



VISIONIAS
INSPIRING INNOVATION
ABHYAAS MAINS

सामान्य अध्ययन (प्रश्न पत्र-III)/GENERAL STUDIES (Paper-III) (1450)

निर्धारित समय: तीन घंटे
Time Allowed: Three Hours

अधिकतम अंक: 250
Maximum Marks: 250

सामान्य अनुदेश

इस प्रश्न-सह-उत्तर (क्यू.सी.ए.) पुस्तिका में 55+1 पृष्ठ हैं। प्रश्न-पत्र, क्यू.सी.ए. पुस्तिका के अंत में संलग्न है, जो अलग (वियोज्य) किया जा सकता है और उम्मीदवार परीक्षा के उपरांत अपने साथ ले जा सकते हैं।

रफ कार्य के लिए, इस पुस्तिका के अंत में खाली पृष्ठ दिया गया है।

पुस्तिका प्राप्त होने पर, कृपया यह जांच कर लें कि इस क्यू.सी.ए. पुस्तिका में कोई कमी न हो, फटा हुआ पृष्ठ न हो अथवा कोई पृष्ठ गायब न हो इत्यादि। यदि ऐसा हो, तो इसके बदले नई क्यू.सी.ए. पुस्तिका प्राप्त कर लें।

General Instructions

This Question-Cum-Answer (QCA) Booklet contains 55+1 pages. Question Paper in detachable form is available at the end of the QCA Booklet which can be taken away by the candidate after examination.

For rough work, blank page has been provided at the end of this Booklet.

On receipt of the Booklet, please check that this QCA Booklet does not have any shortcomings, torn or missing pages etc. If, so, get it replaced with a fresh QCA Booklet.

(उम्मीदवार द्वारा भरा जाएगा/To be filled by the Candidate)

पंजीकरण सं./Registration No. : 003452

अभ्यर्थी का नाम/Name of Student : Sulhantha Gupta

माध्यम: हिंदी/अंग्रेजी
Medium: Hindi/English

English

तारीख
Date

25/08/2019

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

केंद्र
Centre

Delhi

निरीक्षक के हस्ताक्षर
Invigilator's Signature

	<p style="text-align: center;">महत्वपूर्ण अनुदेश</p> <p>उम्मीदवारों को नीचे उल्लिखित निर्देश सावधानी से पढ़ लेने चाहिए। किसी भी निर्देश का उल्लंघन करने पर उम्मीदवारों को मिलने वाले अंकों में कटौती, उम्मीदवारी रद्द या आयोग के परवर्ती परीक्षाओं के लिए वर्जित करने इत्यादि के रूप में दण्डित किया जा सकता है।</p>	<p style="text-align: center;">Important Instructions</p> <p>Candidates should read the undermentioned instructions carefully. Violation of any of the following instructions may entail penalty in the form of deduction of marks, cancellation of candidature, debarment from further Examination of the Commission etc.</p>
1	<p>(क) अपना पंजीकरण सं. एवं अन्य विवरण केवल प्रश्न-सह-उत्तर पुस्तिका में उम्मीदवार के लिए निर्धारित स्थान पर ही लिखें।</p> <p>(ख) इस पुस्तिका में अन्यत्र कहीं भी अपना नाम, पंजीकरण सं., मोबाइल नं., पता अथवा प्रश्न-सह-उत्तर पुस्तिका संख्या न लिखें जिससे आपकी पहचान का खुलासा हो।</p>	<p>(a) Write your Registration Number and other details only in the space provided in the Question-Cum-Answer (QCA) Booklet for candidates.</p> <p>(b) Do not disclose your identity in any manner such as, by writing your Name, Registration number, Mobile number, Address, Question-Cum-Answer (QCA) Booklet No. etc. elsewhere in the Booklet</p>
2	<p>अपनी प्रश्न-सह-उत्तर पुस्तिका में कहीं भी प्रश्नों के वास्तविक उत्तर के अतिरिक्त कुछ न लिखें जैसे कि कोई कविता/दोहा, अभद्र या अपमानजनक अभिव्यक्ति इत्यादि और न ही कोई ऐसा चिन्ह/निशान बनाएं जिसका उत्तर से सम्बन्ध न हो।</p>	<p>Do not write in the QCA Booklet anything other than the actual answer such as couplet, obscene, abusive expression etc., nor put any sign/mark having no relevance to the answer.</p>
3	<p>परीक्षक को प्रत्यक्ष/अप्रत्यक्ष रूप से कोई भी प्रार्थना/धमकी भरी बातें न लिखें।</p>	<p>Do not make any direct/indirect appeal/threat to the examiner.</p>
4	<p>उत्तर अस्पष्ट अथवा गंदी लिखावट में न लिखें। इस प्रकार के उत्तर का मूल्यांकन नहीं भी किया जा सकता है।</p>	<p>Do not write answers in bad/illegible handwriting. Such answers may not be evaluated.</p>
5	<p>उत्तर स्याही में ही लिखें। उत्तर लिखने के लिए पेंसिल का उपयोग न करें, हालांकि आरेख, चित्र इत्यादि बनाने के लिए पेंसिल का उपयोग किया जा सकता है।</p>	<p>Write answers in ink only. Do not use pencil for writing the answers. However, pencil may be used for drawing diagrams, sketches, etc.</p>
6	<p>प्रवेश पत्र में उल्लेख किए गए माध्यम के अलावा अन्य किसी माध्यम में उत्तर न लिखें। अधिकृत और अनधिकृत की मिली जुली भाषा का भी उपयोग न करें।</p>	<p>Do not write answers in medium other than the authorized medium in the Admission Certificate. Do not use mixed language either i.e. authorize and unauthorized media together for writing answers.</p>
7	<p>प्रश्नों के उत्तर ठीक उसके नीचे दिए गए निर्धारित स्थान पर ही लिखें। निर्धारित स्थान के अलावा किसी अन्य स्थान पर लिखे गए उत्तर का मूल्यांकन नहीं किया जाएगा।</p>	<p>Write answer at the specific space (right below the question) only. Answers written elsewhere at unspecified places in the booklet shall not be evaluated.</p>
8	<p>यदि आप अपने किसी उत्तर को रद्द करना चाहते हैं तो उसे पेन से काट दें तथा उस पर "रद्द" लिख दें, अन्यथा उसका मूल्यांकन किया जा सकता है।</p>	<p>If you wish to cancel any work, draw your pen through it and write "Cancelled" across it, otherwise it may be valued.</p>

कार्यालय के प्रयोग हेतु For Official Use	कार्यालय के प्रयोग हेतु For Official Use
परीक्षक के हस्ताक्षर Signature of Examiner(s)	

प्राप्तांक के विवरण (परीक्षक द्वारा भरा जाए)/ Marks Details (To be filled by the Examiner(s))

प्रश्न सं. Q. No.	अंक Marks		प्रश्न सं. Q. No.	अंक Marks	
1			11		
2			12		
3			13		
4			14		
5			15		
6			16		
7			17		
8			18		
9			19		
10			20		
उप-योग (A) Subtotal (A)			उप-योग (B) Subtotal (B)		
सकल योग (A+B) / GRAND TOTAL (A+B)					



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अधिकतम अंक: 250
Maximum Marks: 250

