

VAJIRAM & RAVI

MAIN EXAM TEST SERIES (June 2022)

GENERAL STUDIES

Focused Test - 5 (GS Paper 3)

Sectional Paper - 5

Time allowed: Three Hours

Maximum Marks: 250

ADMIN. NO.:

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NAME:

ADITI VARSHNEY

MOBILE NO.:

(compulsory)

EMAIL:

(compulsory)

Submission Date:

2 August 2022.

QUESTION PAPER SPECIFIC INSTRUCTIONS

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

There are **TWENTY** questions printed in **ENGLISH**. All the questions are compulsory.

The number of marks carried by a question/ part is indicated against it. Word limit in questions, wherever specified, should be adhered to. Any page or portion of the page left blank in the Question-cum-Answer Booklet must be clearly struck off.

Q No.	Marks	Q No.	Marks	Q No.	Marks
Q1	4.0 /10	Q8	3.0 /10	Q15	6.0 /15
Q2	3.5 /10	Q9	3.0 /10	Q16	6.0 /15
Q3	3.5 /10	Q10	4.0 /10	Q17	5.0 /15
Q4	3.5 /10	Q11	6.0 /15	Q18	6.5 /15
Q5	3.0 /10	Q12	5.0 /15	Q19	6.5 /15
Q6	3.5 /10	Q13	5.5 /15	Q20	6.5 /15
Q7	3.5 /10	Q14	6.0 /15	Total	93.5 /250

Follow these steps to avail the facility of mentoring –

1. Go through the soft copy of your evaluated answer sheet and analyse all the comments and suggestions given.
2. Call 96672-73133 between 11:00 am to 5:00 pm to fix your mentoring slot.
3. Please follow the mentoring appointment timings properly.

13 AUG 2022
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PRS-121

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REVIEWED

(Q. No.)

VAJIRAM & RAVI(Don't write
Anything in
this part)

Parameters	Excellent	Very Good	Good	Average	Poor	Very Poor
Language and Articulation			✓			
Structure and Presentation			✓			
Conceptual clarity and Content			✓			
Number of Attempted questions	✓					

Evaluator/Reviewer Suggestions

Please go through all the micro & macro comments.

Introduction: Try to address the central theme of the question in introduction itself so that examiner understand that you have understood the demand of the question.

Body: You have done well to subdivide answers according to the demand of the question. However try to provide more examples to substantiate your view. Also make use of data (reliable) in questions belonging to economics as much as you can. Try to also address the main demand of the question in some places for example Q. No. 17.

Conclusion: Try to make it more effective and avoid make them look very generalised and enervate. Though you have done well to project balanced stand, try also to project problem solving attitude.

(Answer questions in NOT MORE than the word limit specified for each in the parenthesis. Content of the answer is more important than its length.)

1. What do you understand by developing economies? By highlighting their characteristics, analyze whether these economies are victims of neo-colonialism? (10 marks, 150 words)

Developing economies are the less developed economies compared to the ones like Australia, US, UK etc - in different spheres like economy, social development etc. eg India, Brazil

you may mention weak industrialisation, Human Development Indicators, per capita income.

Characteristics of Developing Economies

- ① Lack of Robust Industrialization
eg > India's Manufacturing & Industry Base is still weak. (try to substantiate with relevant data)
- ② Per capita incomes are lesser than developed economies. → decided by World Bank
- ③ A particular threshold of trade and BOP.
- ④ Poor socio-economic indicators like

At what level of per capita? try to mention too value addition

Human development Index etc.

Victims of Neo colonialism

Neo-colonialism refers to the practises of the developed world to interfere and mould policies in the developing economies to suit them.

- Institutions like World Bank, IMF — gives conditional loans. eg> India had to bring LPG reforms in 1991.
Good example
- conditional credits & debt trap diplomacy. eg> BR1 China.
- hegemony in culture and political advancements. [eg> Democracy summit by Biden]
- Pressurising economies for their nuclear disarmament & sanctions [eg> Iran]

The core-periphery divide is a result of systematic exploitation.

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	3.0	
Conclusion	0.5	
Presentation		
Marks:	4.0	

2. Goods and Services Tax (GST) is a progressive step towards formalization of Indian economy; however, it has simultaneously dented the dynamics of fiscal federalism. Comment.

(10 marks, 150 words)

follow
this way
to write
short form

GST is a comprehensive, multi-stage
destination based Indirect Tax which
has subsumed other taxes like VAT,
customs duty, service tax etc.

⇒ Based on a One Nation One Tax principle.

Progressive step towards formalisation of
Economy

→ has brought about 1.3 crore tax
payees within the tax ambit in
last 5 years (Finance Ministry)

→ Formalisation of logistic supply chain

⇒ away bills, GST receipts ⇒ formalisation

→ GST filing and audits - has reduced
scope of tax leakages and centralised
monitoring through GSTN - leads to

Try to
address the
formalisation
of economy
dimension of
the question.

- you
may
provide
some
data
on informal
sector.

incentive provided
in the form of
availing
the input
tax
credit
encouraged
businesses
to join GST.

(Q. No.)

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(Don't write
Anything in
this part)

9 users to
formal credit
- addition of
more than
4 million to the
EPFO list b/w
sep 2017 to
April 2018.
⇒ ↑ access
to social security

better tax collection.

Due to less tax rates (28% being highest compared to earlier average of 31%) - more people have entered the tax brackets.
→ Ease to exporters.

Distorted the fiscal federal dynamics

for also
to explain how?
because
power to
levy GST
rest with
GST council
in which all
states participate
and not
with the centre

- ① states have foregone a large taxation powers. to centre.
- ② Increased dependency on central transfers for carrying out business.
- ③ Resulted in combative federalism
eg> over ending GST compensation date.
- ④ Increased vulnerabilities of states to any emergency like covid (substantiate with example)

However, GST has led to cooperative federalism in GST council & has strengthened uniformity & unity of

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	2.5	
Conclusion	0.5	
Presentation		
Marks:	3.5	

avoid this
it will cost
you penalty

3. What is the difference between inflation and stagflation? Discuss the significance of inflation targeting for the growth of Indian economy.

(10 marks, 150 words)

stagflation
↓
growth slows
down,
inflation
goes up,
unemployment
rises

Inflation refers to the consistent & widespread rise in prices of goods & services in the economy.

However, if Inflation is coupled with stagnant growth (GDP) — it is known as stagflation.

eg → India currently is out of stagflation with economic growth boosting.

The Monetary policy Committee in India follows inflation targeting (2-6% range)

(as given by Urjit Patel Committee)

This target has been set by both RBI and government.

Significance of Inflation Targeting

try to provide
some data on
inflation,
growth rate
and unemployment
to substantiate

(set by central
government
in consultation
with RBI)

↓
linked to
CPI

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Try to establish monetary policy like impact on lending rates, saving rate and therefore on investment.

eg> as the inflation levels breached 6% limit to 7% - RBI increased its Repo rate -

good point (3)

you may provide some data on investment since this mechanism was put in place to substitute and value addition.

