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GENERAL STUDIES (TEST CODE : 759)

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Medium Hindi/Eng.	ENGLISH	Registration Number	15915
Center	ORN	Date	14/11/2016

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:

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 HINDI and ENGLISH.
इसमें बीस प्रश्न हैं तथा हिन्दी और अंग्रेजी दोनों 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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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. India has the lowest tax-to-GDP ratio among countries with a similar per capita income on a purchasing power parity basis. Explain the reasons for the low tax-to-GDP ratio in India. What measures can be taken to correct this situation?

भारत का कर-GDP अनुपात वस्तुतः क्रय-शक्ति समता के आधार पर भारत जैसे प्रति व्यक्ति आय वाले देशों के बीच न्यूनतम है। भारत में न्यून कर-GDP अनुपात के कारणों की व्याख्या कीजिए। इस स्थिति को सही करने के लिए क्या उपाय किए जा सकते हैं?

Tax to GDP ratio refers to the total tax revenue collected by the government to the population-GDP. India has lowest tax collection of only about 4% of the population paying income tax, while the ratio or percent ideally should be '26-27%'. This ratio is meagre as compared to other similar countries.

The reasons for low tax to GDP ratio :

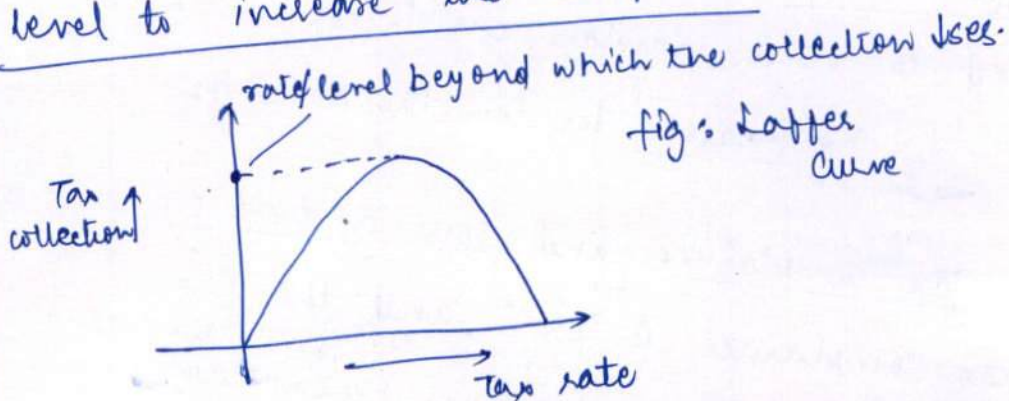
- (1) Poor tax compliance and low tax base :
The tax compliance is poor and the tax base is low. The tax collection percentage is very low and the payers are small or very few as compared to the adult population voting.

- (2) Need clarity on tax laws : Unclear tax

laws lead to the individuals evading the taxes by finding the loopholes in the system.

(3) No Co-ordination between tax officials and tax payers leads to the 'tax terrorism'. It acts as a backing/pulling force not incentivising the individuals for paying taxes.

(4) High tax rates : As per 'Laffer curve', tax rates should not be discouraging the tax payers. It should be at optimum level to increase the compliance.



Following measures can be taken by government to battle and increase tax ratio :

(1) R.A.P.I.D : As proposed by our Prime Minister to increase the tax compliance.

(2) Broaden tax base by setting optimum tax rates.

(3) Coordination between tax officials and tax payers to be friendly and payers should not be harassed.

(4) Digital coverage and mechanisms to increase online payment of taxes without any hassles.

ex: Bharat Kosh - to collect non tax revenue by the government.

(5) Govt and citizens have co-ordination and give-take relation whereby government provides essential services to citizens.

Thus, tax paying is a duty by citizen for the resources he/she avail and the benefits there of. Thus, it should be increased to ensure government's delivery of services for citizen's welfare.

2. In spite of various initiatives, the condition of the power sector still remains one of the core challenges for India. Comment.

विभिन्न पहलों के बावजूद, विद्युत क्षेत्र की स्थिति भारत के लिए अभी भी एक प्रमुख चुनौती बनी हुई है। टिप्पणी कीजिए।

'Power' is the major requirement of all the booming industries - manufacturing or any services and 'input' to attain the goal of Make in India, Skill India, Digital India etc. But there are challenges in sector despite reforms like:

- UDAY - Ujwal Discom Assurance Yojana for the help of debt ridden distribution companies

following are the core challenges in power sector of India:

(1) Power generation: Power generation is increasing rapidly but the 'load factor' and the efficiency of generation is much below as compared to other countries. Thus, efficient working is the need to increase productivity and accrue maximum benefits from the sector.

