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GENERAL STUDIES (TEST CODE : 763)

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Medium Hindi/Eng.	ENGLISH	Registration Number	32718
Center	JAMIA .	Date	17 - 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	
8	12.5	
9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

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.

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 undertakings in India have dual purpose of driving growth as well as fulfilling the social objectives of the country.

For this, there is greater control of government over them which raises issues of autonomy and commercial accountability of these PSU's.

Autonomy

- ~~Most~~ Majority stake ~~of~~ in these PSU's is of the government
- They also have managerial control and the directors and top management is appointed by the government.
- For capital infusion also they dont have much access to the market and are dependent on the govt.

e.g in Public sector banks due to the government's control in governance and capital infusion, there have been 6 lakh crores of NPA accumulated, disrupting the functioning of these banks.

Indian airlines, Coal India Limited, BHEL and other PSU's are incurring losses due to inefficiency and uncompetitiveness in the private market.

~~Autonomy~~ Accountability

- The purpose of these PSU's is to be the drivers of growth as well as fulfilling social objectives like employment generation, balanced regional development etc.
- Because of this accountability of these PSU's is not measured on mere profiting terms
- Apart from this, due to government control there are issues of Red tapism, bureaucratic status quoism, policy paralysis etc which hinders in their working

e.g. for implementation of Jandhan yojana a whole new work of opening crores of account was given to the banks without adding up extra manpower.

The working of these PSU's is accountable to the parliament which analyse them not only on commercial basis but also on social front.

Thus there is a need to maintain delicate balance between accountability and autonomy. As NITI aayog said that there should be strategic disinvestment in the PSU's where government presence is not necessary. Apart from that Independent board members, directors and top managerial people should be appointed by an independent committe.

This would improve their functioning and help the PSU's to become drivers of growth and development in the country.

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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.

Debt trap is a major cause of farmer's distress in rural areas. Non availability of formal channels for credit force them into the garbs of Informal channel, where the rate of Interest is substantially high which the farmers are not able to pay back.

- Reasons for limited formal sector lending

- Infrastructural Issue
There are more than 6lakh villages in the country. last mile reach of bank is limited in many remote parts. Non availability of banks and other financial institution make it difficult for farmer to get access to formal credit.

- Unwillingness of bank to give credit
Banks look after their profits while giving loans. Farmer's loans are more riskier as there are greater chances of default. For

this banks avoid giving loans to these farmers.

- ~~Non~~ Unviability of institutions like Regional rural banks.

Government came out with RRB's but due to their dependence on farmer's loan, the project became unviable.

- Issue of land deeds

Most of the farmers are tenants and dont have the deeds of land. Without the papers it is not possible for them to access formal channel of credits.

- Flourishing informal sector lending which is quick, hassle free but exploitative, has also made farmers more dependent on them.

• Steps that need to be taken to increase access to formal lending

- Micro-finance institutions should be promoted in remote areas where bank's presence is limited.

- Banking correspondent's network should be strengthened.

- land leasing policy as envisaged by the ministry should be brought in which will help the farmers in getting credit from banks.

- Along with it financial instruments like bank account, insurance on crops, digitisation of land records need to be done to ensure access to formal credit in rural areas.

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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.

Indian companies have a large presence in U.K, U.S.A and other countries, where the business environment is conducive for the growth of these firms.

Indian business abroad bring with them several direct and indirect benefits.

- Direct benefits
  - Remittances to the home country helps in the developmental process
  - Foreign exchange comes in which increases the stability of financial system.
  - Technology transfer in indian subsidiaries of the company helps in innovation and development.
  - Availability of capital, Public private partnership, helps in initiation of different projects.
  - Reverse SEZ concept is a good way to maintain the effeciency and cost of the firms.

- Indirect benefits
- U.K with more than 800 Indian companies serves as a country for cultural spread in the region.
- Lobbying through strong channels become important.
- Helps in forwarding the cause of Indians in foreign countries
- Maintaining relations between the government of the countries.

- Efforts that are needed to support these businesses
- Policies like 'Niryat bandhu', FDI relaxation, etc will work in this.
- Availability of long term funds through banking channel.
- Moving towards capital account convertibility
- Removing bureaucratic hurdles, red tapism and policy fluctuation for their effecient working
- Presence of Indian financial institutions in the countries where Indian investment are there.

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This will help in ensuring companies like Tata, Reliance, Mittal etc to increase their global foot print and help in the development of country.

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.

Despite of the rate cuts by RBI, Indian banks are unwilling to reduce their lending and savings rate. This result in non transmission of monetary policy in the economy.

∘ Reasons for this

- Large amount of Non performing Assets (NPA) of Indian banks make it difficult for them to reduce the rate.

- Presence of small saving instruments in post office makes it difficult for bank to reduce rates.
If they reduce the rate on lending, they will have to do it on saving also which may result in the movement of customers towards small saving instruments which have high returns.