(4)

monetary
policy
needs to
be applied
in sync
with
fiscal
policy

Introduction	0.5
Body	2.5
Conclusion	0.5
Presentation	
Marks:	3.5

2. not Monetary
policy alone

Marks: 3.5

4. In a digitally driven world, self-reliance in semi-conductor industry is a non-negotiable requirement. In this context, assess the opportunities and challenges associated with semi-conductor industry for India.

(10 marks, 150 words)

Semi conductors are elements which have conductivity between conductors & insulators, thereby making them extremely useful in digital gadgets.

⇒ Recently the world has been facing semi conductor shortage (due to disruption of supply chain in covid & closing plants in Taiwan, China etc)

In this context, Indian automobile and digital economic manufacturing came to a standstill. Hence, it becomes a non negotiable requirement to have Self Reliance in the industry.

the question is about semi conductor industry and its link to self reliance

Good to provide context, try to write it as introduction.

Opportunities → A sunrise sector.

→ India alone has a potential of 500 Bn \$ by 2025 in this industry (Ministry of Finance)

→ worldwide market demand is poised to grow. with space Industry, Electronics etc.
→ may help in achieving Forest and economic growth.

→ Employment potential is huge.

Challenges

lack of skilled workforce

water gushing

Industry

(India being water stressed)

need non disruptive

electricity supply

with 16% world population and just 4% freshwater

lack of Investment - it's a capital intensive sector.

The PLI scheme for Semiconductor

manufacturing is a step in this direction.

However, we need to focus on designing

as well as manufacturing chips for a better

Students should not write anything inside the box

Introduction	0.5
Body	2.5
Conclusion	0.5
Presentation	
Marks:	3.5

Suggestions:

prosperity

5. What do you understand by gig economy? Bring out its current status in India.
(10 marks, 150 words)

Gig economy refers to the contracting economy which is based on the principle of hiring & firing of workers.

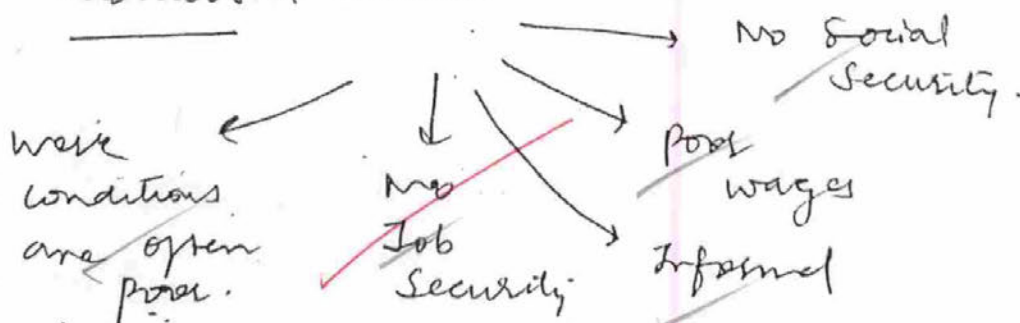
Short term contracts or free lance work

es> Jobs on platforms like Zomato, Urban claps etc

platform and Non platform based workers

and not permanent jobs.

⇒ It is a new trend in world economies which hires workers on different platforms and gives contractual & casualised services



The industry is thriving in India as it requires low skilled workforce and less investments. People have

In 2020-21, 7.7 million were engaged in it (NITE Aajog)

concentration of workers in medium

skilled is declining and low & high skilled is increasing

Participation of
women and
PwD workers
is very low

opted for these casual jobs to supplement
their incomes.

However, it remains a temporary arrangement
at best.

Status

Avoid providing
same point multiple
times, as you
have already
mentioned it.

- ① It is not counted in the formal economy
- ② No social security benefits in code of social security.
- ③ Government is looking at ways through which these workers could be given a more formal work setup.

Suggestion -
need to incentivise
women led platforms
or platforms that
encourage women
recruitment

Recently, NITI Aayog has proposed
a scheme - Platform economy on the
lines of Startup India to provide for better
avenues for gig workers

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	2.0	
Conclusion	0.5	
Presentation		
Marks:	3.0	

(Q. No.)

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Anything in
this part)

6. New Labor Codes for new India is not just a need, but a necessity. Elaborate.
(10 marks, 150 words)

Indian government has announced
4 labours codes which subsume
numerous labours laws thereby streamlining
the labours rules in India and providing
for ease of doing business.

→ Good to link with
ease of doing business

Need for new Labour Codes

① Earlier laws are age old (colonial era)

are complex and redundant in

present times. eg> There are more than
400 labours laws.

② They inhibit ease of doing business
due to rigid character

(eg> licenses and Bureaucratic interference
if a threshold is breached. (mention some
laws like
Factories
Act)

③ This has led to Industries owners
bypassing the laws by Employing

12. require
govt. permission
before retrenchment
of employees if from employes
100 or more workers
Industrial
Disputes Act

Dis incentives
firms to
remain small

less people.

however, its ~~not~~ just a need but
also necessity :

→ To increase employment levels

with streamlined codes.

provide for social security.

eg> code on social security

→ Boosting economic growth ⇒ less stringent
penalties. & procedures.

es> Code on Industrial Relations.

however they have come under criticism
for compromising labour welfare.

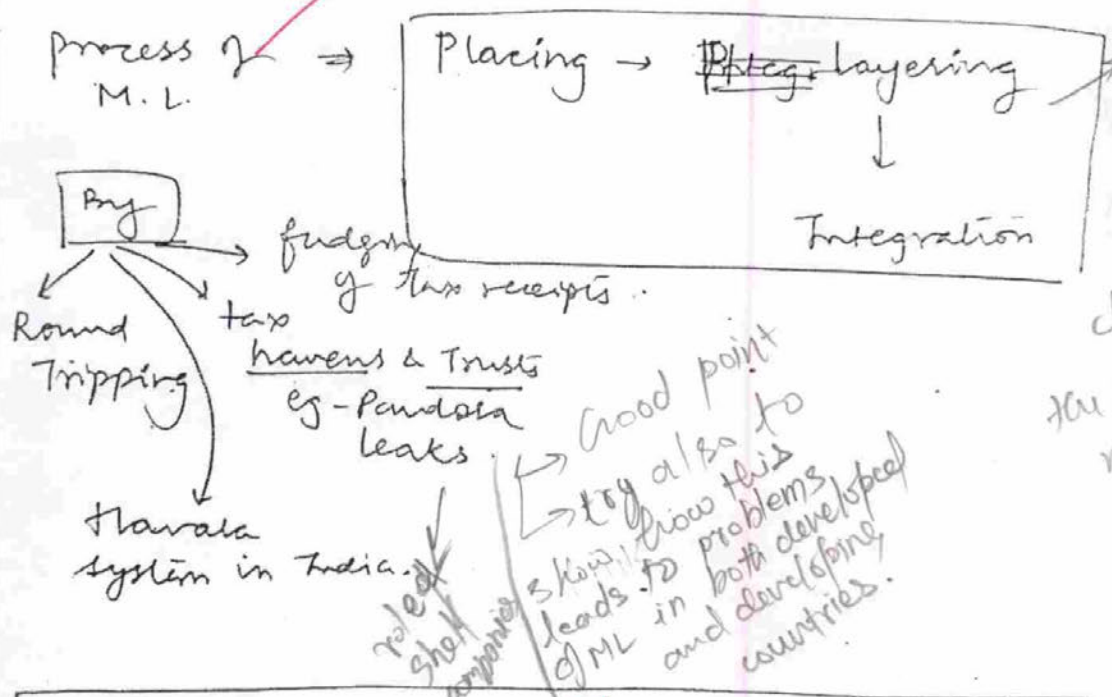
Thus, a multistakeholder approach
to weed out grievances & implementing
new code is the need of the hour.