प्रश्न-पत्र संबंधी विशेष अनुदेश

कृपया प्रश्नों के उत्तर देने से पूर्व निम्नलिखित प्रत्येक अनुदेश को ध्यानपूर्वक पढ़ें:

कुल बीस प्रश्न दिए गए हैं जो हिंदी और अंग्रेजी दोनों में छपे हैं।

सभी प्रश्न अनिवार्य हैं।

प्रत्येक प्रश्न/भाग के लिए नियत अंक उसके सामने दिए गए हैं।

प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए, जिसका उल्लेख आपके प्रवेश-पत्र में किया गया है, और इस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यू.सी.ए.) पुस्तिका के मुख-पृष्ठ पर निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिखे गए उत्तर पर कोई अंक नहीं मिलेंगे।

प्रश्न संख्या 1 से 10 तक का उत्तर 150 शब्दों में तथा प्रश्न संख्या 11 से 20 तक का उत्तर 250 शब्दों में दीजिए।

प्रश्नों में इंगित शब्द सीमा को ध्यान में रखिए।

प्रश्न-सह-उत्तर पुस्तिका में खाली छोड़े गए कोई पृष्ठ अथवा पृष्ठ भाग को पूर्णतः काट दीजिए।

QUESTION PAPER SPECIFIC INSTRUCTIONS

Please read each of the following instructions carefully before attempting questions.

There are TWENTY questions printed both in HINDI and in ENGLISH.

All questions are compulsory.

The number of marks carried by a question/part is indicated against it.

Answers must be written in the medium authorized in the Admission Certificate which must be stated clearly on the cover of this Question-cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in a medium other than the authorized one.

Answers to Questions No. 1 to 10 should be in 150 words, whereas answers to Questions No. 11 to 20 should be in 250 words.

Keep the word limit indicated in the questions in mind.

Any page or portion of the page left blank in the Questions-cum-Answer Booklet must be clearly struck off.

EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

1.

किसानों को आय की हानि से बचाने हेतु एक प्रभावी फसल बीमा प्रणाली अत्यंत महत्वपूर्ण है। इस संदर्भ में, प्रधानमंत्री फसल बीमा योजना के प्रदर्शन का मूल्यांकन कीजिए। (उत्तर 150 शब्दों में दें)

An effective crop insurance system is crucial in cushioning income losses for farmers. In this context, assess the performance of Pradhan Mantri Fasal Bima Yojana. (Answer in 150 words)

10

Pradhan Mantri Fasal Bima Yojana is one of the crop insurance schemes by govt to provide security net to farmers in cases of extreme natural events like floods, hailstorm, pest attack etc. The major aim is to reduce farmer stress and farmer suicides also

Assessment of performance of PMFBY

* Good outcomes

→ wide coverage of farmers across 25 states.

→ easy payment as bank accounts linked through PM Jan Dhan Yojana

→ easy understandable system for farmers

* Challenges.

→ Delay in premium payments by govt to insurance companies led to inc in premium costs

→ 15% reduction in farmer coverage compared to starting years

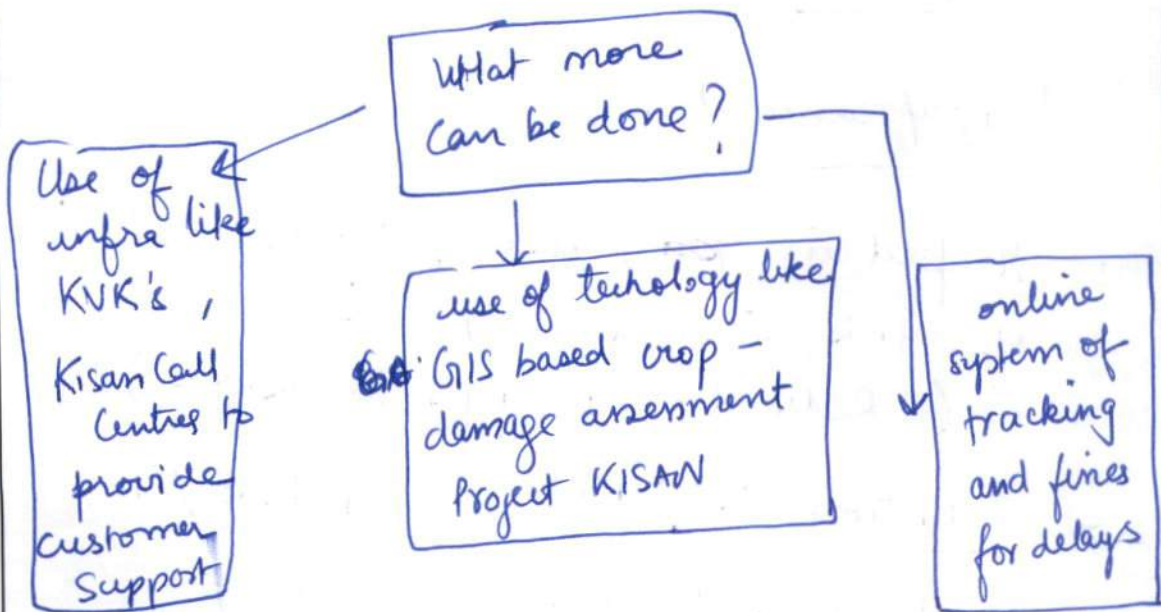
→ Delay in settlement : avg 11 months shortage of cash creates immediate

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

economic distress to farmers

- No local - on field infrastructure or personnel by insurance companies - access is an issue
- Delay in assessment of crop damages - corruption and below-par settlements
- Crop-Trials data is not adequate and rejected by insurance companies

उम्मीदवारों को इस हिसाब में नहीं लिखना चाहिए
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2.

दिवाला एवं शोधन अधकमता संहिता (IBC) के महत्व को समझाते हुए, उन चुनौतियों को रेखांकित कीजिए जिन्हें इसकी वास्तविक क्षमता को साकार करने के लिए दूर किए जाने की आवश्यकता है। (उत्तर 150 शब्दों में दें)

Explaining the significance of the Insolvency and Bankruptcy Code (IBC), highlight the challenges that need to be addressed for it to achieve its true potential. (Answer in 150 words) 10

The Insolvency and Bankruptcy code is the process for resolution / liquidation of stressed companies, providing easy exit and improving balance sheets of creditors mainly banks

Significance of IBC

- ① Helped in ~~pro~~ providing timely resolution of sick/stressed companies
(Reduced from 4 yrs to <1 yr)
- ② Reduction in NPA's from 12.5% to 11% of gross advances for banks
- ③ Inc in avg recovery from 23% to 43%. In some cases with large loans (Ex: Bhushan steel) 75% recovery of 5000 cr loan achieved
- ④ Inc in loan-payment culture as ~ 4500 cases disposed at pre-admission stage as companies want to avoid insolvency proceedings

उम्मीदवारों को इस कक्षा में नहीं लिखना चाहिए
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- ⑤ Improvement in corporate governance, better financial management, prudent lending by promoters. Sec 29(A) states that promoters not allowed in resolution committee thereby they risk losing control of company
- ⑥ Recogn of operational creditors extension to real estate buyers

Challenges

- ① Capacity of NCAT and NCLAT as 14-day time limit for deciding on admission has been breached many times
- ② Violation of 270 day limit
- ③ Case management and use of new tech at NCAT is weak
- ④ Individual insolvency, group insolvency, ~~of~~ cross-border insolvency not part of IBC
- ⑤ Professionals like ~~of~~ Insolvency Pro, Asset Mgmt Companies, Utility Info companies are still in nascent stage

These challenges need to be addressed to improve India's ranking in ~~the~~ Ease of Doing Business - in insolvency from 168.

