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GENERAL STUDIES (TEST CODE : 763)

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Medium Hindi/Eng.	ENGLISH.	Registration Number	16838
Center	ORN.	Date	12/11/16

INDEX TABLE

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

Total Marks Obtained:

Remarks:

Signature of Examiner

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

EVALUATION INDICATORS

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

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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

12.5X20=250

1. The most important challenge in managing the public sector in India is balancing its accountability with autonomy. Discuss with relevant examples.

Public sector enterprises are the ones which have majority stake (ie. >50%) of the Government or its agencies. This makes these enterprises directly accountable to the government (biggest shareholder). However, this accountability is often accompanied by crippling of autonomy. This can be well illustrated with following examples -:

① The ~~P~~ Ongoing crisis of Public Sector Banks rising NPAs and bad loans is a result of political interference and ~~tab~~ absence of independent governance.

②. Poor performance of BSNL in the past was mainly due to lack of managerial autonomy and declining competitiveness. Situation changed only with change in political

will at the centre
③. Crisis in Air India was due to bad policy decisions on the part of government to continue running a loss making enterprise, rather than choosing to exit.
④ Poor Management of Assets in most PSUs having surplus land areas, while the government is facing land acquisition problems in improving infrastructural development.

Way Forward: Balancing the need for accountability (for economy in use of public resources) and autonomy (for commercial viability and professional management) This can be achieved by-:
① Emulating the reforms in Public Sector Banks under INDRADHANUSH. - covering structural, governance and commercial aspects
②. Strategic disinvestment with the focus on reinvigorating the sector than to meet fiscal deficit
③. Transparent appointments to top managerial

positions to avoid nepotism and political patronage.

(4). Autonomy with respect to ~~Arug~~ strategic decisions — as pursued for DMRC (Delhi Metro Rail Corporation)

2. Most rural poor are excluded from the ambit of the formal financial system, which raises their dependence on informal sources as well as exposure to financial distress. In this context, explain why formal sector lending, especially to farmers, is so limited. Also suggest some steps that need to be taken to increase access to formal credit in rural areas.

Governments have, since a long time, attempted to achieve financial inclusion in the country. Inspite of innovations like Lead Bank Area scheme, ~~Public~~ Priority Sector Lending requirements, Jan Dhan Yojana, Bank Sarthis ~~etc~~, MUDRA Yojana, etc access to bank / formal credits in rural areas remains absent. This is attributed to the following factors:

1. Inadequate banking penetration to the hinterland — absence of commercial viability to open branches for low value, high volume of transactions
2. Inadequate ~~do~~ monitoring of Bank Correspondants and absence of a comprehensive database.
3. Demand for collateral for loans
4. Traditional biasness towards informal sector — a behavioural problem

(5). Since liberalisation, only 2 universal banking licenses granted; that to recently

(6). Payment banks are bound by too many restrictions - 3 out of 11 licensees have already walked out

(7) Financial literacy remains poor in rural areas

(8) Absence of internet penetration has affected the ability to leverage mobile banking to foster financial inclusion.

Since rural areas are predominantly agrarian, farmers are ones who are denied access to formal sector. large lending.

As a remedy, following measures may be adopted :

(1). Encouraging Self Help Groups (SHGs) Bank Linkages (SBLs)

(2) Mandating 25% bank branches to be opened in rural areas - proposed by RBI.

(3) Creating a database of Bank Correspondants and evaluating their performance.

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(4) Overcome the problem of October and March rush by banks to meet PSL targets
(5) Quarterly review of lending to rural areas by RBI
(6) MUDRA Yojana requires proliferation of Microfinance institutions.
(7) Fostering financial literacy
(8) Improving digital connectivity

Inspiration can be drawn from Kenya which ~~levelo~~ leveraged Mobile technology to provide universal banking.

3. Efforts should be made to support Indian businesses to invest abroad as several direct and indirect benefits accrue to the home country from outward foreign direct investment. Comment.

Recent years have seen numerous reforms undertaken to improve attractiveness of country to FDI. ~~How~~ This is done to reap the multiplier benefits of employment generation, technological advancement and more professional management practices

However, outward FDI too is important, and should not be neglected. It provide following benefits to the country:

DIRECT :

① ~~Economic~~ Repatriation of profits from abroad

②. Increase in forex reserves of the country

③ Exploit resources not available in our country – eg petrochemical plants in Iran

④. Become a part of global manufacturing chain

⑤ Reduce cost of production and derive more benefits.