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	2.5	
Conclusion	0.5	
Presentation		
Marks:	3.5	

7. Money laundering is an issue in developing as well as developed nations. Discuss.
(10 marks, 150 words)

Money laundering refers to the practise of converting money obtained from illegal sources (tax theft, organized crimes etc) to legal one.



Issue in Developing as well as Developed Nations.

- ① It's a common practise to avoid paying taxes. eg> US investors placing money in Cayman Islands
- ② To fund other illicit activities like human trafficking,

explains how avoid to pay taxes to money laundering.

(Q. No.)

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(Don't write
Anything in
this part)

Narcotics, Smuggling.

These markets are available in developing and developed world alike.

③ It is used for funding Terrorism a common menace world over.

This is why G7 (developed economies) formed FATF (Financial Action Task force) in 1989 to combat money laundering in the entire world.

However, developing nations are more vulnerable to this menace because of larger informal sector.

Due to its globalised nature, International cooperation becomes a necessity to combat money laundering.

Students should not write anything inside the box

Introduction	1.0
Body	2.0
Conclusion	0.5
Presentation	
Marks:	3.5

Suggestions:

8. Critically analyze the concerns posed by the external actors impacting the internal security of India.

(10 marks, 150 words)

According to V. Patel, Internal security is a sine qua non for any developmental plans in an economy.

However in the recent year external actors have posed concerns to the internal security of India.

Tip to
substantiate
with example
like cross
border terrorism
Pathankot and
Phulwari
attacks

① Foreign state sponsored Terrorism
has destabilised internal security.

eg) Proxy war strategy of Pakistan in
Irk. (Pakistan's strategy influenced
by Zia UL Haq's call for war by a
thousand
cuts)

② Rise of non state actors - ISIS, Jish
emohammad, Lashkar-e-Taiba, Boko Haram

has been targeting attacks on India. Boko Haram
attacks in
India?
eg) 26/11, Uri attacks, Pathankot etc.

1 Province
example

③ Cyber attacks have a capacity to destabilise our entire economy.

eg) Attacks on Mumbai power grid,
Kudankulam power plant, ISRO moon mission.

④ Social Engineering & Radicalisation of various parts of India — has a potential to build new terrorist links in India.
→ Threat to security.

⑤ The hostile neighbourhood poses a two frontal war situation threat having capacity to destabilise India.

Recent Sri Lankan invest gives a fertile ground for external actors (like IS) to target India — destabilising its Internal Security.

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	2.0	
Conclusion	0.5	
Presentation		
Marks:	3.0	

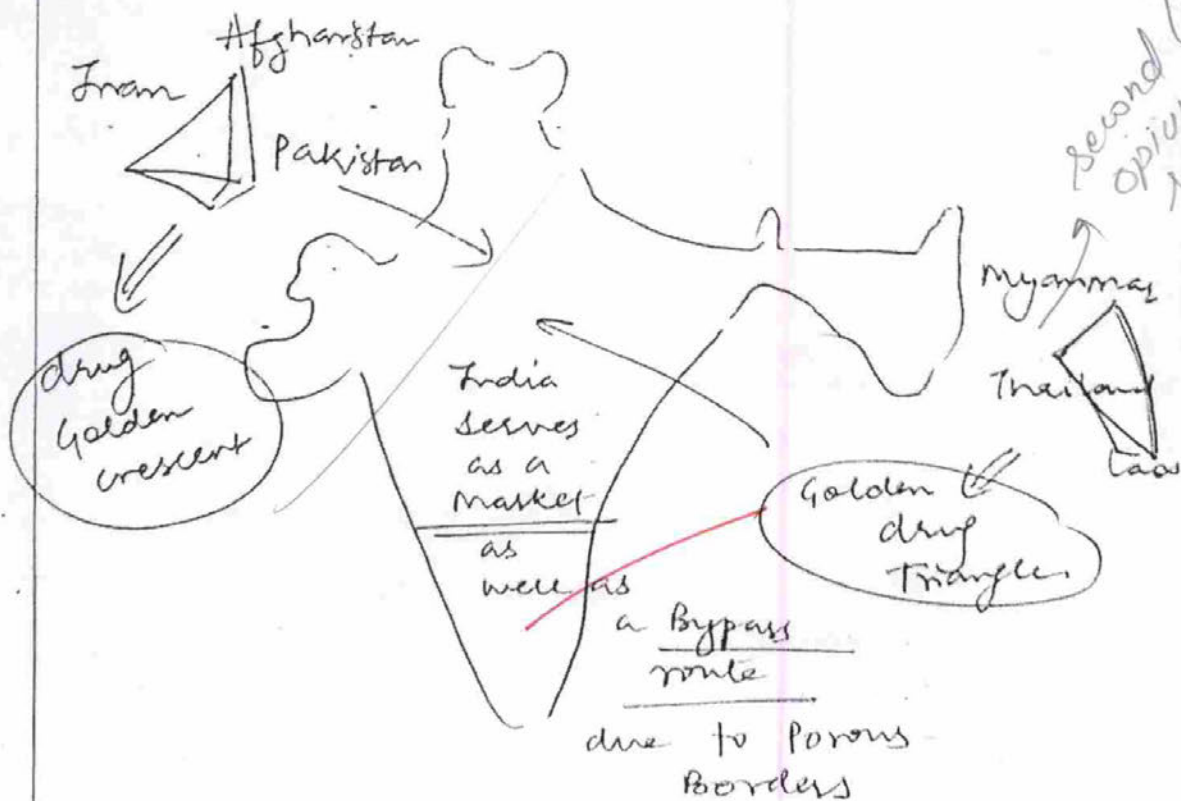
9. India's precarious location between two large opium production hotspots gravely affects its internal security. Comment.

