trap.

Reasons

1. Stagnant manufacturing sector - share in GDP has remained 16% over past few years
2. India is unable to compete with Bangladesh, Vietnam in exports of low value manufactured goods
3. Rise in educated unemployment (highest in 2018-19 according to Periodic Labour Force Survey): youth lack the skills to contribute to knowledge economy
4. Growth of disruptive technologies like AI, Big Data Analytics & Internet of Things: threaten India's competitive IT industry + BPO service industry

As the survey has pointed out India has not made transition from agriculture to manufacturing society and is stuck in lower-middle income trap.

Boosting India's service sector competitiveness (Champion sectors) and implementing manufacturing sector reforms is the need of the hour.

13. Highlighting its importance, discuss the major issues that plague effective monetary policy transmission in India. Also, mention the steps taken by RBI to improve it. (250 words) 15

भारत में मौद्रिक नीति संचरण के महत्व पर प्रकाश डालते हुए, उन प्रमुख मुद्दों पर चर्चा कीजिए जो इसकी प्रभाविता को बाधित करते हैं। साथ ही, इसमें सुधार के लिए RBI द्वारा उठाए गए कदमों का उल्लेख कीजिए।

Monetary policy transmission is
when any change in policy rate
(i.e. repo rate) is reflected in the
interest rates of banks and financial
markets.



Issues : Reasons for Ineffective Rate Policy Transmission

- 1) Policy rate is only one of the factors determining marginal cost of lending (MCLR used by banks): MCLR is more sensitive to amount of liquidity in market
- 2) Banks reluctant to transmit rate cut due to stressed assets crisis + low profit margin.
Domestic households awaiting home/car loan are a reliable source of income
- 3) Under-developed bond market in India
- 4) External factors (eg: Fed Rate) also affect transmission

Recently, RBI has made adoption of external benchmark (repo rate, treasury bill) compulsory for bank loans to retail and domestic consumers.

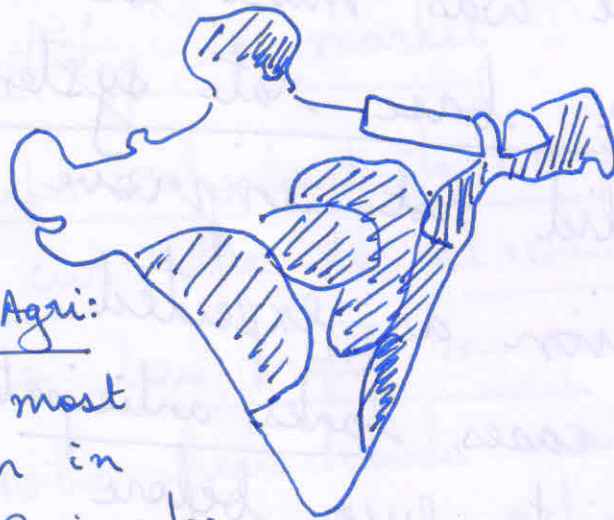
This move was must since shift from base rate system to MCLR did not improve transmission as expected.

In some cases banks anticipate rate movements even before RBI takes decision. Hence, RBI needs to improve data collection to remain sensitive to financial developments.

14. Highlight the constraints faced by rainfed agriculture in India. Discuss some agronomic practices that can be adopted for stabilizing agricultural production in rainfed areas. (250 words) 15

भारत में वर्षा सिंचित कृषि में आने वाली बाधाओं पर प्रकाश डालिए। वर्षा सिंचित क्षेत्रों में कृषि उत्पादन को स्थायित्व प्रदान करने हेतु अपनाई जा सकने वाली कुछ कृषि-वैज्ञानिक पद्धतियों की चर्चा कीजिए।

Rainfed agriculture refers to
<40% dependence on irrigation and
covers 61% of Indian agriculture.