- (2) Power distribution sector is debt ridden because the cost of distributing (ie. Aggregate distribution cost) is less than the cost collected from the customers, leading to increasing debt.
- (3) High AT & C losses - Transmission and control losses:
High losses of the power sector.
- (4) Higher prices for the industrial and commercial sector while heavy subsidisation on domestic units: This acts as a deterrent for the industries to explore their full potential.
- (5) Erratic power cut also derails the working of industrial.
- (6) Political interference in the sector:
This is done by hearing supporting the customers ex: Agricultural farmers are given cheap or free of cost units, which disrupts the functioning of sector.

Thus, there is a need to create
'One Single Power Market' as suggested
by many experts and increase efficiency
in the sector.

3. Examine the reasons for poor performance of public sector banks in India. Give an account of the steps taken by the government and RBI to improve their performance. Also analyse whether the risks arising from the consolidation of the Indian banking sector outweigh the potential longer-term benefits.

भारत में सार्वजनिक क्षेत्र के बैंकों के दयनीय प्रदर्शन के कारणों का परीक्षण कीजिए। सरकार और RBI द्वारा इनके प्रदर्शन में सुधार करने के लिए उठाए गए कदमों का विवरण दीजिए। साथ ही विश्लेषण कीजिए कि क्या भारतीय बैंकिंग क्षेत्र के समेकन से उत्पन्न जोखिम दीर्घावधि में प्राप्त होने वाले संभावित लाभों पर भारी पड़ेंगे?

Public sector banks are facing the problems of higher stressed assets and higher NPA's (Non performing assets) because of following reasons:

- (1) Lack of independence to the banking officials: There is interference in the working of the banking officials by the political officials for gaining political benefits and milieu. This leads to poor performance of the banks.
- (2) Poor accountability of the officials: Poor or no accountability of the officials for the poor loans and weak mechanisms to control it further.
- (3) Social banking: Some claims that the mandatory social obligations to be

performed by the Public Sector banks does not allow it to perform efficiently leading to higher bad loans and NPA's.

(4) Lending to the long gestational projects: Long gestational projects, infrastructural projects etc are time taking and hence, banks face the problems of receiving back the loans.

(5) Voluntary denial of returning back the loans despite the capacity: The denial of returning loans ex: Vijay Mallya case are the issues which bank sector and officials should tackle.

Steps by RBI and government to tackle and improve bank's performance:

(1) Recapitalisation of banks: Rs. 70,000 crore is target set for bank recapitalisation to ensure proper working and lending to

the customers.

(2) Schemes like S4A: Scheme for Sustainable structuring of assets to

Solve the problem of NPA's.

(2) 5:25 scheme by RBI.

(4) Disinvestment and strategic sell in banks to be done in future to tackle the problem of governments' excessive control.

(5) Consolidation of banks : is a process which is thought upon by the officials measuring its impact, and benefits vis-à-vis the losses.

The risks from consolidation of

banks:

1. Human Resource Management risk.
2. Failure of bank may lead to system's failure.
3. High NPA's of banks combine - problematic.

Thus, consolidation should be seen geographically and technologically, managing human resource and according to the coordination of all stakeholders.

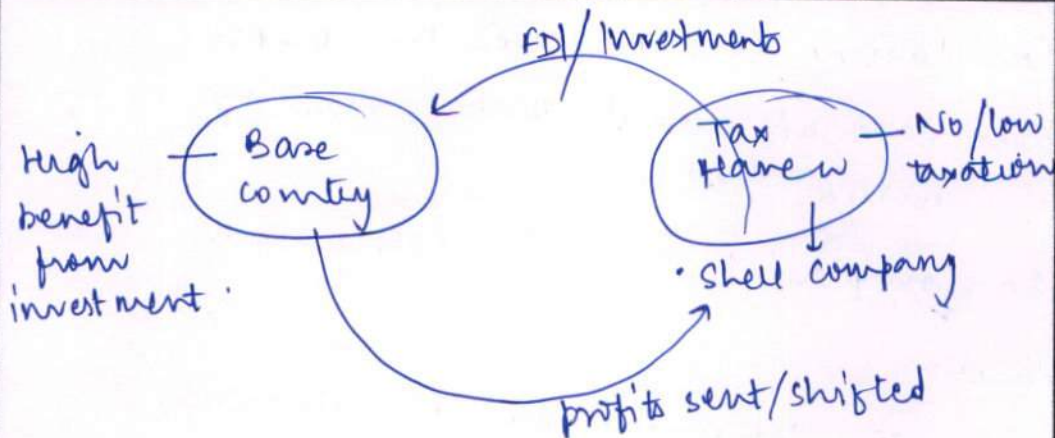
4. Tax treaties intended to avoid double taxation have in many cases become instruments for double non-taxation. Elaborate. List the major amendments in the India-Mauritius DTAA and the advantages that are expected to accrue due to it.