(10 marks, 150 words)

According to UNODC, India is the 4th largest drug economy after Iran, Afghanistan & Pakistan based on the amount of drug seized.

funding
for
terrorist
organisations

PRECARIOUS LOCATION



Grave affect on Internal security

① Narcotics trade is linked to funding Terrorism. eg → Taliban funding is linked to Narcotic Trade

② It leads to other crimes like money laundering, organised ones like Human Trafficking, arms trade etc.

③ Destabilises youth - leading to Radicalisation and losing potential in future!

④ May disrupt the social fabric of society (try to explain)

Steps like Narcotic & Psychotropics substances Act. Narcotics Control Bureau have been successful to an extent in combating this menace but more needs to be done in increasingly Surveillance & guarding Borders

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	2.0	
Conclusion	0.5	
Presentation		
Marks:	3.0	

10. In the context of India's improving performance in Global Cyber Security Index of International Telecommunication Union (ITU), discuss the recent measures taken by India to strengthen the cyber security preparedness.

(10 marks, 150 words)

India recently ranked up at 10th position in global cybersecurity Index of ITU. This shows the preparedness potential of India.

you may also mention some areas where improvement was shown or parameters showing improvement

Recent measures taken by India

- ① Strengthening the cyber security Infrastructure by institutions like CERT in, cyber security cells & cyber security officers at every node.

you may also mention

- ② Different ministries have cyber security mechanisms in place.

Nation Cyber security coordinator under National security council Secretariat.

eg> Defense cyber security cell.

ASIGMA as a new social networking app for Army replacing the original

wide Area network.

(3) Cyber security Guidelines for sector specific like Power, Banking etc.

(4) Cyber Swachta Kardas and apps like M-KAVACH to further enhance cyber security.

(5) 14C and CERT-in have come up with cyber security guidelines, and awareness modules for strengthening information around its concerns.

(6) State initiatives like cyber dome project of Kerala police.

However more could be done by strengthening critical information infrastructure with advanced softwares & Research & development.

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	3.0	
Conclusion	0.5	
Presentation		
Marks:	4.0	

11. 'Promotion of Methanol Economy is the best pathway to realize the development imperatives of India while maintaining environmental sustainability'. Discuss.

(15 marks, 250 words)

Methanol refers to the Pro fuel ~~(L2 + 15)~~ which may be obtained by coal gasification process or as a byproduct in the formation of ethanol.

you may also state environmental benefits to link theme in the question

good to mention NITI Aayog proposal

⇒ NITI Aayog has proposed a model of Methanol Economy for India which is both sustainable & meets the energy needs of India.

Methanol Economy - as a development Imperative

- try to write as a single point
- (1) It can help reduce the dependence on oil imports.
 - (2) It can be simultaneously used with ethanol - & be blended with petrol for fuel needs.

India has
abundance
of coal reserves,
which can be
used through
coal gasification
techniques
to provide
cleaner fuel
↓ carbon
intensity of
the economy.

(3) It is cheaply available. thereby
reducing fuel cost.

Sustainable option:

conversion
of municipal
solid waste into
methanol.

- (1) leads to lesser emissions - a biofuel.
- (2) No need for drilling or mining
hence more environment friendly.

However there are challenges:-

- (1) metanol production from coal
gasification is an economically
unviable option at present.
- (2) They need flex fuel vehicles
which requires further investments.
- otherwise they can't be put to
use

In point number
(3) you have
mentioned it
is cheaply
available

- (3) Being a biofuel it attracts dist and inefficiency of the fuel system.

WAY AHEAD

- (1) Investing in methanol production from coal — in Research & development to make it commercially viable.

- (2) Investing in Electric vehicles & Flex fuel engines.

- (3) Research & development in increasing fuel efficiency.

Methanol economy has a huge potential to meet the growing demands of energy in India & reduce foreign dependence.

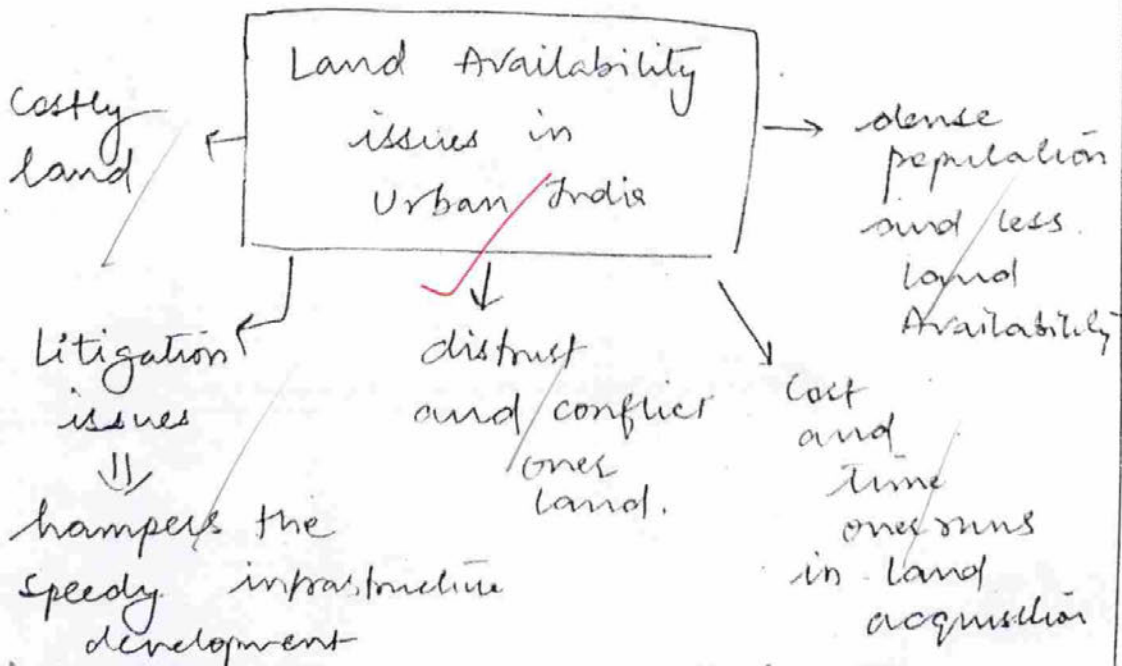
Introduction	1.0	Suggestions:
Body	4.0	
Conclusion	1.0	
Presentation		
Marks:	6.0	

12. A well-designed land pooling system can solve the land availability issues in urban India and enhance ease of living and quality of life in overcrowded India metropolitan areas. Critically Analyze.

(15 marks, 250 words)

Land pooling system refers to pooling of land for common use while still maintaining individual ownership.