Rainfed Agri:

 = most common in Deccan/Peninsular regions

CONSTRAINTS

- 1) Low productivity - inability to scale up production
- 2) Variability of monsoon - fluctuating water supply

- 3) Prevalence of drought
- 4) Climate change affects agri-output ; India is one of the most vulnerable countries
- 5) Absence of commercial agriculture
- 6) Government schemes have bias towards irrigated areas eg:
diesel/electricity subsidy + higher PDS collection from Punjab/Haryana at MSP

Agronomic Practices that Help in Stabilization of Production

- 1) Adoption of drip irrigation
(PM Krishi Sinchayee Yojana)
- 2) Rainwater harvesting

- 3) Growth of drought-resistant varieties eg: jowar, bajra, ragi, pulses
 - 4) Genetic modification to withstand drought
 - 5) Mixed farming + allied activities for agri. income stability
- Integrated use of soil moisture, ^{surface} water, rain, & groundwater (Four Waters Concept)
- Way Forward
- Traditional water harvesting system →
- reservoir revival (eg. Mission Kakatiya)
- river interlinking

Separate govt policy for rainfed areas is the need of the hour.

15. Despite the steps taken by the government in recent years, a number of problems continue to persist in the urea sector in India. Discuss. What reforms should be taken to address the persisting problems?

(250 words) 15

हाल के वर्षों में सरकार द्वारा उठाए गए कदमों के बावजूद, भारत में यूरिया क्षेत्र में कई समस्याएं निरंतर बनी हुई हैं। चर्चा कीजिए। मौजूदा समस्याओं के समाधान हेतु क्या सुधार किए जाने चाहिए?

Urea sector (production and retail of ammonia as fertilizer)
is plagued with many problems such as :

- large number of inefficient fertilizer companies (drain on public resources)
- diversion of urea during sales for non-farming purposes
- heavy subsidy on urea has led to overutilization in farms causing soil salinity, water and nitrogen pollution + increased fiscal deficit

Steps Taken

- selling urea in fixed quantity bags
- neem-coated urea for slower absorption in soil ; ensures optimum N:P:K ratio in soil
- use of Direct Benefit Transfer on pilot basis while passing subsidy to fertilizer company

Reforms Needed

- Nutrient Based Subsidy - for urea similar to ~~nitro~~ phosphorus and potassium
- Decanalization of fertilizer imports
- Improving targeting of beneficiary via Aarhan
- Shutting down inefficient

fertilizer plants

→ Cracking down on urea black market

→ Agricultural extension -
educating farmers about urea use

→ Extending Soil Health Card Scheme to ensure correct urea amount in soil.

Govt must ensure that small farmers manage to avail subsidy by improving governance in urea sector.

16. What is Access and Benefit Sharing? Explain how it aids in sustainable use of biodiversity. Also, mention the different global and national level mechanisms for ensuring Access and Benefit Sharing. (250 words) 15

पहुंच और लाभ साझाकरण (एक्सेस एंड बेनिफिट शेयरिंग) क्या है? यह जैव विविधता के संधारणीय उपयोग में किस प्रकार सहायक है, स्पष्ट कीजिए। साथ ही, पहुंच और लाभ साझाकरण सुनिश्चित करने हेतु वैश्विक और राष्ट्रीय स्तर की विभिन्न प्रणालियों का उल्लेख कीजिए।

Access and Benefit Sharing

(part of Nagoya Protocol, Convention on Biodiversity) refers to equitable use of genetic & biodiversity resources of the country.

This aids in sustainable use of biodiversity:

- ensures protection of traditional farming practices, knowledge of medicinal plants, etc.
- fair use of biodiversity for research and development
- conservation of farming seeds

17. Addressing the multifaceted disaster risk challenges in an ageing population requires a holistic approach. Suggest some ways for the government to address the challenges.

आयुवर्धमानों का सम्बन्धी है यदि युवाकें को (सिखाना) हूँ तो वे जानेंगे की क्या करना है, यदि बुजुर्गों को नहीं तो उन्हें सीखना ही होगा। बुजुर्गों को सीखाना ही मुझे करना है। यदि हूँ तो मैं सीखूँ।

Disaster resilience of infrastructure is necessary to reduce human and economic losses due to disasters. OECD survey predicts 4% loss in global GDP due to disaster.