दोहरे कराधान से बचाव के प्रयोजन से की गई कर संधियाँ कई मामलों में दोहरे गैर-कराधान का साधन बन गयी हैं। विस्तारपूर्वक बताइए। भारत-मॉरीशस DTAA में हुए प्रमुख संशोधनों और इनके कारण प्राप्त होने वाले अपेक्षित लाभों की सूची प्रस्तुत कीजिए।

Tax treaties like Double Taxation Avoidance Agreement (DTAA) was signed by India with countries - Mauritius, Singapore. It was signed with an aim to stop double taxation - since 'western countries' are mainly ^{following} resident based taxation and India is following 'source based taxation'.

But the treaties were misused and became instruments for double non-taxation in following ways:

- (1) Round tripping : Round tripping was done where the shell / conduit companies was placed in tax haven to avoid the taxes or capital gains tax.



Thus, the companies used it as a mechanism to avoid tax.

(2) Bare erosion and Profit shifting was done to misuse the treaty.

The measures taken to stop double taxation was by amendments in India - Mauritius DTAA :

(1) The shell / conduit companies created in the tax haven must have at least profit/earning of 27 lakhs in the past 12 months : If the condition is not fulfilled, then the conduit company is regarded as 'just means to save tax'.

(2) Compliance to the OECD - BEPS
(Base erosion and profit shifting
norms)

(3) G-20 complaint view to some non-
taxation.

The following are the advantages
from it :

1. Higher tax collection.
2. Benefit to both the countries.
3. Tracking of the shell companies.
4. Less corruption & Used Transparency.

Thus, the complaint norms
of OECD and measures to improve
tax collection will create a global
tax compliance regime and transparent
system

5. Emerging ICT and their appropriation by society constitutes a threat that demands new competencies and practices to be developed and integrated in the existing police work. Discuss with examples.

उभरती ICT एवं समाज द्वारा उसके प्रयोग में एक ऐसा खतरा समाहित है जो पुलिस के वर्तमान कार्य में नई क्षमताओं और प्रथाओं के विकास और समेकन की मांग करता है। उदाहरण सहित चर्चा कीजिए।

With the vision of Digital India and increasing ICT and increasing internet-technology penetration, the threat is increasing regarding the security of individual, nation as well as the safety.

Thus, the police work needs the new competencies and practices to tackle the issue;

1. CCTNS - 'Crime and Criminal Tracking Network System' is a system to track the criminal as well as online information to the individual or the victim.

This will lead to faster delivery of justice as well as flexibility to the individual to track the progress

of the case, action against it as well as the measures to tackle it.

(2) Online FIR and updation :
Online FIR and quick updation of the case online by the police will help the citizens to track the process. Interoperability among various police stations will also increase.

(3) Increase co-ordination and cooperation among the police and the citizens for grievance redressal.

(4) To tackle the harassment of women online - there is need for cyber security and proper regulation to combat this.

(5) Increasing the resources of the police by providing with technology updation, infrastructure as well as resources to tackle with the criminals.

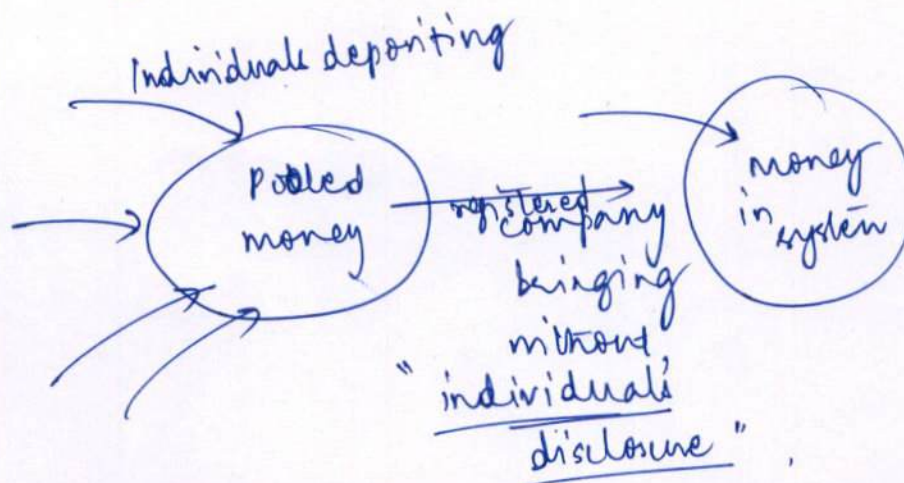
Thus, the police needs to be empowered as well as provided with the resources to solve the emerging threats and proper accountability and responsibility to needed to solve the citizen's problems as well as threats.

6. What are P-Notes and how do they impact the financial system in India? In this context, also highlight the recent regulatory measures taken by SEBI to deal with them.