The system is being explored to overcome the land acquisition challenges in urban India.
 ↳ good point underline the keywords



Potential of land pooling system in enhancing ease of living :-

- ① Land can be pooled for development of housing projects $\Rightarrow$ which can satisfy the needs of many. eg- DDA Flats.
- ② This can reduce the litigation costs; resulting in quick / speedy infrastructure creation.
- ③ Public - Private Partnership can be given a Boost.
- ④ Correcting land use pattern, by consolidation of land $\rightarrow$ planned city structure can improve ease of living & quality of life.
- ⑤ Reduce development led displacement eg $\rightarrow$ while carrying out infrastructure creation.

increase supply of housing
 $\Rightarrow$ $\downarrow$ rent
 $\Rightarrow$ improved cost of living

in terms of reduced traffic jams, commute distance etc
 $\Rightarrow$ $\downarrow$ air pollution

However, this has its own challenges:-

- ① Distrust in people, may not willingly cooperate
- ② Potential of litigation in future when common infrastructure is built.
- ③ Land Record availability is a problem

WAY AHEAD

- ① Developing consensus around the system.
- ② Incentivising people and private sector to adopt this model.

land pooling system could effectively solve the land availability issue and boost infrastructure of urban India.

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	4.0	
Conclusion	0.5	
Presentation		
Marks:	5.0	

13. Do you agree that diversification and innovation in agriculture and allied activities are important aspects of achieving the stated target of doubling farmer's income in India?

(15 marks, 250 words)

Diversification and innovation in agriculture & allied activities are not just important but prerequisites in achieving the target of doubling farmer's income by 2022.

Avoid reframing statement from the question as introduction, give the reasons for why this will happen.

Diversification in Agriculture

currently farmers are dependent on monoculture farming while peasant farmers are practising subsistence economy. leads to vulnerability to shocks (like climate change)

Rice
wheat
sugar
can

good way to write with reasonable explanation, write this way more consistently

Therefore diversification is needed :-

⇒ With growing salinisation of land in Green Revolution states, diversification to Non ~~cere~~ cereal crops like millet

Drought resistant crops should be encouraged to grow

Pulses could help in restoring land fertility & income as well.

(2) Diversification to livestock and Animal husbandry may help earn additional income.

(3) Diversification in activities like social forestry could earn income as well as lead to environmental sustainability.

(4) Diversification to crops like horticulture and commercial farming like oil palm could earn added income as well as solve import problem → India is the largest importer of

(4) It could reduce the potential edible oil climate shock - with growing declining agriculture productivity, farmers can earn through Beekeeping (apiculture) and livestock.

Innovation① Climate smart Agriculture

- ⇒ use of Drip & sprinkle irrigation
- ⇒ Drones for pesticide & fertilizers spraying, monitoring of crop.
- ⇒ soil health card and Knowledge of soil via other means - AI, Krish Vigyan Kendras ⇒ help choosing crops as per agro climatic zone.

This can increase yield & earn more income to farmers.

② land mapping and profiling ⇒ Mechanization of Agriculture can help earn more income.

Schemes like PM Krishi Sinchayee Yojna, agriculture drones, MSP for different crops can help achieve the Target.

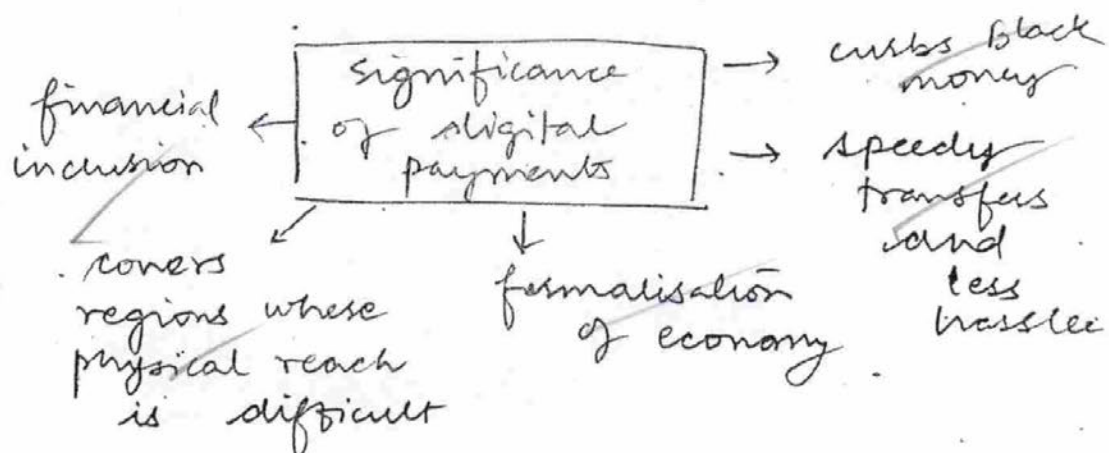
Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	4.5	
Conclusion	0.5	
Presentation		
Marks:	5.5	

14. India has made rapid strides in the domain of digital payments through mobile and internet banking. Examine the factors responsible for strengthening of digital payment ecosystem in India. Also, briefly discuss the steps taken by the Government in this direction.

(15 marks, 250 words)

According to estimates, India has about 700 million Internet users and the digital payment ecosystem has become one of the strong pillars of Indian economy. eg - UPI



Factors Responsible for strengthening Digital payment ecosystem.

- 1) Internet Penetration (700 million users) to even Rural areas.

(2) Push given by government policies
i.e, incentivisation and cashbacks on
paytm.

(3) Participation of various companies
competition for providing best
digital service.

eg → Google Pay, Paytm, Airtel Pay etc.

(4) Ease of procedure incentivises its use

⇒ people do not have to carry wallets
everytime. Also easy to pay small
amounts.

(5) Speedy transfer of money ⇒ helpful
to migrants who send money back home.

Steps Taken by Government

(1) launching platforms like UPI, BHIM

⇒ UPI has been launched world
over for ease of transactions

Improved safety
and security
enhanced trust
of people
in these
instrument

relatively
cheaper as
payment through
Debit card encour-
aged Merchant
Discount rate
contrary to UPI payment
which is free.

Measured
such as
demonstration
and
COVID also
incentivised
contact less
transaction.
Rise of
Gig Economy

DigiDhan
Mission,
Bharat Bill
Payment
System etc
maybe mention

Good to
mention challenges
you may also
provide
some
solutions

② Launch of initiatives like e-Rupi,
token money etc.

③ PM-Svanidhi pushes for digital payments
by street vendors.

④ Incentives like discounts on using e-
platforms for payments:

⑤ Token steps like using such platforms
to encourage others. eg → PM used
digital payments
for buying
tickets to musem

Digital payment ecosystem
has certain challenges like Poor Internet
penetration in hillly, unsat. areas, lack
of interest shown by people and lack
of financial-digital literacy.