- Due to economic recession it has become difficult for bank to lend freely.

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- A large presence of Informal Sector in the economy also hinders effective monetary transmission in the country.

Banks use to fix 'BASE RATE' below which they cannot lend to their customers. This is the rate which is for the prime borrowers of the bank. This rate is based on average cost of lending of the bank.

'Marginal cost of lending rate' will be on the basis of Marginal rather than average cost of lending. It will bring in transparency and accountability in setting the base rate of a bank.

- It will be helpful in monetary policy transmission as it will reflect the actual lending of the bank. Through a more synchronised ~~banks~~ base rate it will become easier for banks to pass the monetary transmission without having fear of customer's loss or dip in profits of the bank.

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.

Unemployment at 5% is at a five year high in the country. There is jobless growth from the last many years in the economy.

Non-availability of formal sector jobs is a major constraint to it.

- Constraints on formalisation of workforce

- Labour Issues
Issue of labour contract, Industrial Dispute act, workplace requirement creates problems in the formalisation of organisations and workforce.

- ~~Blue~~ Flourishing informal sector in the economy
Most of the jobs are informal in a large informal sector in the economy.

- Skill development
According to report only 2% of the workforce in country is skilled. there

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is a mismatch between skill demand and supply in the market.

- Growth in capital Intensive sectors doesn't help in the large scale employment of people in the economy.
- ~~lack~~ Automation and lack of growth in industrial sector is also a reason for job crunch.
- Agriculture which employs nearly 50% of the population is stagnating with growth rate of ~~as~~ low as 0% in some quarters.

- Methods to overcome these constraints
- Promotion of Micro small and Medium enterprises (MSME's)
- Skill development through ITI's, National apperenticeship program, National skill qualification framework.
- Amendment in labour laws through promotion of schemes like Deen Dayal

upadhyay shramev jayate karyakaram.
- Growth in agriculture and Industrial sector which could generate huge employment in the country.

Ensuring formal workforce will help in reaping the demographic dividend in the country which in turn will take the country on the path of progress and development.

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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.

Unsustainable and rising levels of Fiscal Deficit in recent years have raised questions of Public debt management in India.

• Objectives of PDM

- To have a check on the spending of the government.
- To ensure healthy borrowing by the government for developmental projects.
- To increase efficiency through increasing Capital expenditure and reducing revenue expenditure.
- This will be done through an independent body free from the government to ensure fair accountability of spendings.
- To have a synchronisation between spending of the government and Monetary policy of RBI
- To ensure adequate amount of liquidity without any adverse effect on inflation.

- Rationale for setting up Independent agency
- To ensure economic viability of governmental policies and spending on them.
- An independent agency will be free to evaluate without any pressure from the government.
- Government spends on populist measures and increase the spending. An independent agency will have a check on this.

- Issues that need to be addressed for successful debt management
- RBI's monetary policy and fiscal policy of government should be in synchronisation.
- Issues of growth vs inflation need to be addressed.
- Rate cuts by RBI need to be in sync with liquidity and economic situation in the country.
- Sufficient space need to be given to the government for spending. A water tight compartment will create issues like that

in FRBM act.

Thus Public debt Management is needed to ensure effeciency in government spending and making them accountable to the growing needs of growth and development in the economy.

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

Agricultural Land holdings in the country shows great variations where few have acres of land and majority depends on small and marginal land holding.

Ceiling on agriculture land land was brought for to reduce this gap.

• Rationale behind it

- During britishers time, zamindars were in possession of large tracts of land, and peasants were tenants on that land.
- Redistribution of land was necessary for promoting inclusive development in the country
- Stagnation in agriculture was due to absentee landlordism and ceiling on land tried to overcome it.
- Redistribution will help in making farmers owner of the land. This will help in increasing productivity out of agricultural land.

land ceiling was not much successful as issues of benami transaction spurred up in the country. People transferred their land in the name of their relatives, servants, childrens to escape the laws.

This has resulted in the stagnation of agriculture growth

- Absentee landlordism is there
- Tenants who are working dont have any incentive to work upon and produce more on the agricultural land.
- Land owner is in agreement with tenant and he also doesn't have any incentive to invest in the land.
- Due to non-availability of land deeds, tenants dont have access to formal credit channel.
- Big farmers have benefitted and there are regional inequalities which can be seen in punjab, bihar and other parts of the country.

Land leasing policy where the land owner will be in formal agreement with the farmer will be a good policy in this. Farmers will get a security and reason to invest and the land owner assured return. This will help in ensuring growth in agriculture sector.

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?

Jobless growth is a major issue in an economy which is growing at the rate of 7-8%. Lack of employment generation in labour intensive sector is a major issue of it.

A boost to manufacturing sector, in turn resulting in increase of India's share in world's exports could help in this regard.