पी-नोट्स क्या हैं और वे भारत में वित्तीय प्रणाली को किस प्रकार प्रभावित करते हैं? इस संदर्भ में, सेबी द्वारा हाल ही में इनसे निपटने के लिए किए गए विनियामक उपायों पर प्रकाश डालिए।

Participatory notes (P-notes) are the mechanism by which the individuals from other countries can invest/put the money ~~the money~~ with the help of pooling and finally invest as a part of big company without registering individually.

It is a hedge fund mechanism which is not transparent and leads to the emergence of block/unaccounted money many times.



The impact of P-notes in financial system are :

1. Corruption and entry of unaccounted money in system : It is because the individual's disclosure was not done and this was the major loophole.
2. Investment brought but with no transparency : The much needed requirement of investment comes with the lack of transparency.

Regulatory measures taken by SEBI to deal are :

1. KYC complaint : P notes are made KYC (know Your customer) complaint to tackle the issue of poor regulation and unknown sourcing.

Thus, it may act as a deterrent for the black money to be entered or circulated in the system.

Thus, the OECD norms to be followed to increase the transparency as well as tackle the issue of global tax problems. Thus, P-notes should be set as investment mechanisms with proper safeguards.

7. The rising levels of e-waste generation in India have been a matter of concern in recent years. Examine the underlying causes of this scenario and the challenges associated with it. How can the new E-Waste Management Rules, 2016 help in meeting these concerns?

भारत में ई-अपशिष्ट उत्पादन का बढ़ता स्तर हाल के वर्षों में चिंता का विषय रहा है। इस परिदृश्य के अंतर्निहित कारणों एवं इससे संबद्ध चुनौतियों का परीक्षण कीजिए। ई-अपशिष्ट प्रबंधन नियम, 2016 इन चिंताओं का समाधान करने में किस प्रकार सहायता कर सकता है?

e-waste generation in India is increasing at an alarming rate and "poor management" is the major concern. The 'causes' and the 'challenges' are as following:

CAUSES

① e-waste generation at high rate and poor recycling : Poor recycling and poor management are the cause of concern.

② lack of awareness and habit of accumulation of discarded materials :

- lack of awareness of the harmful impact of the e-waste.
- Accumulation and behaviour of individuals not to discard the used/waste electronic gadget.

- ② No mechanism of collection, segregation and recycling: Poor mechanisms lead to increasing burden in major cities like Bangalore, Mumbai, Delhi.

CHALLENGES:

- Health impact: The electronic waste has major serious impact on health - lead, arsenic etc can lead to nervous problems, skin problems, heart problem etc.
- Environmental impact: They degrade the environment by poor disposal and destroying the soil.
- Economic Impact: If recycled, they can lead to economic benefits.

The new E-waste management rules, 2016 are meeting the concerns:

- ① Payback to the customers: for returning the old used, not working

gadgets or electronic items.

(2) Liability of both producer as well as the customer to curb the menace of e-waste; It is not the single handed responsibility of customer or producer, both should contribute to solve the issue.

(3) Awareness among the masses of the health hazards.

(4) Co-ordination among the masses and 'behavioural change' to stop the accumulation of the waste.

Thus, the proper management, both responsible producer + customer can be a step to curb the increasing e-waste and its processing and recycling will have individual health, environment as well as economic benefits to entire society and country.

8. Terror groups, much like corporate bodies have well and truly embraced and exploited the benefits of globalisation. Discuss the statement with reference to terror financing and propaganda activities.

कॉर्पोरेट निकायों की ही भाँति आतंकवादी समूहों ने भी सही मायने में काफी हद तक वैश्वीकरण के लाभों को आत्मसात और उनका दोहन किया है। आतंकी वित्तपोषण एवं प्रचार गतिविधियों के संदर्भ में इस कथन पर चर्चा कीजिए।

Globalisation is bridging the
spacious and time gaps by easy movement
of technology, people as well as the
know-how's. This leads to both the
good use as well as the bad/poor use
by the global terror groups for financial
benefits as well as propaganda:

(i) Propaganda:

- Propaganda by various social websites
and channels: are acting as
major tool to radicalise the youths
as well as individuals.
- Increasing sources of interaction and
propagation by various channels - online
videos, messages etc.
- Spreading the ideology.

→ Travelling easily without any hassle and then engaging with the terror groups.

ex: Recently many radicalised youths have gone to Iraq, Syria and joined the group ISIS influenced by the wrong ideology.

(2) Financial benefits :

→ The terror financing is increasing and getting easy by various mechanism to transfer money online as well as by various channels. Thus, the terror groups are utilizing the channels.

ex: The Zakir Naik (Come to Mumbai) group which was alleged to receive funds and spreading radicalised ideology.

- Easy money transfer.
- Donation of funds to such groups.