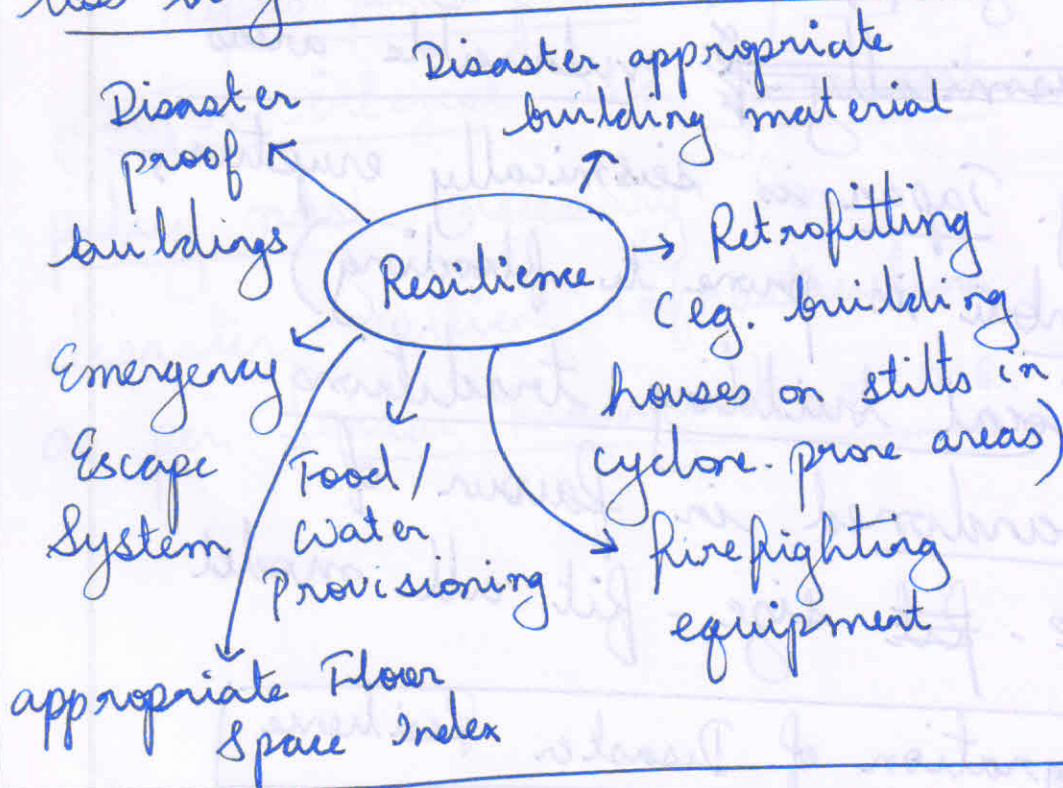


Challenges: 1. Large network of infrastructure

17. Stating the significance, discuss the challenges in achieving disaster resilience of infrastructure. Suggest some ways for mainstreaming it in the development paradigm. (250 words) 15

अवसंरचनाओं का आपदाओं के प्रति सुनम्य (रेजिलिएंट) होने के महत्व को स्पष्ट करते हुए, इससे संबंधित चुनौतियों की चर्चा कीजिए। इसे विकास प्रतिमान की मुख्यधारा में लाने हेतु कुछ उपाय सुझाइये।

Disaster resilience of infrastructure is necessary to reduce human and economic losses due to disasters. OECD survey predicts 2% loss in global GDP due to disasters.



Challenges

1. Large network of infrastructure

already built without keeping disasters in mind

2. High retrofitting costs
3. Urban expenditure directed to Construction rather than maintenance.

4. High population density in ~~seismically~~ vulnerable areas
(eg. Tapan is seismically eruptive, Mumbai is prone to flooding)

5. Local building traditions abandoned in favour of one - fit size - fit all model

Integration of Disaster Resilience

1. Decentralized urban planning
eg. Flood prone cities like Madurai,

Mumbai, etc. should have desiltation,
mangrove conservation policies

2. Integrating infrastructure development
with ecology eg. not violating
coastal regulation zones
3. Infrastructure insurance

People's participation, private
sector interest and government
policy push necessary for
disaster resilient infrastructure
as per Sendai Framework, 2016.