- Objectives of Foreign trade Policy (2015-20)
- Increasing the share of manufacturing in the economy which will act as growth poles in the country
- A boost to sectors like textile, pharmaceutical and services which have great potential for exports.
- Schemes like 'Startup India', 'Niryat Bandhu' etc for promotion of exports.
- Credit facilities through ~~bap~~ EXIM and other

bank.

- Promotion of Special Economic zone and Reverse SEZs to boost the exports in the economy.
- Trade facilitation on ports, airways and land borders to ensure smooth flow of goods and services.

• Measures to achieve these objectives

- Industrial Corridors, National Manufacturing zones, freight corridors etc are promoted to give boost to infrastructural sector.
- Port led development is promoted through schemes like 'Sagarmala'
- Export credit guarantee and insurance through EXIM and other banks.
- Promotion of ITes in which India has expertise

This will help in creating infrastructure and new job avenues which will serve dual purpose of growth, export and employment in the country.

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?

Banking penetration is less in remote areas of the country. Due to non-availability of financial institutions, a large chunk of India's population is still away from formal financial channels of economy.

RBI has come up with differentiated banking to cater the specific needs of the people. Capital required to set up these banks is 100 crore, which is considerably less as compared to 500 crore for opening up a Universal bank. This will help in increasing the presence of banking sector in the economy.

- Payment Banks - These banks are established for the sole purpose of deposits. They cannot involve themselves in lending activities.

- Remittances of people will be handled by these banks.

- Small saving account could be opened for channelising the savings of people.

○ Small banks
- These are another type of differentiated banks.
- They will cater to specific segment of people.
- They can involve themselves in small lending activities.

These banks will help in bringing hitherto untouched people in formal channels of banking by catering to specific needs of these people.

• Issues that could impede the functioning
- Payment banks - have to invest in government securities. They cannot do lending. Viability of such things are questionable in the long run.
- Informals channels of credit or money market in the country.
- RRB's were also set up as differentiated

banks but were not able to sustain for long.

- Many companies like Airtel and Reliance who initially opted for have backed out due to restrictions imposed on their working.

Thus there is a need to give adequate autonomy to these banks and improve micro-credit Institutions and banking correspondents to spread formal credit institutions in the country.

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 is one of the biggest public sector whose revenues are on a slump due to various controls on its functioning.

- Reasons for fall in revenue

- After independence we have merely added 15000 km to the existing 5000 km network of railways in India.
- Railways is dependent on the government for capital infusion for expansion.
- They serve the social objective of connectivity to far off areas as well as providing service to all section of society.
- Passenger fare is not according to the incurred prices. Government due to public pressure is unwilling to increase the fare.
- Freight charges are increased in a continuous manner which led to an increase in

cost of transport. This directs the transport to other sectors like roads, ports etc.

- Huge amount of subsidies are given such as senior citizen concession, childrens public officials etc which creates a toll on revenues of railway.

'Dynamic fare pricing' will be based on the demand of tickets in selected trains. The price will gradually increase with the increase in demand.

This will only partially solve the problem. There is a need for overall restructuring as recommended by Bibek Debroy.

- Establishment of Railway Regulatory board for fares.
- Commercial accounting
- Participation of private players
- Focussing on core areas rather than non-core activities like running school hospital etc.

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 technique through which people can have a view or picture of streets and interiors of a country.

This is in line with Google earth and other imagery techniques which gives access to different places without being physically present there.

This will be done through images that will be captured by drones and other image vehicles roaming on the street. It will help in tourism, connectivity and other things for the country.

- Grounds on which India has refused to allow google to launch its street view

- Security reasons

Issues of critical places like Nuclear plants, parliament, PSU's are there whose security could be compromised.

- Sovereignity
Images could be used by vested interest for furthering their cause.

- Spying and other activities would also be done through this street views.

Although concerns are there but there is huge potential in sectors like tourism, planning, connectivity and other areas. Street view in a regulated manner which doesn't effect the security aspect could be way forward in this

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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.

Unmanned Aerial vehicles (UAV's) are said to be the next big thing in the areas of security, connectivity, disaster management delivery of services and various other purpose.

. Guidelines of DGCA for UAV's

- Every UAV has to be registered with a unique identifying number.
- Upto 200 m, permission for flying UAV could be taken from local authorities
- Above 200 m it has to approved through DGCA.
- These UAV's can be used for civilian purposes ~~for~~ in commercial industries.

These guidelines are formulated taking into consideration the dangers of spying, attacks (cross border as well as from the interiors) and other anti social activities in the ~~xxxx~~ country.

• Significance of UAV's in achieving goal of Inclusive development

- Last mile delivery of services could be done.
- It could help in better policing services, traffic management and other activities.
- Tourism and e-sector would be promoted through the use of UAV's.
- It can offer great help in disaster management in mapping the area, finding out stranded people and other activities.