Thus, with the increasing ease of money transfer as well as movement, threats of radicalisation, being radicalised, cyber threats and threat to the security of nation is increasing. It needs to be tackled by proper coordination, de-radicalisation measures as well as active engagement of state.

9. What is net-metering? Critically analyse its potential in incentivising distributed generation in India.

नेट-मीटरिंग क्या है? भारत में वितरित उत्पादन को प्रोत्साहित करने में इसकी क्षमता का आलोचनात्मक विश्लेषण कीजिए।

10. Explain the challenges associated with predicting the monsoon accurately. Can shifting to a completely dynamical model from the one used by the IMD presently help in improving the accuracy of predicting the monsoon?

मानसून के सटीक पूर्वानुमान से संबंधित चुनौतियों की व्याख्या कीजिए। क्या IMD द्वारा वर्तमान में प्रयोग किए जा रहे मॉडल के स्थान पर पूर्णतः गतिशील मॉडल का उपयोग मानसून के पूर्वानुमान की सटीकता को बढ़ा सकता है।

'Monsoon' and 'dependency' of India on monsoon makes it more needy to accurately predict the monsoon, so that "before-hand" preparations to tackle the issue can be prepared.

There are various challenges associated with the prediction of monsoon:

- ① Complex behaviour of the monsoon and various phenomenon: The predictability becomes difficult with the emerging phenomenon like El-nino, La-Nina, Indian Ocean Dipole. The complexities acts as hindrance to the accurate prediction of the behaviour.
- ② lack of technology and knowhow's

to tackle with the complex system;
The technological upgradation is the
need to solve and increase the
accuracy.

③ static model followed by the Indian
metereological department; But this
is seeing a shift towards dynamism
as well as it is increasing the
accuracy of the prediction.

The monsoon and its predict-
ion relates with the agriculture, its
result, economic growth and thus,
IMD must act in its full potential
to accurate predictions. The complete
shift to dynamism is needed
but the behaviour and knowhows of
IMD must be utilized to the current
shift.

11. The Compensatory Afforestation Fund Bill would require to work along with the Forest Rights Act in order to achieve the aims of environment protection while also ensuring rights of the tribal people. Comment.

जनजातीय लोगों के अधिकारों को सुनिश्चित करते हुए, पर्यावरण संरक्षण के लक्ष्यों को प्राप्त करने के लिए प्रतिपूरक वनीकरण कोष विधेयक को वन अधिकार अधिनियम के साथ समन्वय की आवश्यकता होगी। टिप्पणी कीजिए।

The CAMPA (Compensatory Afforestation Bill) provides for the compensation by the industries as well as the unit for felling or cutting of trees for economic growth or increasing industrial work. This is seen as way to compensate and way towards sustainable development by 'planting trees' with the 'Compensatory Afforestation Fund', created as well as compensate the dwellers and tribals.

While the Forest Rights Act, 2006 takes into account the rights of the traditional dwellers as well as tribals over the forest area, minor forest product to protect their culture, prevent alienation as well as ensure their

Livelihood

Thus, the Compensatory (CAMPA)
Afforestation Bill covers:

- The creation of the fund.
- Equal planting of trees and compensating for the losses.
- State government to be given share: share division of "90:10" between States and Centre
- Empowering the states to take measure to assure planting, afforestation as well as take into account the rights of tribals.

But there are few concerns regarding the CAMPA:

- This is not in line with the Forest rights Act, 2006.
- The property / asset of forest which takes millions of years for creation

cannot be measured by simply
money and no guaranteed way
the plantation & plants will flourish
in the other area.

- livelihood of tribals will be affected.

Thus, there is need to properly
evaluate and ensure plantation and
afforestation for sustainable development
and a clear balance b/w growth
and sustainable development is the
need of hour.

12. It has been argued that India's strained patent protection and IP administration has failed to keep pace with growing technological advances. In this context, examine the provisions of the new Intellectual Property Rights (IPR) Policy, 2016. Also explain how the new policy can help boost innovation and entrepreneurship in the country.

यह तर्क दिया जाता है कि भारत का विकृत पेटेंट संरक्षण एवं बौद्धिक संपदा अधिकार प्रशासन वस्तुतः विकसित होती तकनीकी प्रगतियों से तालमेल बैठाने में असफल रहा है। इस संदर्भ में, नई बौद्धिक संपदा अधिकार (IPR) नीति, 2016 के प्रावधानों का परीक्षण कीजिए। साथ ही व्याख्या कीजिए कि नई नीति देश में नवोन्मेष और उद्यमिता को बढ़ावा देने में किस प्रकार सहयोग कर सकती है।

India's IPR laws, and Patent rules are questioned by various groups. USTR - United State Trade Representative special 301 report placed India in a 'Priority watch list'. But the laws are WTO - TRIPS compliant as claimed by Indian groups. It is a evergreening law objections and compulsory licensing which are mainly questioned.