3.

भारत के परिवहन और लॉजिस्टिक क्षेत्र का कार्यापलट करने में मल्टी-मोडल परिवहन की क्षमता की विवेचना कीजिए। इस संबंध में सरकार द्वारा किए गए उपायों का उल्लेख कीजिए। (उत्तर 150 शब्दों में दें)
Discuss the potential of multimodal transport in transforming India's transportation and logistics sector. Mention the measures taken by the government in this regard. (Answer in 150 words) 10

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

Multimodal transport refers to the integration of road, waterways, metro (Rapid mass transport), ports, railways in a seamless fashion for improving mobility

Potential

- The logistics sector is growing at 10% with major bottlenecks. MMT is therefore imp to realize its full potential
- Decrease in Turn Around Time (TAT) in logistic handling at ports, airports
- Improvement in evacuation infra by providing rail, waterways option to mining, ports, SEZ areas
- Decrease in cost of logistics in overall price of goods/services (currently ~40%)
- Offer cheapest way of travel:
[Waterways ₹1/km
Road ₹4/km
Rail ₹2/km] Reduce dependency only on roads

- Environmental friendly modes of travel like rail, waterways, coastal shipping will gain importance — reduce carbon footprint — achieve INDC goals easily

Measures by govt

- ① LEADS framework: Logistics Enhancement through multi-modal
- ② ~~Integration~~ Inland waterways Devt Authority — Declaration of 111 ^{national} waterways — 1st multimodal IW Terminal at Vasanasai
- ③ Dedicated Freight corridors
- ④ Dedicated Mineral Corridors with crackerion infra
- ⑤ Metro (with PPP) in major cities like Lucknow, Jaipur, Chennai, — Monorail in Mumbai
- ⑥ SARJAMALA project to promote coastal shipping

The Multi-modal transport framework thus allows larger throughput, frequency of both people and goods (Transportation) (Logistics)

4.

निजी निवेश वह प्रमुख प्रेरक है जो अर्थव्यवस्था को संवृद्धि के स्व-धारणीय चक्र की ओर उत्प्रेरित करता है। इस कथन की व्याख्या करते हुए, भारत में निजी निवेश को पुनः प्रवर्तित करने हेतु आवश्यक कदमों पर प्रकाश डालिए। (उत्तर 150 शब्दों में दें)

Private investment is a key driver that catalyses an economy into a self-sustaining cycle of growth. Explaining the statement, highlight the steps that should be taken to revive private investment in India. (Answer in 150 words)

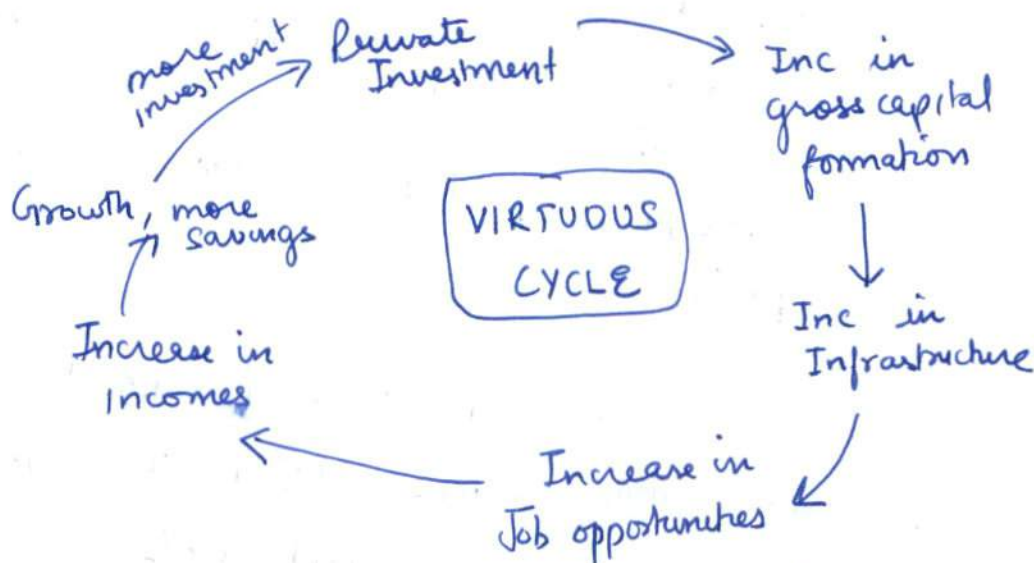
10

Budget 2019-20 estimated that India requires around ₹100 lakh crore investment till 2030 for its major economic growth. Majority of it has to come from private sector

Private Investment as Catalyst

① Increases Gross Capital Formation in economy.

② Self-Sustaining cycle



India to achieve ₹100 lakh crore dream by 2022 requires to inc investment rate from 32% of GDP to 38-39%

Steps to revive private investment

① Ease of Doing Business :-

- i) → Red costs in tax compliance
- ii) → Red costs in construction permits, starting of businesses
- (iii) → tax holidays for startups, abolish angel tax on private equity funds, Venture Capital funds
- (iv) → Improve enforcement of contracts to improve business culture

② Reviving PPP (Kelkar committee)