18. Highlighting the significance of data localization for India, discuss various challenges associated with data localization. (250 words) 15

भारत के लिए डेटा के स्थानीयकरण के महत्व पर प्रकाश डालते हुए, डेटा के स्थानीयकरण से जुड़ी विभिन्न चुनौतियों की चर्चा कीजिए।

Data localization refers to storage of data within the geographical limits of the place where it is generated. Recently, RBI mandated storage of digital payments data in India.

Significance for India

1. Data sovereignty
 2. Protection of data privacy
 3. Use of data as 'public resource' (as mentioned by Economic Survey 2018-19)
 4. Boost to data-based entrepreneurship eg. Fintech industry
- ~~on the lines of~~

5. Countries with strong localization policy have emerged as global data giants (eg. China's Alibaba)
6. ~~Challenges~~ Faster crime-solving - law enforcement agencies able to access data (current process rife w/ delays)

Challenges

1. Data localization not the same as data ownership; data will remain in cloud network in other countries. India still requires permission under Mutual Legal Assistance Treaty to access data of US-based companies
2. High storage costs
3. Restrictions on cross border flow of data hurts India's BPO +

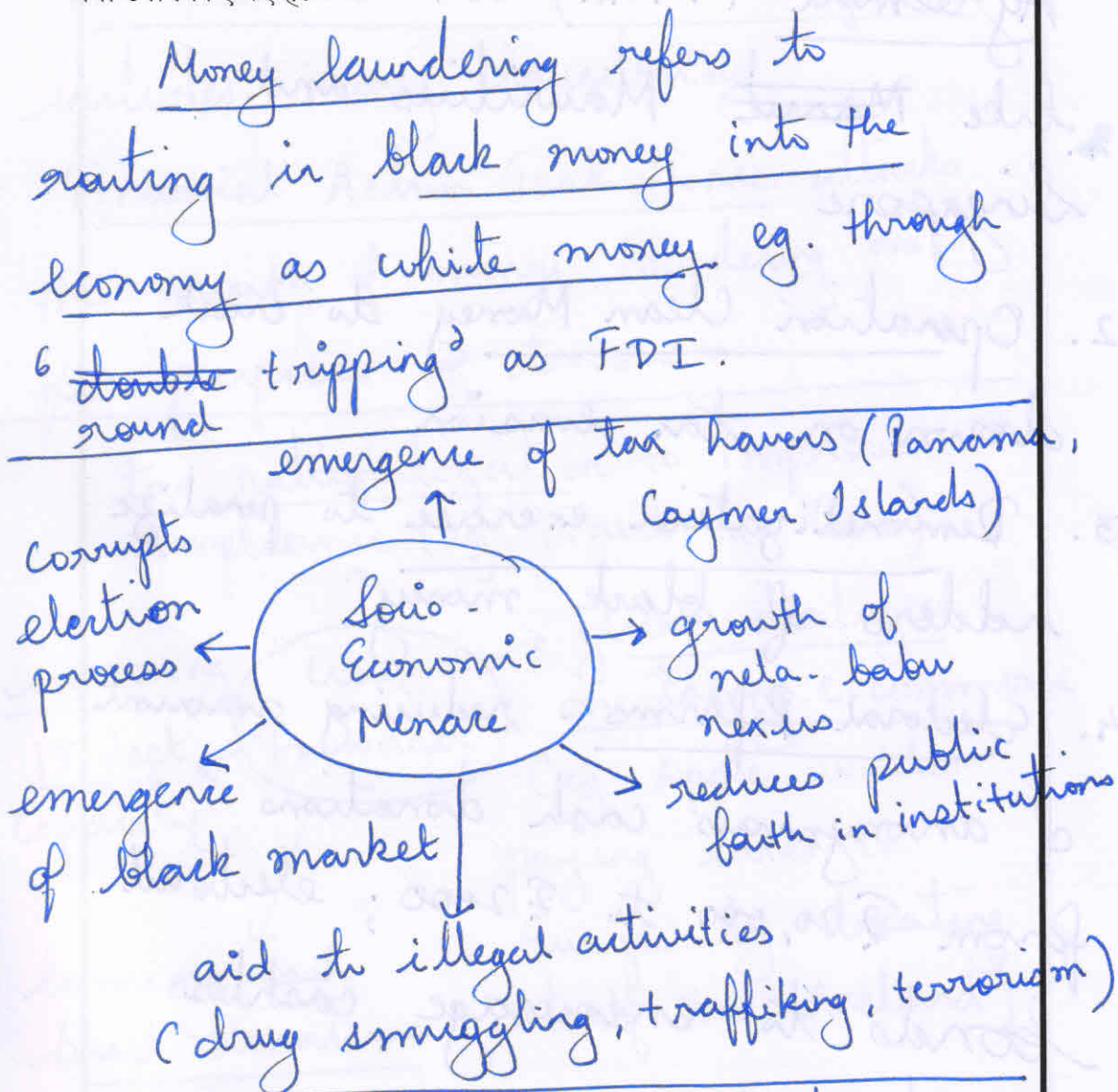
- outsourcing industries
4. Isolation from global data network is harmful
 5. Data centralization increases cybersecurity risk