The New Intellectual Property Rights Policy 2016 has provisions :

(1.) Boost to innovation : innovation & capabilities are given a boost.

② Quick Patent Application processing:
quicker patent delivery is envisaged
in the draft.

③ Balance between the individuals
innovation and patent protection and
the national need of the public:
A balance is set between patent
protection and the need of the
public.

④ Compliance with 'WTO-TRIPS' is
ensured.

⑤ Bilateral engagements to solve the
issue - ex: Compulsory licensing
issue with US, EU etc.

The new policy, thus boost
innovation as well as the
entrepreneurship;

⑥ By protection by patents, copyrights etc.

- (2) Quicker application & giving of patents.
- (3) innovation to be kept at prior need.

Thus, The new policy envisages to create proper and balanced patent and IPR regime to benefit individual, group (innovation) as well as public need.

13. Though the frequency of both droughts and floods has increased in many states of the country, the preparedness level for mitigating their impacts still has significant gaps. Discuss in the context of India.

यद्यपि सूखे और बाढ़, दोनों की आवृत्ति देश के कई राज्यों में बढ़ी है किंतु उनके प्रभावों को कम करने हेतु तैयारियों के स्तर में अभी भी एक बड़ा अंतराल विद्यमान है। भारत के संदर्भ में चर्चा कीजिए।

The droughts as well as the floods both are on the rise depicting the poor management and poor storage preparedness to solve the issue of both the words. The proper disaster management calls for preparedness, Disaster "Reduction" as well as Disaster reformation - post disaster.

The recent Sendai Framework for Disaster management and reduction as well as the Asian Conference to tackle disaster calls for preparatory and reduction measures.

The following are the gaps in context of India :

(1) Poor storage mechanism : to tackle the issue of drought as well as flood.

management.

(2) lack of awareness and coordination

→ Coordination among various states -
water rich and scarce state to solve
the problem.

→ lack of Coordination between Centre and
States.

(3) Poor projects - lack of approval for
various inter state linkages because of
the states' concerns and political
gains.

(4) Delay in declaration / announcement
of drought: the factor seen by
Supreme Court and asked the Central
Government to timely declare the
drought situation and take actions.

(5) Climate change and lack of proper
behaviour i.e. erratic monsoon behaviour.

While, government is taking various measures to tackle issue -

- (i) River Inter state projects being discussed.
- (2) Spreading awareness.
- (3) Conscious about the climate change as well as taking concrete steps by NDC's, signing & ratifying Paris agreement.
- (4) Co-ordination increasing b/w Centre & states.

Thus, clear chalked out plan to prepare and fight with disaster is the need rather than post disaster measures only focused.

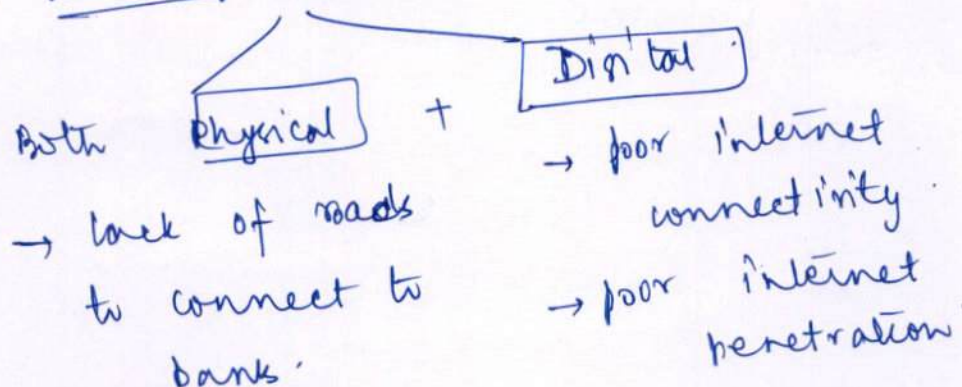
14. In view of the high levels of inequality in India, it is imperative to not only broaden access to education and health but also financial services. Discuss. Also highlight the efforts made by the government in recent times to address inequality by promoting financial inclusion.

भारत में असमानता के उच्च स्तरों को देखते हुए न केवल शिक्षा और स्वास्थ्य बल्कि वित्तीय सेवाओं तक पहुँच को भी विस्तृत करने की आवश्यकता है। चर्चा कीजिए। साथ ही सरकार द्वारा हाल ही में वित्तीय समावेशन को बढ़ावा देकर असमानता को कम करने के लिए किए गए प्रयासों पर भी प्रकाश डालिए।

The inequality in India is in many forms- social, political, financial etc and a egalitarian society is the society with access to good healthcare, education, finances as well as financial services. The high level of inequality in financial services is because of:

(1) Poor penetration - poor insurance penetration, poor banking penetration

(2) lack of connectivity :



(3) lack of awareness.