- 3P India
- Independent regulator,
- PPP appellate tribunal

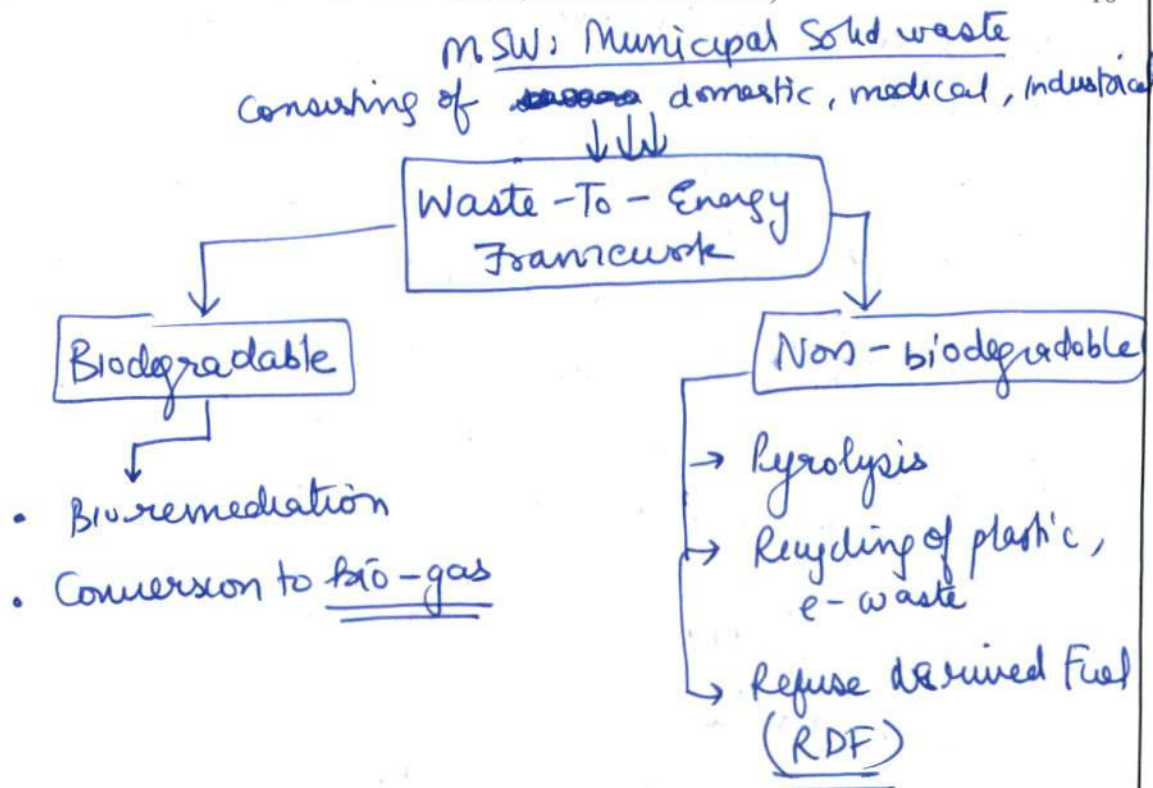
③ Reforms in MSME sector

- focus on access to finance
- TREDIS system reforms
- address delay in payments

5.

परित्यक्त नगरपालिका ठोस अपशिष्ट की समस्या का समाधान करने हेतु भारत में स्थापित किए जा रहे अपशिष्ट से ऊर्जा संयंत्रों की प्रभावकारिता पर टिप्पणी कीजिए। (उत्तर 150 शब्दों में दें)
 Comment on the efficacy of waste to energy plants being established in India in order to solve the problem of discarded municipal solid waste. (Answer in 150 words) 10

उम्मीदवारे को इस इलिए में नही लिखना चाहिए
 Candidates must not write on this margin



Efficacy of W-T-E plants

* Achievements

- Cities like Indore, Ambikapur, Nagpur are leading at global stage in W-T-E revolution
- 100% collection, sorting of garbage
- Mix of centralized and decentralized systems
- reduction in carbon footprints by use of biofuels, biogas in public transport, industrial cooking, households

→ higher energy output of RDF fuel as compared to CNG; used in burning coal plants etc.

→ Reduction in air pollution due to reduced flue gases, burning of waste.

Challenges

- ① Sorting of garbage at source is poor
- ② Unorganized sector of in collection is high
- ③ W-T-E plants operate at a minimum capacity - due to supply chain constraints in sorting and collection - they operate at sub-optimal levels

④ Distribution system of derived products like biogas, RFD is poor

⑤ Market Intervention, demand is also poor for final products as alternatives like LPG, CNG have wider reach.

⑥ E-waste metallurgy is still out of bounds of MSW framework of W-T-E.

These challenges need to be addressed along with awareness about garbage sorting, proper disposal to general public to improve efficacy of W-T-E plants

6.

राष्ट्रीय स्वच्छ वायु कार्यक्रम (NCAP) के महत्व को रेखांकित करते हुए, इसके द्वारा शमन, जानकारी और डेटाबेस संवर्धन एवं संस्थागत सुदृढीकरण के लिए अपनाई गई रणनीतियों का उल्लेख कीजिए। (उत्तर 150 शब्दों में दें)

Highlighting the significance of National Clean Air Programme (NCAP), mention the strategies adopted by it for mitigation, knowledge and database augmentation and institutional strengthening. (Answer in 150 words)

10

The NCAP is an all-India air-pollution ~~for~~ reduction framework.

Significance

- India has 7 out of 10 most air polluted cities in world
- ~ 1 lakh deaths ^{due} to breathing problems in cities
- Reduction in quality of life, life expectancy
- Poor productivity of workers - reduction in human capital formation
- Achieving the goals of Ecological protection and inter-generational equity in climate change

Strategies

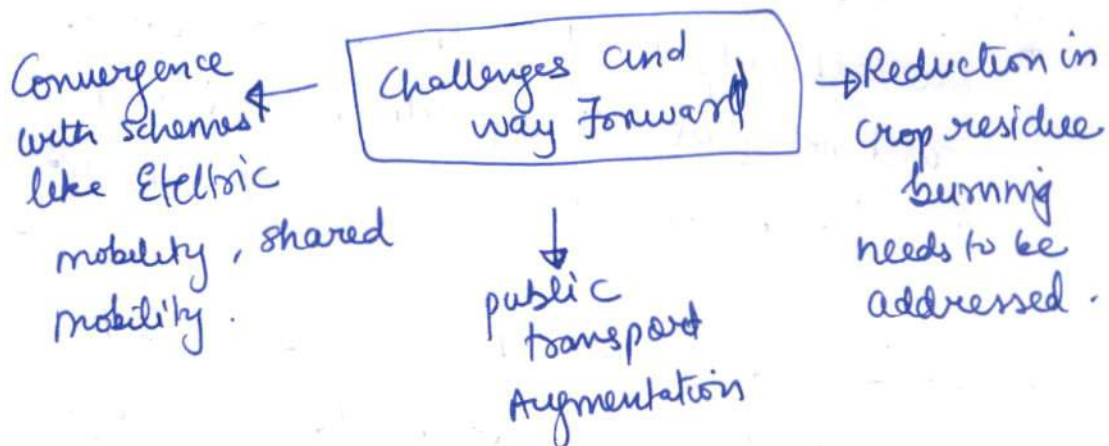
- ① Pan-India real time air quality monitoring and assessment based on Air Quality Index (AQI)
- ② Use of SAFAR to spread awareness

about air quality in urban areas

③ Capacity building of CPCB, SPCB to improve enforcement in industrial air pollution

④ Graded-Response Mechanism for cities like Delhi to like shutting down power plants, schools, compulsory public transport to address both mitigation and reduction aspects

⑤ Adoption of High-Tech monitoring sensors for PM 2.5, PM 10 particulate for better assessment and database management



7. हाल के दशकों में भारत ने अपनी IPR व्यवस्था को TRIPS के अनुरूप बनाने हेतु इसे परिवर्तित किया है। हालांकि, इसके पश्चात् भी विकसित विश्व के संदर्भ में IPR से संबंधित मुद्दों पर मौलिक मतभेद बने हुए हैं। विश्लेषण कीजिए। (उत्तर 150 शब्दों में दें)

In recent decades India has made changes in its IPR regime to make it TRIPS compliant, however there continue to remain fundamental differences on IPR related issues in relation to the developed world. Analyse. (Answer in 150 words)

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India's Patent Act 2005, Copyright act
~~from~~ Registration of Plant Varieties Act form
the basis of IPR framework to make it
TRIPS compliant.

Fundamental Differences

- ↳ India's quest for generic medicines and NLEM: National List of Essential Medicines, Drug Pricing regime has impacted foreign pharmaceutical companies
- ↳ India only recognizes changes in overall output of medicine under IPR and not just therapeutic efficacy thus avoiding evergreening of patents
- ↳ India has protected farmers right to freedom of use of IP seeds, right to share, sale unbranded IP seeds. This is a difference from foreign seed companies

IPR expectations

↳ India has taken stringent steps to prevent bio-piracy and unscrupulous patents on bio-products like medicinal plants which are part of India's traditional knowledge.