Concated steps could help digitization
of the economy in the future!

Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	4.5	
Conclusion	1.0	
Presentation		
Marks:	6.0	

15. India's food management system is marred with lack of pro-active liquidation policy with respect to buffer stocks resulting in problem with the food security ecosystem. Discuss.

(15 marks, 250 words)

Pro Active Liquidation Policy Refers to the speedy sale of the Buffer stocks with Food Corporation of India rather than going for slow & Ad hoc open market operations.
 unable to recover cost due to reserve price being lower than procurement cost

⇒ This lack of Pro Active Liquidation Policy has resulted in a number of problems:-

- ① Food grains are getting wasted in the godowns which are ill managed and are then sent for ethanol production as a last resort.
 open ended procurement → FCI have to buy any quantity if farmers comes to sell

(Q. No.)

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(Don't write
Anything in
this part)

coupled with
inadequate storage
capacity and
proactive liquidation
policy & stocks
exceed the
Buffer stocks
requirement

(2) Poor quality grains and diversion to
export leads to threat to food
security.

(3) The grains ~~cannot~~ are not suitable
for exports (WTO obligations) neither
they could be used for welfare
programs due to poor quality.

(4) A pro active liquidation policy could
have led to more income for
government & more food in the market

It also
to explain
how it
could have
enhanced govt.
income

However, there are challenges
to Pro. active liquidation Policy

(1) Further threatens food security by
decreasing buffer stocks

② May lead to Prices coming down in the market.

③ May destabilise the normal demand & supply sentiments in the market.

Way Ahead

① more scientific management of buffer stocks in FCI godowns.

② Investments in technology

③ Rationalisation in procurement policy (Shanta Kumar Committee)

④ Decentralised Procurement system

To ensure better food security for India, the buffer stocks have to be well managed

Shanta Kumar Committee → FCI should outsource its stocking operations to agencies like central warehousing corporation

good to link with food security, you may also mention availability, accessibility and affordability issues.

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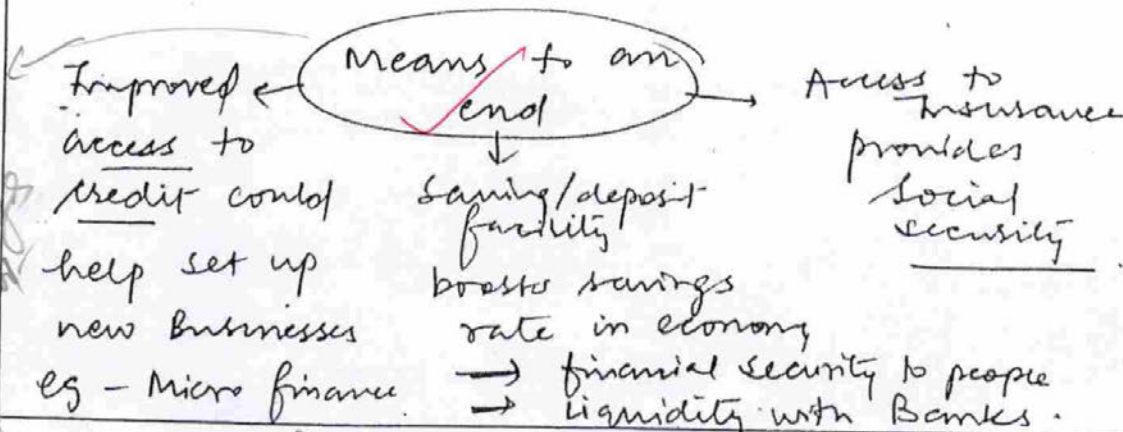
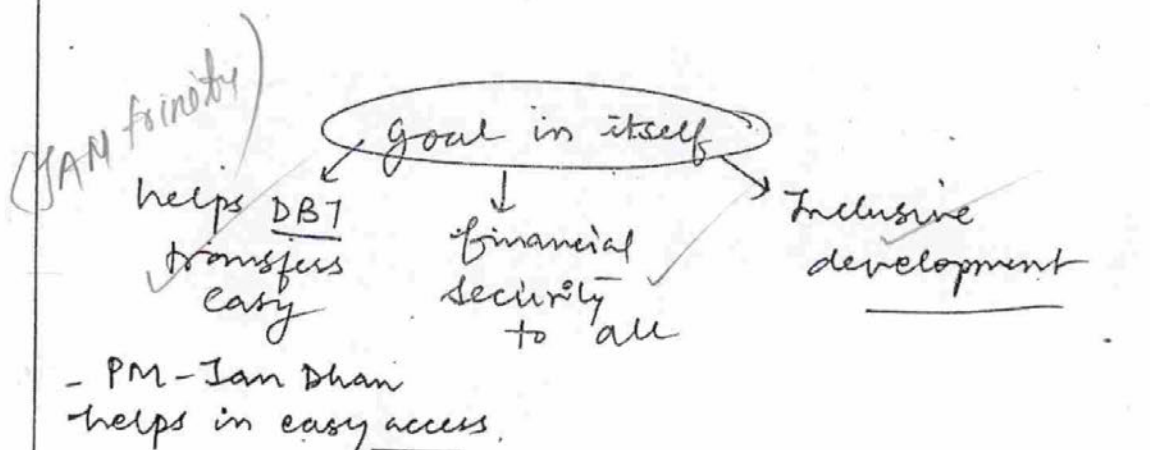
Introduction	0.5	Suggestions:
Body	4.0	
Conclusion	1.0	
Presentation		
Marks:	6.0	

16. Financial inclusion is not only a goal in itself, but also a means to an end as an enabler and accelerator of economic growth. In this context, highlight the role of fintech in deepening the financial inclusion in India with suitable examples.

(15 marks, 250 words)

Good to provide precise and contextual definition.

Financial inclusion refers to the availability, affordability and accessibility to financial services like insurance, deposits, credit etc to all people especially the vulnerable.



with improved access to finance, financial security & credit in economy → could lead to more investments and multiple effects, thereby boosting growth.

good to provide logical arguments
try to be consistent

Role of Fintech → Technological advancements in delivery of financial services

- (1) Helps in providing services like deposits, cash transfers, insurance and micro finance ⇒ at easy rates and less hassles.

Eg → Digital payments

Digital payment instruments provide facilities to get hassle free access to

- (2) Improved technology with help of AI, Blockchain can help track people ⇒ easy targetting for providing services.

Financial services

- (3) Digital platforms like Google Pay, Paytm etc are increasingly being

→ this is not always inclusive as algorithm trained on data learned biasness for example against women so that some ads are mostly targeted to men and not women

adopted by people even in rural interiors

Not much
physical
infrastructure
needed
⇒ cost competitive
products
↓
↑ Affordability

- (4) Infrastructure creation - like Brick & mortal buildings - not required, thus may lead to more investments in fintechs.