Thus UAV's within a regulated environment could further the cause of inclusion and development in the country.

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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 is a technique through which machines can be programmed to act in a manner as human being do.

It is said that machines dont have brain to decide things on their own and are dependent on human beings. It is also said that they dont have things like emotion, free will, thinking etc.

Artificial Intelligence is used to embed the impulse of neurons of human body in the machines to make them act like human beings.

- In Improving governance
- Rationalist decision can be taken based on reasons.
- Human error could be avoided.
- Prejudices, nepotism, favouritism could be removed.
- Cases of corruption and poor service delivery will be reduced.

- Challenges that lie in its use
- Automation will lead to large scale unemployment.
- People are not acceptable to change
- After all they are machines and any issue in their circuits could create severe porblems.
- Issues of cyber security and theft are large.

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.

Climate change and harmful effects of fossil fuel based transportation has led to a move towards electric vehicles in the world.

India's government's policy of 100% electric vehicle by 2030 have various advantages over internal combustion engine vehicles

- Demand of fossil fuel will come down.
- Electric vehicles are non-polluting which will help in preserving the environment.
- Cost of running of these vehicles will be less.
- Government will save foreign exchange which is spent on import of these fuel.
- It will help in developing forward and backward linkages of electronic sector in the country.

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• Challenges that the government need to over come

- Technology advancement that is needed in automobile and other sector.
- Initial cost of buying will be high.
- Close down of industries based on fossil fuel transportation.
- Adaptability of people to change.

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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 was signed to reduce CFC's in the atmosphere which were resulting in the depletion of ozone layer in stratosphere.

These CFC's were replaced by Hydro fluoro carbons which were considered non-harmful for ozone layer.

But gradual phase out of CFC's and introduction of HFC' has resulted in an ~~a~~ increase in green house gas in the atmosphere. HFC's ~~are~~ have potential to increase Green house gases in atmosphere which has created a worry. Though ozone hole depletion has reduced but the presence of HFC's has increase greenhouse effect in the atmosphere.

- Kigali agreement

Recently a meeting for the review of

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use of HFC's was done in Kigali.

- Member countries realised the threat of HFC's as a potential green house gas.
- It was agreed that there will be a gradual phase out of HFC's and other alternatives will be brought in.
- Technological and financial help will be provided by developed countries to developing countries in the process.

this will help in tackling the issue of GHG's in the atmosphere.

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 endowed with natural biodiversity serves as a place for majority of tigers in the world.

Challenges in maintaining growth of tigers

- Deforestation and exploitation of land for agricultural and commercial purposes.
- Poaching activities prevalent.
- Developmental activities like construction of railways, roads etc.
- Illegal trade of Animal products in the country.
- Increasing Man - Animal conflict due to shrinking of space.
- Protected areas and abundance of prey for tigers.

- Strategy adopted to support tiger population

- National Parks, Tiger reserves and wildlife sanctuaries
- Project Tiger.
- Tiger conservation authority

- Measures required to further improve
- Afforestation and adequate availability of space.
- Restriction on poaching, trade and other activities.
- Relocation to different places to protect them from any epidemic.
- Maintenance of healthy predator-prey relationship.

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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.

- Reasons for indiscriminate sand mining from rivers.

- Monopoly of few in this
- Used for construction and other activities
- Presence of Muscle and money power in this sector.
- Crony capitalism
- Mining policy of the government.

- Adverse effect on economy and ecology
- Loss of revenue to government
- Coastal ecology in effected
- Biodiversity in the region declines
- Channel geometry of river is effected
- Soil erosion, flood and other activities.

- Measures that can be adopted

- Strict vigil
- Ending of monopoly
- As public good as done by Andhra pradesh gordenment.

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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?

- Salient features of NDMP
  - Expanding disaster risk definition
  - Planning (short term, medium and long)
  - Integrated approach and role clarity
  - Resource availability
  - Information and media regulation
  - Capacity development and response.

- It will help in different ways
  - Understanding disaster risk
  - Improving disaster risk governance
  - Investing in disaster risk reduction technology
  - Capacity development and response.

It will make Disaster management a proactive rather than reactive approach.

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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.

- Issues with rise of currency in circulation
- Cost of printing of currency is high.
- Generation of black money in the economy
- Inflation increases with increased supply of money.
- Terror funding
- Counterfeiting of currency
- Issues of Hawala transactions due to currency.

- Advantages of Cashless economy
- Cashless transaction
- Taxation convenient
- Black money can be handled
- Counterfeiting could be checked.
- Digital and financial inclusion could be promoted.

- Measures required
  - Availability of Infrastructure
    Banks
  - Financial literacy
  - Availability of Internet and other facilities
  - Digital governance

And in the end attitude of people need to be changed by telling the benefits of such economy.

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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?

Dirty