India has thus created a balanced framework recognizing rights of farmers, traditional knowledge, public health needs along with IPR.

8. चंद्रयान-2 को न केवल ISRO के सर्वाधिक चुनौतीपूर्ण अभियानों में से एक, बल्कि चंद्रयान-1 की तुलना में तकनीकी रूप से अधिक उन्नत भी माना जा रहा है। सविस्तर वर्णन कीजिए। इसके अतिरिक्त, परीक्षण कीजिए कि चंद्रमा का अन्वेषण सामान्य रूप से समस्त मानवता को कैसे लाभ पहुंचा सकता है। (उत्तर 150 शब्दों में दें)
- Chandrayaan-2 has not only been considered as one of the most challenging missions of ISRO but also more technologically advanced than Chandrayaan-1. Elaborate. Further, examine how lunar exploration can benefit humanity in general. (Answer in 150 words)

उम्मीदवारों को इस हार्डिप में नहीं लिखना चाहिए
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Chandrayaan-2 is ISRO's project to land an moon's south pole to study minerals, atmospheric composition, presence of microbial activity etc.

Challenging mission

- Use of cryogenic technology in GSLV Mk III launch vehicle
- ~~✱~~ Landing and operation on ^{Moon} south pole is challenging as temperatures drop to -200°C .
- Entry, soft-landing on moon were technical challenges

Technological Advancements.

Chandrayaan I	Chandrayaan II
① only orbiter around moon	① Involves orbiter, Lander (Vikram) and Rover (Pragyan) also

② Smaller payload,
Smaller resolution
Capacity

③ Use of smaller
PSLV rocket

④ Study atmosphere,
geomapping of surface

③ Increased payload
weight, size, higher
resolution capacity

③ Use of heavier,
stronger GSLV rocket

④ Advances to study
mineralogy, underground
seismic activity etc

Benefits to Humanity

① Exploration of water^{on lunar} presents opportunity
for setting up permanent bases at
moon.

② Moon can serve as a hub-transit stop
for deep-space exploration and human
expeditions

③ Help in understanding of origin of
solar system, universe

④ Inspire, motivate millions of youth
towards scientific quest and endeavour

9.

अनेक राष्ट्रों की सामरिक प्रतिद्वंद्विता और बढ़ती अंतरिक्ष क्षमताओं को देखते हुए, बाह्य अंतरिक्ष के सैन्यीकरण को एक खतरा माना जाता है। इस संदर्भ में, बाह्य अंतरिक्ष को सुरक्षित रूप से शासित करने हेतु एक नियम आधारित व्यवस्था की आवश्यकता पर चर्चा कीजिए। (उत्तर 150 शब्दों में दें)

Given the strategic rivalries and growing space capabilities of many countries, militarisation of outer space is considered a threat. In this context, discuss the need for a rule-based order to securely govern outer space. (Answer in 150 words)

10

The space is currently governed by the Outer-space Treaty 1965 which declares 'space' as a global common along with celestial objects. But its framework is not enough to prevent space arms race and space militarization

Growing space - capabilities

- * Rocket Launch Vehicles which can carry payloads upto 12000 kg
- * Re-usable rockets
- * anti-satellite missile test (Recent demo by India)
- * Remote technology involving minimum human interface but maximum damage

Need for space governance framework

- * Threat to critical Information Infrastructure like satellites which

उम्मीदवारों को इस हार्फ में नहीं लिखना चाहिए
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are crucial to country's economy, power, governance, communication

⊛ Threat to entities like International space stations, Hubble space telescopes

⊛ Involvement of private players like Blue Origin, SpaceX, Virgin Galactic in space tourism — their interests, assets will also need to be protected.

⊛ Satellites are being used to monitor restricted areas of enemy countries, launching ^{guided} missile systems. etc.

The Recent efforts of UN in formulation of Space Arms Race Prohibition Convention is a step in right direction to allow peaceful and beneficial use of space

10.

धन शोधन (मनी लॉन्डरिंग) न केवल भारत की वित्तीय प्रणाली की स्थिरता, बल्कि इसकी राष्ट्रीय सुरक्षा के लिए भी खतरा उत्पन्न करता है। स्पष्ट कीजिए। इस संदर्भ में, चर्चा कीजिए कि धन शोधन निवारण अधिनियम, 2002 इन मुद्दों को किस सीमा तक संबोधित करता है। (उत्तर 150 शब्दों में दें)

Money laundering not only threatens the stability of the financial system of India but also its national security. Elucidate. In this context, discuss how far the Prevention of Money Laundering Act, 2002 addresses these issues. (Answer in 150 words)

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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Money Laundering is the process of concealment legitimizing money from illicit means using methods of Placement, Layering & Integration

Threat to financial system

- ① Growth of parallel economy - increase in unaccounted cash dealings
- ② Tax evasion increases → Tax revenue decreases → Govt Capital ^{Expenditure} decreases → growth declines
- ③ Increases corruption, use of black money in elections.
- ④ Loss in FOREX reserves as money transferred to illicit foreign bank accounts - creates Balance of Payments crisis, CAD
- ⑤ Growth of shell companies - loss in productivity

Threat to national security

- ① Use of money laundered in financing illicit activities like drugs, terrorism, trafficking etc (vicious cycle)

- ② Threat to social fabric due to increase in inequality - increase in social strifes
- ③ Threat to democratic processes as money power in elections increases

PoML Act provisions to tackle issue

- ① Obligations of financial intermediaries like banks to establish source of money, compulsory KYC norms
- ② Powers of attachment of assets, properties to Enforcement Directorate
- ③ 3-member adjudication board on money laundering proceedings.

Coherence in PoML Act, ←
Black money act,
Fugitive offenders act.

Challenges Remain

↓
collaboration with Swiss, Cayman Islands etc. to disclose information

→ coordination in multiple agencies like ED, CBI, CID, WCB, Customs

11.

भारत में कृषि विपणन संबंधी सुधारों की आवश्यकता पर चर्चा कीजिए। साथ ही, कृषि बाजारों के उन प्रमुख पहलुओं की पहचान कीजिए जिनमें सुधार किए जाने की आवश्यकता है। (उत्तर 250 शब्दों में दें)

Discuss the need for agricultural marketing reforms in India. Also, identify the key aspects of agricultural markets that need to be reformed. (Answer in 250 words) 15

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

Agricultural marketing in India is currently dominated by APMC's (~600) monopoly, rigidity.

Need for reforms

- ① Less flexibility to Farmers to choose marketing options.
- ② Post-Harvest storage, sorting, packaging facilities are poor leading to losses and wastage.
(~40% in horticulture products)
- ③ Price Discovery mechanism is poor in APMCs with auctions being limited to local traders
- ④ Dependence on middlemen like Arhatiyas increases final costs and lesser benefits to farmers directly
- ⑤ Options like contract farming are not able to grow. Private primary markets also restricted by APMC's

⑥ Market barriers like market/mandi fees, ~~selling~~ Intra-mandi (APMC) sale and trade, Inter-state auction are high in APMC's and unregulated.