⑥ Strengthen Rupee against other currency

Indirect Benefits:

1. Better commercial relations with destination country – eg UK and India
2. Improve Global image as an invester country (as is the case with China)
3. Strategic edge over countries – eg. India and China in Afghanistan
4. Help leverage Track II diplomacy to improve political relations. This has been proposed by Canada recently.
5. Reciprocity in investments, helps bring in capital to the country as well.
6. India's entrepreneurs abroad will be able to help identify shortcomings in Indian economy and advice the government to overcome the same.

Thus, balanced approach towards FDI inward and outward FDI is crucial to attain the objective of Make in India and becoming a Global economic power

4. Monetary policy transmission in India has largely remained ineffective. What are the reasons behind this? Explain what marginal cost-based lending rate (MCLR) is and how it can affect monetary policy transmission in India.

Monetary Policy transmission refers to the reflection of RBI's monetary policy, effected through Repo rate, in the lending rates charged by the Banks. Inspite of decrease in repo rates ~~conse~~ consecutively in the past reviews, the lending rates have come down only marginally. This is owing to several factors -:

1. Base Rate by banks is calculated on the basis of average cost of funds. Since this includes several factors like establishment cost, administration cost etc, effect of Repo rate gets subdued.
2. Cost on Time liabilities has remained unchanged for banks
3. Rising cost of NPAs (Non Profitable Assets)
4. Economy is relying for equity over debt — leading to slowdown in credit growth

Marginal Cost based lending Rate (MCLR) as proposed by RBI recently aims to alter the present method of calculating bases rate, in line with international practices. Under this, lending rate is a function of marginal cost (cost of additional unit) of funds raised by banks. Since under Repo operations, RBI provides liquidity to banks at repo rate, the method successfully helps in aligning lending rate with monetary policy (repo rate)

Effect on Monetary Policy Transmission of MCLR will be seen in terms of declining rate of loans by banks. This will result in credit growth and spur investment, as is the need of the hour.

However, the method overlooks other costs of banking in India, absent in foreign banks. Hence MCLR should be complemented with completely overhaul of the Indian Banking System, so that it matches ~~up with~~

International Banking standards

5. India's most pressing labour market challenge going forward is to generate a large number of formal sector jobs. In this context, discuss the constraints on formalisation of workforce. Also highlight how these constraints can be overcome.

Approximiately, 90% of jobs in our country lies in informal sector. This is unfortunately due to absence of job security, income security, social security and good job / work conditions in informal sector.

Informal sector includes casual work in organized sectors like construction.

The challenge of generating formal sector jobs is met with following constraints —:

① Stringent labour laws - like Industrial Disputes Act (IDA), which makes shut down difficult for companies employing more than 100 labourers

② Neglection to Flexibility and Productivity which makes retrenchment of even unproductive workers difficult - as under IDA

③ ~~Proceds~~ complex Procedural Requirement due to ~~100s~~ hundreds of labour laws (combining 44 of Central Government)

(4) Harassment from Labour Inspectors under Factories Act 1948

(5) Micro Management due to laws like Minimum Wages Act, Equal Remuneration Act etc.

(6) Inadequate skill development & education.

Realising the need to increase formalization 10% of workforce — as against existing trend towards contractualisation and casualisation, the Government should undertake following steps -:

(1) Rationalize labour laws — recommended by 2nd National Commission for Labour. Already being undertaken by Central Government — replacing 44 labour laws ~~to~~ with 4 labour codes

(2) Make compliance easier - e.g. Shram Suvidha Portal which helps complying with 16 laws

(3). Improving inspection regimes - e.g. randomized inspection introduced recently.

(4) Introducing an element of productivity in

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labour laws to provide flexibility.

⑤. Extending social security benefits to informal workers as well — gradually moving towards formalization

⑥ Encourage states to amend state laws — as Rajasthan is leading the way today

⑦ Skill development and training, along with placement

⑧ Apprenticeship development programmes — as already introduced.

Going forward, there is a need to balance labour welfare and economic growth.

6. What are the objectives of public debt management in India? Examine the rationale for setting up an independent agency to manage government debt. Also highlight the issues that need to be addressed to ensure successful debt management by an agency other than the RBI.

Public debt refers to credit taken by the Government and its agencies. It's management has following objectives-:

① keep debt to GDP ratio undercontrol
② avoid situation of high interest payouts
③ check external debt to preserve forex.
④ maintain liquidity with the public

Till now, public debt management in India was done by RBI. Recently, the intention to set up an independent agency for above purpose, was mooted.