Good
point

- (5) Apart from providing services, fintechs provide financial literacy, helps in choosing investment options ⇒ financial inclusivity.

Good to
highlight
vulnerability
from consumer
perspective,
try also
to provide
some
solution

Fintechs have a huge potential in bringing financial inclusion for all. However there are challenges like regulation of the industry to reduce any financial vulnerability as said by RB.

Students should not write anything inside the box

Introduction	1.0	Suggestions:
Body	4.5	
Conclusion	0.5	
Presentation		
Marks:	6.0	

17.

What is meant by 'Hybrid Warfare' and 'Grey Zone Conflict'? Discuss India's preparedness to deal with these emerging challenges.

(15 marks, 250 words)

Hybrid warfare & Grey zone conflict refers to the use of cyber attacks (warfare) by nation-states to incapacitate the opponent's critical information infrastructure like businesses, power system etc.

Grey zone
↳ non-military
zone, state use their
resources to coerce
other states
into
submission
ex: water, cyber, weapons

Not merely restricted to cyber warfare, though cyber warfare can be an important part of Hybrid warfare.

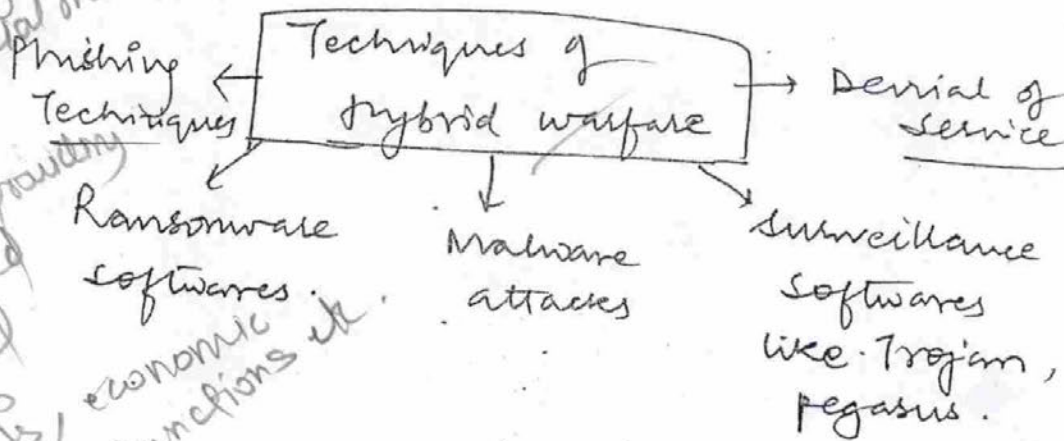
Emerging challenges

- ① with growing interdependences, globalisation and internet penetration - our vulnerabilities are higher than before.
 - ↳ Interdependence can be asymmetric, for example Pakistan is asymmetrically dependent on China, which means Pakistan needs China more.
- ② Digitization of economy - cloud backups, use of internet based services like e-governance further increases dependence.

of China, which means Pakistan needs China more. China's bargaining power is higher → Pakistan's foreign policy is dictated by China.

vulnerability

- (3) with cyber warfare, the entire economy could be paralysed $\rightarrow$ comes at cheap costs to the countries rather than spending money on physical wars.



A Grey area of warfare because the identity of the attacker remains hidden and cryptocurrency has further eased the process.

eg) Attack on Aramco's (Saudi Arabia) database, wanna cry Attack 2017, Kundankulam Power plant attack etc

Preparedness of India

- ① cyber security infrastructure and institutions in place. eg → Certin deals with the complaints of cyber crimes.
- ② Initiatives like cyber dome project - Kerala police, AS14MA - by Indian Army
- ③ Heightened security of digital assets with improved softwares.
- ④ Cyber security guidelines for various sectors like power systems.

However, there is more that needs to be done. Creating an Aper cyber security Authority to coordinate all institutions of different ministries is the need of the hour.

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Introduction	1.0	Suggestio s:
Body	3.0	
Conclusion	1.0	
Presentation		
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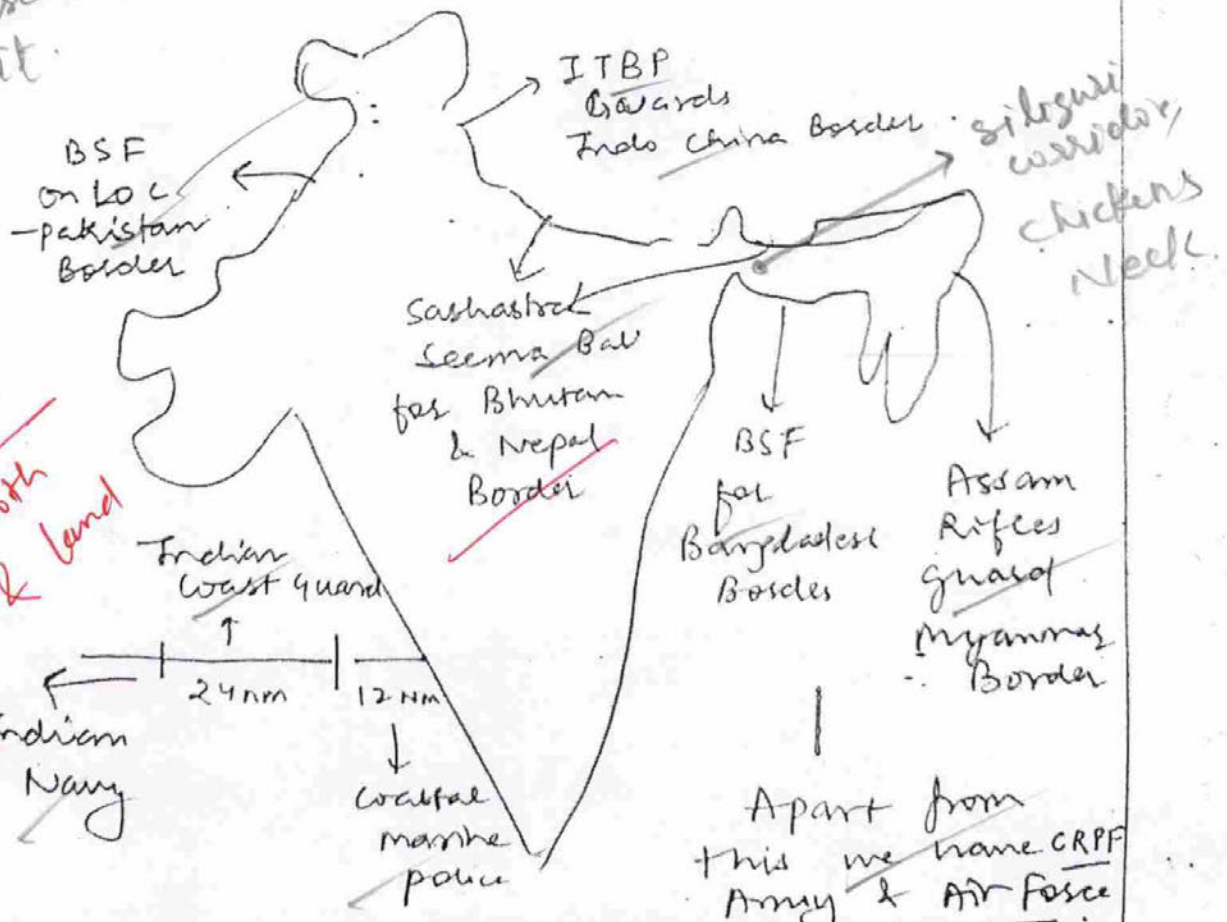
other areas of preparedness may be mentioned like tackling cross border terrorism / transnational organised crime, use of Diaspora as a soft power projection instrument - Also try to substantiate with example.