(ii) lack of mkt of people

Following are the efforts made
by government:

1. Jan Dhan Yojana: opening of
bank accounts (no-frill accounts &
zero balance accounts) to boost the
inclusion.

2. JAM - Jan Dhan Aadhar-Mobile is
a trinity approach to increase inclusion
as well as penetration in both
rural and urban areas.

(3) Various insurance schemes at very
reasonable premium rates -

→ PM Suraksha Bima Yojana: at
premium of just Rs 12 per year.

→ PM Jeevan Jyoti Bima Yojana:
at premium of Rs 330 per month

→ Atal Pension Yojana - for unorganised
sectors.

- (4) FDI of 49% in Insurance sector
is allowed.
- (5) Increasing awareness among the
masses - by tv channels, advertisements.
- (6) P.M. Gram Sadak Yojana - to increase
connectivity and the connectivity between
banks & rural areas.

Hence, proactive measures with
proper implementation is the need
for inclusion in the society and
lead towards egalitarian society,
higher growth, lesser corruption,
and Growth for all.

15. Examine the need for indigenization of the defence industry in India. While highlighting its challenges, analyse how the new Defence Procurement Policy (DPP) and relaxations in FDI norms can address these challenges.

भारत में रक्षा उद्योगों के स्वदेशीकरण की आवश्यकता का परीक्षण कीजिए। इसकी चुनौतियों पर प्रकाश डालते हुए विश्लेषण कीजिए कि नई रक्षा खरीद नीति (डिफेंस प्रोक्योरमेंट पॉलिसी-DPP) एवं FDI मानदंडों में दी गयी छूटें इन चुनौतियों को किस प्रकार संबोधित कर सकती हैं।

Defence spending is the India is huge and defence constitutes the highest part and allocation in the budget of India. It depicts the 'importance' it has as well as the 'seriousness' regarding it. The need for indigenisation are as follows:

- (1) Making domestic industries competent
- (2) Reduce dependence on outer defence industry, other than India.
- (3) Ensure proper and timely defence need to be fulfilled at time of security, emergency or need.
- (4) Maintain Current Account Deficit and BOP: by lesser expenditure on

defence outside India.

- (5) Boost to make in India goals and will ensure goals are reached.

The challenges are :

- lack of expertise
- defence is the major need to ensure security of nation and hence any laxity can lead to long term concerns.

The new Defence procurement

policy are :

- (1) Increasing FDI in defence upto 49%.

- (2) Ensuring indigenous promotion of defence along with the international needs to be brought :

The DPP laws ensure the indigenisation along with the foreign collaboration as well as make India a bright

Spot.

③ special focus on Make in India.

Thus, the Defence sector
can be major contributor to growth
of India - Make in India as well
as kept in India - it is crucial
sector for security of nation -

16. Digital technologies have the potential to dramatically transform higher education. Giving a special emphasis to MOOCs, analyse the statement in the context of India.

डिजिटल प्रौद्योगिकियों में उच्च शिक्षा को नाटकीय ढंग से रूपांतरित करने की क्षमता है। MOOCs पर विशेष बल देते हुए, भारत के संदर्भ में इस कथन का विश्लेषण कीजिए।

Education sector is witnessing a shift from traditional "class-room model" to the new digital era of education along with keeping it mind traditional benefits. Digital India programme has immense benefits in education sector and its progress. The digital technology can transform education in following ways:

- (1) Breaking the constraints and barriers of space: by making education accessible to hinterland as well as urban area.
- (2) Flexibility of 'time'.
- (3) Access to all is ensured.

(ii) Making students technologically aware as well as knowledgeable.

The MOOC's - Massive Open Online Courses ~~was~~ is the initiative of 'Human Resource Development-Ministry' to ensure the education "accessibility" as well as increase the literacy as well as the skills of an individual. The open online courses acts as a rescue for the rural, poor who cannot afford coachings as well as to the one who aspire to gain knowledge.

The higher education sector in India is not developed and thus there is immense need to increase 'Affordability', 'Availability' as well as 'Accessibility' to all.

Thus, the implementation as well
the individuals accruing the benefits
from various initiatives- Digital
India, MOOC, etc will lead to
knowledgeable as well as skilled society

17. The Civil Aviation Policy 2016 would help in building a more modern, safe, secure and sustainable aviation industry while also boosting regional connectivity and tourism. Discuss.

नागरिक उड्डयन नीति, 2016 अधिक आधुनिक, सुरक्षित, सुदृढ़ और संधारणीय विमानन उद्योग को विकसित करने में सहयोग करेगी और साथ ही क्षेत्रीय कनेक्टिविटी और पर्यटन को भी बढ़ावा देगी। चर्चा कीजिए।

The Civil Aviation Policy and

UDAN - Uday Desh ka Har Aam Nagrik will ensure building aviation industry - more modern, safe, accessible, affordable as well as increase connectivity.