Rationale: RBI determines the interest rate through repo operations. Government will be interested in lowering of interest rate on G-secs, RBI will interested in higher rate. This creates a situation of conflict of interest.

following issues need to addressed to ensure public debt management by an independent agency -:

① Absence of political ~~con~~ control
② Coordination with RBI's Monetary Policy
③ Coordination with Government's fiscal policy.
④ Ability to guage global and national economic scenario.
⑤ Members should be experts from different areas of economics Thus selection of members will be a problem.

However, creation of an independent agency is long overdue. Former RBI Governor, had himself recommended such an agency. The remaining hurdles should be overcome to move ahead in this direction

7. Explaining the rationale behind ceiling on agricultural land holdings, discuss whether land ceiling has stifled agricultural growth in India.

Rationale behind land ceiling

emanates from A 39 (b) and (c) of the Constitution. It mandates states to prevent concentration of resources in hands of few. Newly Independent India was dominated by large landholders and zamindars. Rectifying the same, compelled the government to introduce Land Ceilings Act.

However, the stagnation of agricultural sector (especially after 3rd FYP) points towards the failure of such a step

1. Fragmented land holdings made agriculture unviable in the era of large scale production
2. Limited scope for mechanization
3. Inability to raise funds from formal sector requiring collateral
4. Increased vulnerability to crop failure (when farmers undertake monocropping)

(5) Agriculture has become capital intensive which small farms cannot support.

However, land ceiling has helped in redistribution of land among small farmers. The absence of commensurate benefits is owing to:

(1) Corruption in the process — eg in Bihar and Bengal ~~title~~ land transfer in name of family members to escape distribution

(2) Fragmentation owing to subsequent increase in family size.

(3). In most cases, infertile unproductive plots of land were given away.

Due to the above, ~~the~~ land ceiling has stifled ~~economic~~ agricultural growth in the country.

Way Forward: (1) Complementing with credit access and infrastructural facilities

(2) Effective implementation

(3). Move towards cooperative farming on equitable basis.

8. Augmenting the employment potential is linked with the need for increasing India's share in world exports. What are the objectives of the Foreign Trade Policy (2015-20)? How does it seek to achieve these objectives in the coming years?

Creation of employment opportunities is intrinsically linked with labour intensive manufacturing sector growth, along with service sector. Exports provide the benefit of larger markets and hence increased scope for production. In this context, India should strive to increase it's share in world exports from 1.5% to more than 3% by 2020. This is the objective of the Foreign Trade Policy (2015-20)

The Policy provides for two major schemes to achieve this objective

① Merchandise Export from India Scheme. (MEIS) — increasing the number of goods exported from India

② Services Export from India Scheme (SEIS) —

to increase the number of services exported

The above two schemes consolidate the other schemes which based exports on market destination

Along with this, the Policy provides for:

1. Simplified procedures for trade
2. Encouraging MSMEs by informing them about FTAs India has signed and how those ~~the~~ can be exploited.
3. 24x7 clearances (Customs)
4. Pushing for Trade Facilitation Agreement in Services.
5. Doing away with inverted duty structures

Inspite of the above, India's exports have seen a declining trend owing to drop in oil prices and subdued demand in global economy. Going forward, India should try to improve the quality of its products, move to high value items and emphasize on green technology to remain competitive.

9. The advent of differentiated banking marks the beginning of a radical overhaul of the banking structure that would address the abysmal levels of financial inclusion in India. Elaborate. What are the possible issues that could impede the functioning of these banks?

Concept of differentiated banks emerged with the recommendations of ~~[illegible]~~ RBI Deputy Governor.

Meaning: Creation of providing services to different types of customer. Eg.

Small banks. — catering to small farmers, businesses having low credit requirement

Wholesale banks — catering to requirements of other banks and large borrowers

Payment banks — providing remittance and payment services.

Recently, the RBI granted 11 licenses for payment banks and 9 for small banks

Role of differentiated banks towards financial inclusion:

① Improved access

② Increase bank penetration

③ Act as bank correspondents for commercial banks

④ Reduce cost of borrowing.

However, the functions of these banks are impeded by following factors-:

① High CAR (Capital Adequacy Ratio) requirement at 15% (as against 10.5% for other banks)

② Blockage of 75% funds in PSL - restricting scope of operation.

③ SLR requirement is 25%.

④ Unviability of opening branches in rural areas

⑤ ~~string~~ stringent eligibility conditions - not more than 40% of capital invested in non financial business.