Although B.N. Srikrishna Committee report recommends data localization, India must weigh out pros and cons. Negotiating treaty with US under Clarifying Legal Overseas Use of Data (CLOUD) Act will be a good first step.

19. Money Laundering as a socio economic offence is a menace especially for developing countries like India. Comment. What measures have been taken at the domestic and international levels to deal with this menace?

(250 words) 15

एक सामाजिक आर्थिक अपराध के रूप में धन शोधन विशेषकर भारत जैसे विकासशील देशों के लिए एक खतरा है। टिप्पणी कीजिए। इस खतरे से निपटने हेतु घरेलू और अंतरराष्ट्रीय स्तर पर क्या उपाय किए गए हैं?

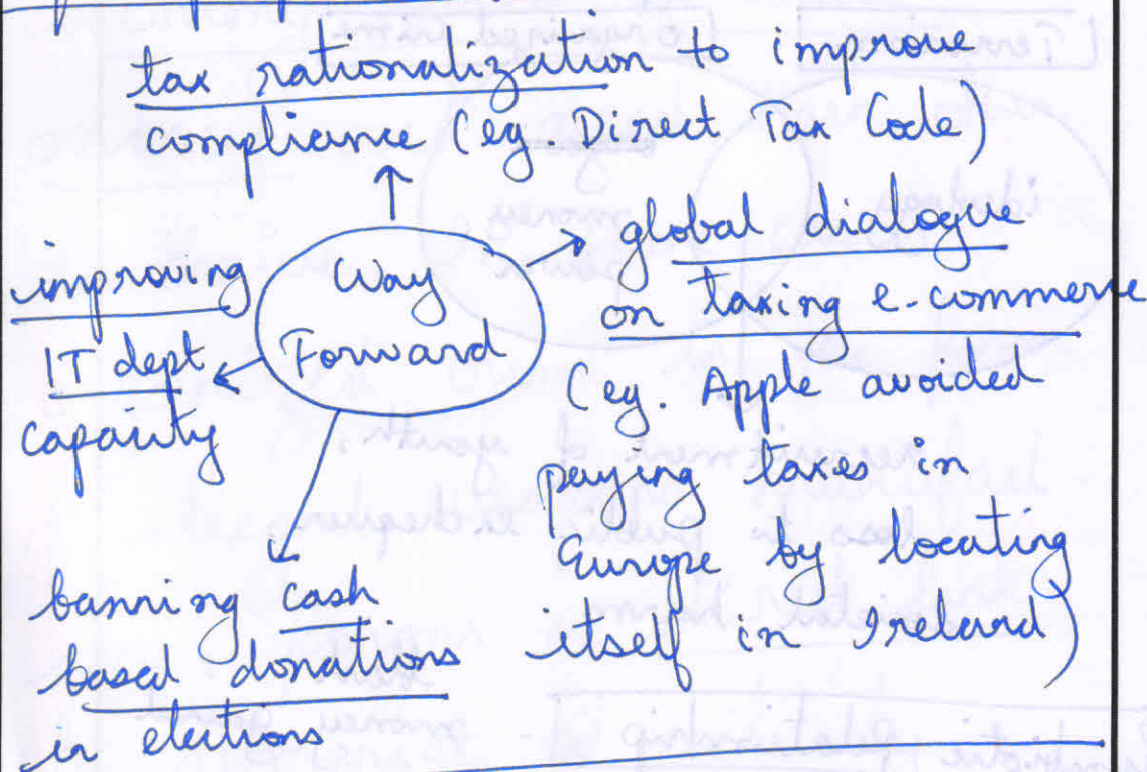


In India, it is ~~pre~~ widely prevalent increasing Global Corruption Index Ranking (Transparency International)

Measures to Combat Money Laundering

1. Negotiating Double Tax Avoidance Agreement (DTAA) with countries like ~~Maurit~~ Mauritius and Singapore
2. Operation Clean Money to crack down on tax evasion
3. Demonetization exercise to penalize holders of black money
4. Electoral Reforms - reducing amount of anonymous cash donations from ₹ 20,000 to ₹ 2000; electoral bonds to encourage cashless donations
5. Voluntary Disclosure Scheme

6. Use of big data analytics to track tax evasion