The Civil Aviation Policy, 2016

has following features:

- (1) "Regional connectivity" focussed upon
- (2) Regional flights - and ~~terring~~ terring to 2% Regional connectivity cess.
- (3) make more affordable air journey.
- (4) Increase connectivity by capping Rs. 2500/- for the flight of 1 hour.

(5) It will also give boost to tourism.

It will boost regionally connectivity;

1. by modernising the no-falls
airport.

2. making regional flights cheaper

3. Capping the fare.

It will boost tourism by:

- making cheaper flights available;
- increasing connectivity to hinterland.
- making all states / centres accessible.

Thus, it is a major step
to achieve the goal of UDAY —
and also make affordable flights
to all.

18. What is the significance of start-ups for Indian economy? Critically analyse the provisions of "Start-up India" program and the challenges that lie ahead in its effective implementation.

भारतीय अर्थव्यवस्था के लिए स्टार्ट-अप्स का महत्व क्या है? 'स्टार्ट-अप इंडिया' कार्यक्रम के उपबंधों एवं इसके प्रभावी कार्यान्वयन में आने वाली चुनौतियों का आलोचनात्मक विश्लेषण कीजिए।

Start up India programme is a programme to boost innovation and entrepreneurship culture among the youths by facilitating and giving benefits to them.

The significance of startups :

1. To boost entrepreneurship as well as innovation :
2. to create environment, so that startups don't have to move abroad because of the hurdles in India.
3. significant in developing risk-taking attitude and finding

full potential of self

4. Incubators, research parks, innovation centres at national institute - to encourage startups as well as motivate them
5. Help in skilled society as well as achieving growth

Following are provisions:

1. Fund of 10,000 crore to be created
2. Income tax relaxation for 5 yrs.
3. Eased labour & environment laws
4. Self certification
5. 80% rebate on patent
6. Quicker patent delivery
7. National credit ^{guarantee} fund to be created
8. Exemption of 5 years, profit less than 25 lakhs - 'Criteria'
9. Capital gains tax relaxation

challenges are as follows:

1. Earlier approval from inter-minist-
erial board was made mandatory.
This lead to discretion as well as
delays.

But now this is eased.

2. Need mind set change to take
risk.
3. Real issue in implementation by
which startups can avail all the
benefits.

Thus, start up India is a
major step to boost innovation as
well grow up in the ladders of growth
which needs proper implementation.

19. What do you understand by methanol economy? Discuss its environmental and economic advantages. How does methanol compare with other new generational fuels such as ethanol and hydrogen?

मेथनॉल अर्थव्यवस्था से आप क्या समझते हैं? इसके पर्यावरणीय और आर्थिक लाभों की चर्चा कीजिए। नई पीढ़ी के अन्य ईंधनों यथा इथेनॉल और हाइड्रोजन से मेथनॉल की तुलना कीजिए।

Methanol economy is a new generation fuel with methanol fuel & has various economic as well as environmental advantages.

The economic benefits are:

- it is cheap.
- it is easily available as compared to others.
- economically viable to use along with blending with diesel, petrol etc.

- can reduce crude oil import - reduce CAD
The environmental benefits

are:

- less polluting
- known as green fuel because of low Green House emission.

The other new generational fuels like ethanol and hydrogen are also much in use for blending as well as used in single form.

Thus, ethanol can help in substituting the traditional dependence, by efficiently blending it with other fuels.

20. Differentiating between Augmented Reality and Virtual Reality, explain why it is argued by many that these technologies are not just about gaming but can change our lives.

आगमेंटेड रियलिटी और वर्चुअल रियलिटी (संवर्धित वास्तविकता और आभासी वास्तविकता) के बीच अन्तर स्पष्ट कीजिए। व्याख्या कीजिए कि अनेक व्यक्तियों द्वारा यह तर्क क्यों दिया जाता है कि ये प्रौद्योगिकियाँ केवल गेमिंग के लिए ही नहीं हैं बल्कि हमारे जीवन को परिवर्तित कर सकती हैं।

Virtual reality is the created reality by technological or digital interventions to give the environment of real time feelings of experiences. It is mostly gaming like virtual play stations and video stations which can virtually create the environment of the real time with no less / very few distinctions from real world.

But it can help in many ways in changing our lives:

- by virtually giving the entertainment benefits
- by virtually creating environment

to give experience before the real
test / trial.

- it can be best to gain experience.

Augmented Reality is the
modified or changed reality to
make individual feel real by
various technological interventions.

Hence, they can be
major step in achieving the
digital world and experiences by
virtually availing the know-how.