While regulation is essential, over regulation may prove counter productive. Recently, 3 licensees declined to set up payment banks owing to these regulations. A balance needs to be struck otherwise the objective of 'Banking the Unbanked' will remain unrealized

10. While explaining the reasons behind slump in revenue of Indian railways, discuss whether the recently announced "dynamic fare pricing" can help in addressing the problem.

Indian Railways (IR) is one of the departmental Undertakings of Government of India. It's been facing slump in revenue due to following reasons -:

1. Separate Budget - Makes IR a tool to ~~pop~~ promote populist policies at at cost of exchequer
2. Cross subsidization - between freight and passenger fares
3. Leakages associated with 33% subsidies benefiting the rich who travel in AC compartments
4. Inadequate extension of network to improve freight corridors
5. Poor standard of services and lack of modernization
6. Frequent instances of passengers travelling without tickets and Ticket checkers filling their own pockets

(7). High cost of operations due to engagement in non core areas

(8). Accounting practices does not follow standards

The above problems were also highlighted by Bibek Debroy Committee Report. In order to improve government revenue, introduced dynamic fare pricing in Rajdhani, Shatabdi and Duronto trains

Benefits: improve revenue, ~~b~~ enable modernisation

Drawbacks: trains running with undercapacity utilization and passengers switching over to flights.

Although the new policy had led to revenue growth initially, its sustainability is questioned. It ~~b~~ may become counter productive if passengers prefer flights (especially in light of New Civil Aviation Policy) with price caps.

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Going forward, government should strive to expand railway network, rationalize subsidies and modernize IR. (for which JVs should be setup to resist political interference)

11. What is Google Street View? Discuss the grounds on which India has refused to allow Google to launch its Street View service in the country.

Google Street View is a technology stack ~~combing~~ combining the use of GPS, camera and real time data sharing through internet. It provides pictorial view of the area (real time) along with its location on Google Maps.

India refused to allow this service on following grounds -:

(1) Security threat: Details of areas (especially sensitive locations) leaked to terrorists and enemies

(2) Privacy intrusion, in case of details of residential places

(3) Inadequately developed cyber security capabilities.

Countries like Japan and others have allowed this service with modifications like Still picture as against real time image, inaccessibility to sensitive locations etc.

Way Forward: India cannot escape such technology for long. Hence it should strengthen its security architecture to reap the benefits of such services

12. Increasing use of Unmanned Aerial Vehicles (UAVS) pose unique policy challenges that transcend conventional domains of national security, privacy and business practices. Analyse in the context of the draft guidelines that have been issued by the DGCA (Directorate General of Civil Aviation). Also examine the significance of UAVs in achieving the goal of inclusive development.

Recently DGCA has issued draft guidelines on use of UAVs. It provides for the following :-

1. Licensing of operator.
2. Registration of UAVs - valid for specified period
3. defined range of operations
4. line of sight criteria.
5. age restrictions, for operators above 18 years
6. Restricted use in high traffic areas

The above aims at ensuring regulated growth and use of UAV's for civilian needs. However, it has drawn criticisms for attempts to overregulation and stifling innovation. The Guidelines should be adequately debated, so that ~~its~~ UAVs significance is not compromised.

① Providing disaster relief
② Spying by attaching cameras
③ Assessment of crop damage using camera fitted UAVs
④ Transportation and delivery of goods
⑤ ~~Boost~~ Boost to ecommerce sector.
⑥ Aid in providing ~~pictorial~~ aerial view to assess disaster damage.
⑦ Help start ups and MSMEs.
⑧ Production and use of UAVs - generate source of employment.

Thus UAVs help farmers, disaster victims, young entrepreneurs and government, in achieving the goal of inclusive development

13. What is Artificial Intelligence? Can it be a potential game changer in improving governance? Examine the challenges that lie in its use.

Artificial Intelligence (AI) refers to the existence of human reasoning capabilities in machines. For eg: Siri of Apple, is able to talk to humans as a companion, Google search which determines user's area of interest through clicks and also talks to the user.

AI is cited as one of the radical technological innovations for coming decades. It's effect in the area of governance is manifold -:

1. Machines listening to and recording grievances and not prone to bias, corruption.
2. Delivery of services like education using AI at school.
3. Health sector will benefit a lot by filling the gap created by dearth of doctors

(4) Disaster risk mapping and response can be undertaken using AI.

(5) Water supply, electricity supply can be regulated using AI enabled meters to prevent overuse.