⑦ Representation of small & marginal farmers is poor in APMC - dominated by large farmers or Farmer Producer Organization.

Thus, it is not helping in achieving the goals of 'Doubling Farmer Income'

Key Aspects of Reforms

① Involvement of Gramin (rural) haats, weekly markets as primary agri markets by improving infrastructure. (GRAMS)

② Abolishing monopoly of APMC's and giving boost to contract farming, private wholesale markets.

③ Improving infrastructure like weighing stations, packaging storage at APMC's

④ Concept of ^{Negotiable} Warehouse Receipts (NWR)

needs strengthening to allow farmers easy access to credit, decrease post-harvest losses, improve agro-logistics

- ⑤ Deployment of e-auctioning at APMC's to bring better price discovery
- ⑥ Boost to cold-chain storage and infra for horticulture products.
- ⑦ Incentives to APMC to carry reforms like ~~integration~~ integration with eNAM
- ⑧ Direct transfer of MSP's to farmers ~~not~~ to reduce role of middlemen in marketing.

The Model Agricultural produce and Livestock marketing act is a step in right direction.

12.

सरकार द्वारा हाल के वर्षों में अपने विनिवेश लक्ष्यों को पूरा करने के बावजूद, रणनीतिक विनिवेश और निजीकरण की दिशा में इसके प्रयास सीमित रहे हैं। चर्चा कीजिए। (उत्तर 250 शब्दों में दें)

Despite the government meeting its disinvestment targets in recent years, its efforts towards strategic disinvestment and privatisation remain limited. Discuss. (Answer in 250 words) 15

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए।
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Disinvestment is the process of raising revenues by govt through sale of ownership in public sector undertakings, sale of assets or transfer of shares in PSU's

Strategic disinvestment and privatization refers to 2 methods of disinvestment where apart from selling govt's shares, the ownership and management control is also shifted to private sector

Efforts towards strategic disinvestment & privatization

- ① Reduction in no. of PSU's from ~~250~~ ~ 250 in 1990 to ~ 30 currently
- ② De-reservation of certain sectors like defence also.
- ③ Plans to privatize ~~for~~ Loss making

PSO's like Air India

While these efforts have helped in achieving targets but more focus has been on retaining govt ownership due to following reasons :-

- ① Support to huge employment
- ② Avoid public backlash due to large scale retrenchment after privatization
- ③ Strategic control over companies like ONGC, IOCL to take energy security need decisions into preview

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13.

ऐसे तर्क दिए जाते हैं कि रोजगार सृजन और उत्पादकता भारत में फर्मों की आयु के अनुरूप पर्याप्त रूप से नहीं बढ़ती है। इस संदर्भ में, विश्लेषण कीजिए कि क्यों भारतीय फर्म छोटे स्तर से आरंभ होती हैं और छोटी ही बनी रहती हैं। (उत्तर 250 शब्दों में दें)

There have been arguments that employment creation and productivity do not grow adequately as firms age in India. In this context, analyse why Indian firms start small and stay small. (Answer in 250 words)

उम्मीदवारों को इस हार्जिए में नहीं लिखना चाहिए
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The Economic Survey 2018-19 highlights that 'Dwarf' firms (> 10 yrs age, < 100 employees) account for majority of firms but are job-destroyers and low in productivity

'Dwarf' firms	— ~ 60% of firms	— 22% of employment	— 14% in productivity
'Large' firms (> 100 employees)	— ~ 30% of firms	— 70% of employment	— 86% of productivity

Reasons for this Anomaly

⊛ Regressive Labour laws

① Conditions in Industrial Disputes Act (1947) state that if company has > 100 employees then govt permission is required for retrenchment.

This acts as an 'inhibiting' factor

for firms to remain small to reduce labour laws compliance costs, labour inspections.

② conditions in labour wages, ^{Trade} union acts stipulate firms larger than 20 employees are subject to minimum wages, bonuses provisions, fixed term employment etc.
In order to avoid these compliances, firms tend to remain smaller.

* Regressive Taxation & Incentives structure

① MSME definitions are based on investment in machinery

Ex: Micro firm: < 25 lacs in machinery

↳ Therefore to get govt incentives on credit guarantees, tech support, etc. companies tend to remain in their respective categories.

↳ This leads to decline in investment in machinery, gross capital formation and thus decline in productivity

② GST and other taxation also give tax exemptions to firms with turnover upto ₹40/ae.

↳ This creates incentives for firms to remain small even as they grow old.

* Factors like Low skill development, Low technology upgradation.

To propel India's growth and achieve 2.5 trillion \$ economy, it is necessary to remove such hurdles in growth of small firms. Focus should also shift to 'Infant' firms

* Higher costs of credit

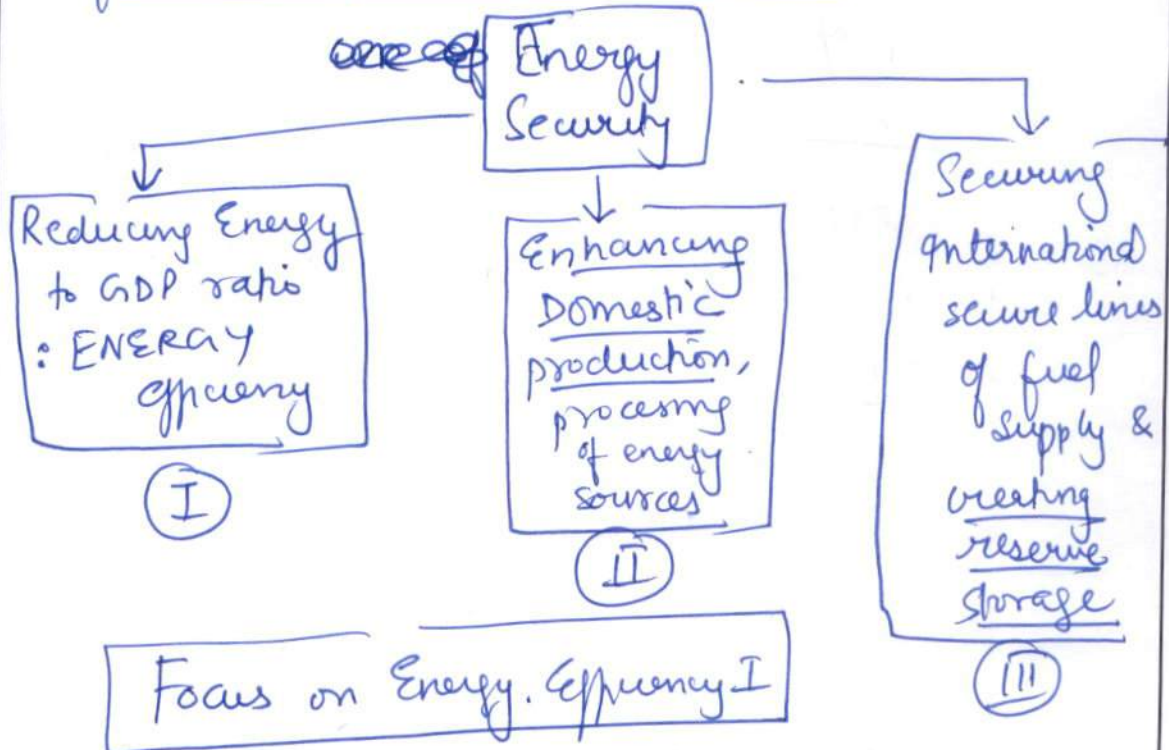
* Access to markets is poor: poor marketing, packaging, branding of goods of small firms makes them uncompetitive

14.