7. UN Global Convention on Corruption includes money laundering
8. Financial Action Task Force attacks the growth of money laundering ~~in~~ for purposes of terrorism



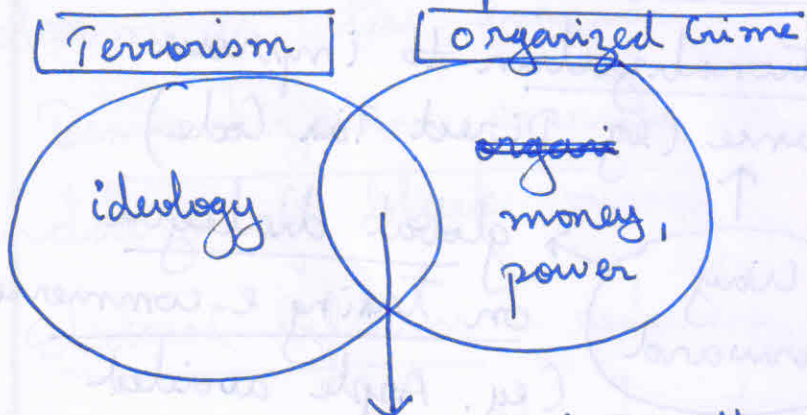
hence India needs to improve efforts to promote cashless and compliant economy.

20. The primary motive of terrorism differs from that of organised crime but there exists a symbiotic relationship between the two. Discuss.

(250 words) 15

आतंकवाद का प्राथमिक उद्देश्य संगठित अपराध के उद्देश्य से भिन्न होता है, किन्तु दोनों के मध्य एक सहजीवी संबंध पाया जाता है। चर्चा कीजिए।

Terrorism is an act of ideological violence aimed to shock and awe public. Organized crime is based around monetary motives and is uninterested in public reaction.



Symbiotic Relationship - blank money gained from organized crime (eg. drug smuggling, prostitution, trafficking,

extortion, etc.) can be used to fund terrorist activities. eg. Mumbai mafia Dawood Ibrahim supported Pakistani terror groups

Both terrorism and organized crime are part of underground economy based on black money and need each other to thrive. In some cases organized crime, in the form of illegal weapons manufacture, forms a direct link to terrorist activity

Hence tackling organized
crime in cities is
necessary to fight
terrorism.