(6) Improved decision making

Challenges in using AI includes:-

(1) Use of high end technology - as against low cost hardware in India

(2) Internet penetration to provide real time information

(3) Digital connectivity to share information

(4) Training government staff and users (citizens) to interact with AI technology

(5) Indigenous development

(6) High cost

(7). Improving security architecture to avoid denial of service attacks

India should strive to leverage AI in future, but balance it against loss of jobs as speculated. Quest is between efficiency and inclusiveness

14. The government recently announced its plan to make India a 100% electric vehicle nation by 2030. What are the advantages of Electric Vehicles over internal combustion engine (ICE) vehicles? Highlight the challenges that the government needs to overcome to implement this plan.

Plan to make India a 100% electric vehicle nation by 2030 is ambitious. But given the threat of Climate Change and its adverse effects, advantages of Electric Vehicles over conventional internal combustion engine (ICE) vehicles cannot be denied -:

1. Low carbon emissions
2. Reduce discharge of (Particulate Matters) PM 2.5
3. Save oil (fossil fuel)
4. Save money on oil import bill.
5. Avoid recurrence of events like Delhi smog post diwali
6. Enable fulfilment of commitment under Paris Agreement - reduce emission intensity of GDP
7. Improve health status - by lowering down respirational problems like bronchitis.
8. Make India truly green.

Challenges in implementing the plan are numerous -:

1. Absence of adequate technology development in the country
2. Remodelling of existing vehicles
3. High initial cost
4. Electricity generation below what is required.
5. Technology not developed to the scale to reduce cost.

Overcoming the above requires technological cooperation with other countries in the area. and encouragement to Research in India. E Rickshaws can act as precursor to success of such plans. Private sector should be encouraged to step in

15. While the provisions of the Montreal Protocol have helped phase out CFCs, the alternative to them have contributed to another problem. Comment. How will the Kigali agreement help in addressing this problem?

Montreal Protocol aims at curtailing the emission of Ozone depleting Substance (ODS) like CFCs, HCFCs. It's success is visible in the healing of Ozone layer, as per scientists.

However, alternatives to ODs like ~~the~~ HFCs (hydrofluoro Carbons) have high Global warming Potential (GWP). It has increased the rate of rise in temperature by 10% every year.

In this context, the recently concluded Kigali Agreement provides a significant breakthrough.

Aim: Eliminate the emission of HFCs by 2050. to contain rise in temperature to 0.5°C by 2100

Features: (i) The above is sought to be achieved by adopting a differentiated mechanism for developed and developing countries.

① USA and developed nations to start phase down by 2019.

② China will start phasedown 2024 and India in 2028.

③ By 2045, 85% of the emission of HFCs should be reduced

④ Montreal Multilateral Fund (MMF) created to provide financial assistance to adopt alternative technologies

⑤ Technology Review in 2024 so that developing countries like India are not left stranded half way through the agreement

Significance: Earlier India was not ready to talk over reducing HFCs use and today it has been able to be a part of multilateral agreement and ~~also~~ secure a differentiated conditions.

MMF will provide for financing consumption, manufacturing, use, maintenance and servicing of above & alternate techno-

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logies while also balancing growth of heating, ventilators, and ACs (HVAC) industry in developing countries.

The new agreement is proof to the fact that ~~climate~~ Green movement which began in Paris is unstoppable and irreversible.

16. Despite a wide range of problems and issues, India supports 57 per cent of the world population of tigers. Enumerate the challenges in maintaining the growth of tiger population in India. What are the salient features of the strategy adopted by India over the years to support the tiger population? Also highlight the measures required to further improve the situation in this context.

India is home to large tiger population, mainly concentrated in Sunderbans area (Royal Bengal Tigers) However, it faces many challenges in maintaining the growth of tiger population like -:

① Rising population and Man Animal Conflict
② Linear projects taking a toll on tigers lives
③ Biodiversity reduction is reducing the prey animals for tigers.
④ increasing alienation of local tribes from maintaining tiger population
⑤ Climate Change induced events like frequent forest fires, floods, droughts (which affected Uttrakhand, Madhya Pradesh - home to large number of tigers)

Indian strategy has focussed upon following factors to support growth of tiger population -:

① Demarcation of protected Areas for tigers

② ~~Tige~~ Regular Tiger Census

③ Ex Situ conservation - zoos, labs etc.

④ Cross breeding to develop resistance.