भारत में ऊर्जा सुरक्षा प्राप्त करने हेतु ऊर्जा दक्षता पर ध्यान केंद्रित करने के महत्व को स्पष्ट कीजिए। इस संबंध में सरकार द्वारा क्या कदम उठाए गए हैं? (उत्तर 250 शब्दों में दें)
 Bring out the importance of focussing on energy efficiency for achieving energy security in India.
 What steps have been taken by the government in this regard? (Answer in 250 words) 15

उम्मीदवारों को इस क्राफि में नहीं लिखना चाहिए।
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Energy security is the framework for ensuring ^{cheap} quality, uninterrupted power, fuel supply to the economy



- ⊙ bringing efficiency will reduce the peak demands of energy needs of the economy.
- * Put less stress on energy security framework
- * Decrease in Energy-to-GDP intensity ratio by increasing productivity.

- ④ Efficient Electrical systems will reduce demand for power → increase power delivery efficiency → reduce costs of power → energy security.
- ⑤ Efficient coal power plants will increase efficacy of coal productivity decreases stress on coal mining
- ⑥ Efficient, cleaner, greener transport systems will reduce dependence on fossil fuels imports → promoting energy security.

Steps Taken by Govt

- ① ~~Trade for industries~~ National Mission on Enhancing Energy Efficiency (NMEEC) has framework of Perform-Achieve-Trade (PAT) for industries
- ② Energy Efficiency Rating of home appliances by BEE - Bureau of Energy Efficiency

③. Promoting carbon - renewable energy market through framework of Renewable Purchase Obligations (RPO) - REC - Renewable Energy Certificates for ~~power~~ power DISCOMS

④ Policies like E - Electric mobility for promoting clean transport

⑤ Missions like National solar mission, to promote clean energy, reduce dependence on foreign.

The steps are in right direction ~~*~~ and steps for awareness of public to improve efficiency at homes are also required.

15.

लंबे समय से न्यूनतम मजदूरी हेतु सांविधिक ढांचा होने के बावजूद, अनेक श्रमिक निरंतर इसकी पहुंच से बाहर बने हुए हैं। इसके कारणों का परीक्षण कीजिए और सुधारात्मक उपायों का सुझाव दीजिए। (उत्तर 250 शब्दों में दें)

Despite having a statutory framework for minimum wages since long, many workers continue to remain outside its reach. Examine the reasons and suggest corrective measures in this regard. (Answer in 250 words)

15

Around 33% of workers remain ~~reasons~~ for outside the ambit of minimum wages

Reasons

- ① Complexity of minimum wage laws based on scheduled employment:
~3000 minimum wages prescribed
- ② Doesn't include jobs like security guards, dhaka-workers, sweepers in its ambit
- ③ Huge variance between states
Ex: ₹540 in Delhi, ₹130 in West Bengal
created more complexity
- ④ Very low national floor wage ₹182
- ⑤ Enforcement of minimum wage law is very poor due to low awareness and low capacity building of labour bureau, police and civil society.

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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- ⑥ 93% of labourers work in informal sector with no formal contracts, thereby making enforcement difficult.

Corrective Measures

- ① Rationalization of minimum wages on the basis of skill, geography, experience, time-period rather than employment
- ② Extend the law to all sectors and types of employment
- ③ Flexibility in addition of new job roles due to rapidly changing job market, skills in economy
- ④ Setting a national floor level of wage based on geography (~₹375/day recommended by Parliamentary committee)
- ⑤ Automated-inspections by Labour bureau to reduce harassment & better enforcement
- ⑥ Fixed-Term-Employment (FTE)

Contractual Labour needs to be promoted & regularized to bring labourers in formal sector

The recent steps of rationalization in form of Labour Code on Wages is a step in right direction to increase coverage & enforcement

16.

भारत में एक सुस्थापित कार्बन बाजार के महत्व को रेखांकित कीजिए। इस संदर्भ में, नवीकरणीय ऊर्जा प्रमाण-पत्रों (REC) की प्रणाली को स्पष्ट करते हुए, REC बाजार के समक्ष आ रही चुनौतियों को रेखांकित कीजिए। (उत्तर 250 शब्दों में दें)

Highlight the significance of a well-established carbon market in India. In this context, explaining the mechanism of renewable energy certificates (REC), highlight the challenges that the REC market faces. (Answer in 250 words)

15

Carbon - market is the trading, sale-purchase of carbon credits, instruments like ^{DM} Renewable Energy Certificates to promote goals of Climate Change

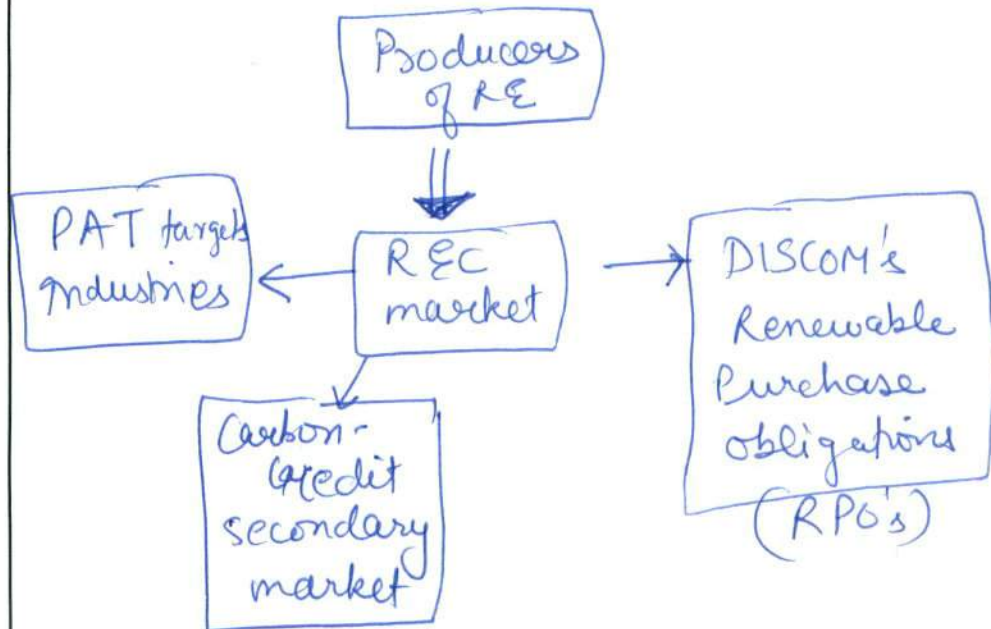
Significance of carbon market

- ① Help in achieving renewable energy targets (like 175GW)
- ② Help in ^{fulfilling} Renewable obligations for power DISCOMS
- ③ Promote green, clean energy technology
- ④ Raises funding for green projects.
- ⑤ Achieve goals like INDC under Paris agreement : 40% of Energy mix to be RE, reducing emission intensity to GDP by 33-35%

Mechanism of REC

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The mechanism of REC is based on giving Renewable energy certificates to producers of renewable energy like solar, wind, hydro etc.



Challenges to REC framework

- ① Price Discovery mechanism is weak, disintegrated leading to sub-optimal prices for RE producers
- ② Exemptions to industries under PAT and DISCOM's under RPO is high
- ③. Integration with global credit markets like CDM, JI is poor

leading to lower demand.

- ④ Individual buyers, smaller industries (retail) are not in the REC framework which leads to lower coverage

These challenges need to be addressed adequately to develop a viable REC market and RECs as global carbon credit instruments

17.

आपदा जोखिम न्यूनीकरण और जलवायु परिवर्तन अनुकूलन संबंधी प्रयासों के समेकन की आवश्यकता एवं इसमें आने वाली चुनौतियों की विवेचना कीजिए। (उत्तर 250 शब्दों में दें)

Discuss the need and challenges in integrating the efforts for disaster risk reduction and climate change adaptation. (Answer in 250 words)

15

उम्मीदवारों को इस हार्शिए में नहीं लिखना चाहिए
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Disaster Risk Reduction (DRR) refers to the decrease in vulnerability to a disaster through adaptation, mitigation capacity building.

Climate ^{change} Adaptation (CCA) refers to adopting changes in agriculture practices, lifestyle changes, economic changes to reduce the impact of climate change on life and property.

Need for Integration of DRR & CCA

① Direct Linkage between climate change and Disasters.

↳ With global warming, rise in sea levels, rise in ocean temperatures has led to inc in disasters like floods, droughts, cyclones.

② Channelizing of resources and better targeting :

Example:- Adopting practices like mulching, drip-irrigation will make it both climate-resilient and disaster-resilient to drought.

③ Coherent policies in adaptation & mitigation at local levels :-

Ex: cyclone shelters homes at coastal areas + plantation of mangroves to reduce storm surges, coastal flooding is an example of adopting both climate & disaster into one policy

Challenges to Integration

① Discrete, disintegrated funding, institutional framework and approaches.

Disaster	Climate
i) Nat ⁿ Disaster Management Authority	Nat Action Plan on Climate Change
ii) Nat ⁿ Disaster Management Funds	(iii) Climate Carbon markets
iii) under PMO	(iv) under MOEFCC

- ② Convergence of resources, policies at all levels is required
- ③ Coordination at apex level for planning

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18.

नीति-निर्माण में आंकड़ों के महत्व को देखते हुए, विश्लेषण कीजिए कि इसकी क्षमता अल्पप्रयुक्त क्यों बनी हुई है। साथ ही, इस संबंध में भारत की आंकड़ा अवसंरचना को रूपांतरित करने हेतु कुछ उपायों का भी सुझाव दीजिए। (उत्तर 250 शब्दों में दें)

Given the significance of data in policy making, analyze why its potential remains underutilised. Also, suggest some measures for transforming India's data infrastructure in this regard. (Answer in 250 words)

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'Data' refers to personal, public information.

'Data in public policy' refers to use of citizen databases, behaviour, transactional patterns in policy making for better targeting and outcomes

Significance of Data

- ① Use of data analytics in understanding impact of policies, for real-time monitoring and evaluation of policies
- ② Data - Mining can help in developing AI - chatbots for better public policy service delivery
- ③ 'Big Data' on citizen medical records, banking transactions, travel records can help in better identification of beneficiaries, better market analysis for PSUs like railways

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Unutilized Potential of Data: Reasons

- (1) No Data Protection framework
- (2) Poor Data integration and analytical computational capacity.
- (3) Poor data collection at source or citizen level : inadequate & untrained lower staff/public
- (4) Digitization of records is poor
- (5) Digital literacy is low thereby data collection becomes difficult
- (6) No Data-sharing platform - developed with "Open data" policy.
- (7) Standards of data collection are not uniform → high costs in cleaning and sorting data → poor analytical capability
- (8) Low private investment in tech like Data mining, AI, machine Learning

Steps to Transform India's Data Infrastructure

- (1) Recognize 'Data' as public good :-

- ② anonymize data to prevent misuse ,
- ③ adopt data-sharing agreements with private entities like social media platforms, e-commerce sites.
- ④ Establish a data security architecture based on laws, rules, obligations of data fiduciaries
- ⑤ Digitization of existing records (Digitize India Programme)
- ⑥ Promoting collection of raw data in digital format itself by adequate training of staff
- ⑦ Promoting analytical Decision Making at every level of government to enhance capability

These steps are required to achieve the objective of 'Data for the people, of the people, by the people'

19.

उत्तर-पूर्वी क्षेत्र में उग्रवाद की जड़ें कई कारकों में निहित हैं। चर्चा कीजिए। इस क्षेत्र में सीमा-पार उग्रवाद से निपटने हेतु क्या उपाय किए गए हैं? (उत्तर 250 शब्दों में दें)

The roots of insurgency in the North Eastern region are embedded in a host of factors. Discuss. What measures have been taken to tackle cross-border insurgency in this area? (Answer in 250 words)

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Insurgency in NE region

① Historical factors

- Low integration of local people with freedom movement
- injustices by Britishers, outsiders in capturing land resources

② Social factors

- Distinct culture, customs, traditions
- ~~create~~ urge to protect itself from homogenization
- attempts against changing demographics of the region

③ Political factors

- Demand for separate statehood or secession from India fuelled by China, Pakistan groups

Measures taken to tackle cross-border Insurgency

- ① Joint-collaborative efforts with Myanmar to eliminate safe havens, ~~the~~ militant camps in FMR areas (Free Movement Regime)
Ex: \rightarrow operation Sunrise I & II
- ② Establishment of special counter-insurgency groups, mixed units of Assam Rifles, CAPF, NSG etc
- ③ Creation of Better infra like Border outposts (BOP), fencing
- ④ Collab with locals to provide real-time intelligence and act as 'eyes & ears'
- ⑤ Capacity building of armed forces
- ⑥ Provisions of AFSPA has helped armed forces to tackle issues with flexibility

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आतंकवाद के वित्तपोषण का मुकाबला करने में भारत के समक्ष आने वाली चुनौतियों पर प्रकाश डालिए। साथ ही, इस संबंध में भारत द्वारा उठाए गए कदमों का भी उल्लेख कीजिए। (उत्तर 250 शब्दों में दें)
Highlight the challenges faced by India in countering terror financing. Also, mention the steps taken by India in this regard. (Answer in 250 words)

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Challenges in ^{tackling} Terror Financing

- (1) Non-Cooperation of nations like Pakistan, Afghanistan which act as safe havens
- (2) Safe havens like Cayman Islands, Switzerland for easy money laundering
- (3) Emergence of ~~the~~ collaboration of Terror groups and organized crime syndicate
- (4) Restricted powers of groups of FATF Egmont group.

Qsp

Steps taken by India

- (1) Strengthening of Prevention of Money Laundering act, Black money act.
- (2) Capacity building of institutions like WCCB, Customs, ED to detect counterfeit activities, smuggling which fund terror activities
- (3) Global forums like FATF, UN Convention on Suppression of Terror Financing have been joined by India
- (4) Mutual Agreement on Sharing Financial Info

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SPACE FOR ROUGH WORK