⑤. Dispersing the population to avoid prevent chances of annihilation is a single event

However, improvement can be done in

① Implementation of Wildlife Conservation. Acts with respect to penalties

② Following the principle of Avoidance when it comes to linear projects

③ Avoid fragmentation of forests

④. Attempt to reverse the phenomenon of climate change

⑤ Improved technology to enumerate tiger population (as against pug mark and camera system)

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17. What are the reasons for indiscriminate sand mining from rivers in India? Analyse its adverse effects on economy and ecology of the region. In context of the 2015 guidelines released by the Ministry of Environment and Forests, highlight the measures that can be adopted to curb the practice of sand mining.

Sand mining refers to removal of sand, silt and soil from the bed and banks of rivers.

It is practiced indiscriminately -

(1) For commercial gains - by cement industries.

(2) due to lax control by government.

(3) increase high deposits and sediments in Indian river (especially himalayan)

Effect of sand mining:

(1) accelerate the pace of already shrinking delta

(2) affect aquatic life adversely (going against SDG)

(3) imbalance in ecosystem services.

(4) affect river productivity.

(5) income of local community dependent on

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fishing etc dwindles

(6) Affects sea food productivity

Recently, government allowed seedbed mining along the stretch of ~~Bhet~~ Bhegirathi River. which is retrograde.

Measures to curb the practice of sandmining are :

(1) 24x7 surveillance system along the river

(2) Penalty on wrong doers

(3) Strict punishments

(4) Branding rivers as ecologically sensitive zones

18. India's commitment to Disaster Risk Reduction (DRR) is evident from the fact that it became one of the first countries to align its National Disaster Management Plan (NDMP) with the Sendai Framework. What are the salient features of India's first National Disaster Management Plan (NDMP)? How can this plan help in effective disaster management?

Recently, India was branded as Champion of DRR. for complying with Sendai Framework of 2015

India's NDMP provides for:

① holistic disaster management — Prevention Mitigation, Responce and, Rehabilitation and Recovery

② 3 tier system of governance — National State and district level.

③ Bottom up approach to planning within the overall national policy framework

④ Committment to 'build back better' after disaster

⑤ NDMF Disaster Management Fund at all levels for quick response

⑥ Specialized Disaster Management Force for immediate rescue and relief work

(7) Involvement of local communities.
(8) Regular training at schools and to citizens by ~~NDRF~~ NDRF

Effectiveness of NDMP:

(1). Immediate response
(2) adequate resources - demarcated fund.
(3) Prevention - through vulnerability mapping
(4) Avoid recurrence - by building back better
(5). People's Cooperation - eg in Ladakh floods
(6) Save lives and cost to economy

19. Recent instances have led many to not use plastic or electronic transactions, despite the convenience. Discuss the issues associated with the rise of currency in circulation in the economy in recent times. Also, highlighting the advantages of a cashless economy, suggest measures required to bolster its popular acceptability.

India is termed as cash heavy economy. It's cash to GDP ratio is 18% (approx) The reasons behind rise in currency circulation are-:

① Vast size of black economy - approximately 25% of GDP - which deals mainly in cash

② Inadequate banking penetration.

③ Psychological resistance - amongst the old and rural dwellers

④ Gap in internet connectivity and penetration

⑤ Incomplete financial inclusion

⑥ Existence of several small enterprises and shops who can't provide PoS devices.

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Advantages of cashless economy —:

security, audit trail, control black money generation, Save paper, save cost, convenience, OTP ~~genera~~ based authentication and pervasiveness.

Measures to bolster its acceptability are:

1. Enhanced security
2. Financial literacy — Jan Dhan Yojana
3. Clampdown on black money - eg demonetization of high value currency
4. Disincentivizing cash payment
5. Making innovations in payment systems eg UPI.
6. Access to internet and mobile

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20. Whereas proliferation of traditional nuclear weapons has long been a concern, the issue of dirty bombs and orphan sources has also become important in recent years. Explain what a dirty bomb is and highlight the concerns linked with nuclear terrorism in India. In this context, what are the issues that need to be addressed to effectively ensure the security of nuclear material in India outside the already secured nuclear installations?

Concerns linked to nuclear terrorism in India are many.

(1) hostile neighbours – China and Pakistan (both are nuclear states)

(2) existence of terrorist group

(2) risk of proliferation to insurgents in red corridor areas

(4) No First Use Policy restricts deterrence.

Following issues need to be addressed to ensure security of nuclear material

(1) ~~[illegible]~~ Access Restrictions

(2) sensitive and isolated locations

(3) Mobile storage

(4). Border Management

(5) Check on infiltration

(6) Security development.