18. Give a brief account of various security forces deployed to protect India's terrestrial and maritime borders. Examine various challenges faced by these security forces and suggest the measures to effectively address them.

(15 marks, 250 words)

India has a one border-one force system to guard our long borders.

There are 7 central Armed police forces,
~~and~~ coastal security forces and 3 defense
forces (Army, Navy, Airforce).



Challenges faced by security forces :-① **ITBP** — at china border

- Standoffs with People's Liberation Army
- Adverse weather conditions eg) at Siachen
- non demarcation of borders.

more than
80% ITBP
personal
placed
above
9000
ft.

② **BSF** — at Pakistan and Bangladesh

- Infiltration of terrorists — porous borders.
- Cross border Terrorism — arms, drug, cattle smuggling.
- Use of drones at Pak border
- hostility of locals especially Kashmiris
 - has increased
 - difficult to target.

at Siachen
glaciers
Indian
Army
not
ITBP
is
placed.

③ **SSB** — at Nepal & Bhutan

- Porous Border → migrants issue
- Arms & drug smuggling, counterfeiting currency

you can
provide
separate
subheadings

④ **Assam Rifles**

- Left wing extremism in North East.
- Cross border arms, narcotic trade
- North East Insurgency
- Dual control of Ministry of defense & Home.

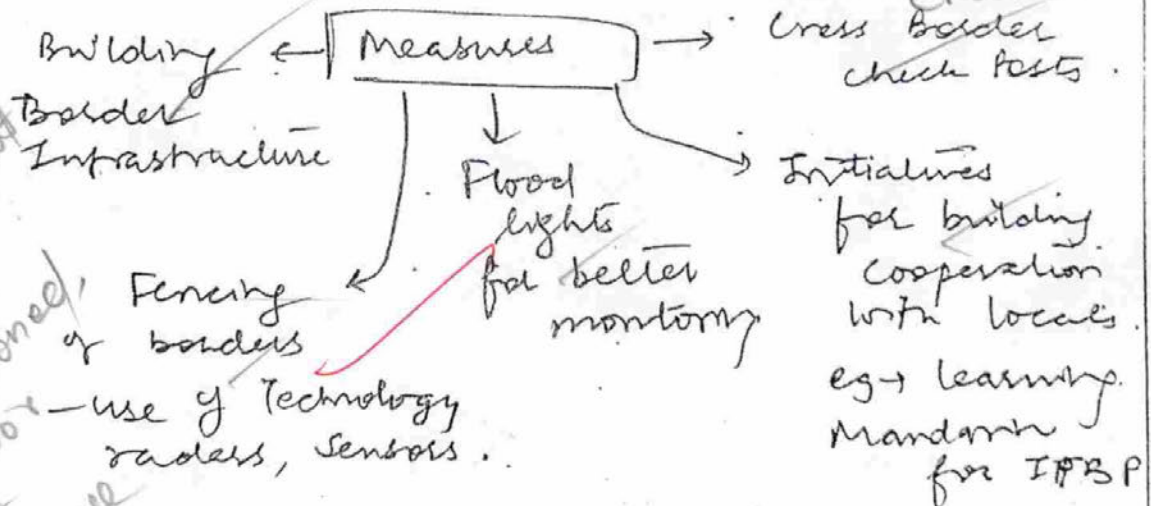
as challenges
faced by
the
forces

and
write challenges
under them

(5) Indian coast guard

- + ~~sea~~ sea piracy
- + Arms & drug smuggling

There are some common problems too like
 lack of infrastructure (on borders → becomes
 critical to defend shelling), hostile
 weather conditions, poor work conditions
 Non availability of one Rank - one pension
 Scheme to LAPPS



Indian security forces needs to to be
strengthened against any exigency!

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Introduction	1.0	Suggestions:
Body	4.5	
Conclusion	1.0	
Presentation		
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19. Though the ferocity and extent of left-wing extremism has been curbed to a large extent, occasional Naxal attacks are still being witnessed. Give an account of the multi-pronged approach that has been followed by the central and state governments for combating naxalism.

(15 marks, 250 words)

Left wing extremism or Naxalism
is an armed insurgency by people
following communist / Maoist ideology who
believe in overthrow of the state.

In the recent years,
the extent of LWE has
been curbed but occasional
attacks are still a menace.

eg> Recent Gadchiroli encounter (2019)

Reasons

→ The roots of LWE are very deep.
and they find by extortion, drug
trade, kidnapping & other organised
crime

→ Poor socio-economic development of the
Region

avoid to provide
presentation too
informative

mention
the name
of states
places
affected
by
manga

area
affected
by
LWE

shares
symbiotic
relationship
with
trans national
organised crime
network

financing
life blood
for these
insurgencies,
and money
laundering is
means to
generate it.

→ ones ground supporters are key to the thriving of left wing extremists.

→ they support Ideologs, provide for resources and hide outs.

→ The geography - Chota Nagpur plateau dense jungles in Amarkantak ⇒ favourable conditions for growth.

Multi pronged approach by GOI & states

Good to stress on need to combat them + ideologically you can also mention what SAMADHAN is for smart leadership stands for

① The strategy followed is SAMADHAN which focuses on wholistic end to LWE by cutting its roots, providing for social-economic development, better governance and combating Ideology.

② CRPF's wing - COBRA - fights the Naxals in forests

③ Initiatives like operation Anaconda by Chhattisgarh State.

(4) Capacity building of villagers by organising them to fight state ^{multi} agency centre

(5) Surveillance on over ground workers, and combating illegal mining, drug farming (Odisha & Andhra) and other organised crimes - to cut off funding support. for Naxals.

(6) Surrender & Rehabilitation policy. However more needs to be done.

Inclusive development of the area while combating armed insurgency is the long term option which is both sustainable & viable. Efforts should be taken to include tribal population of Central India in the mainstream growth & development.

Students should not write anything inside the box

Introduction	0.0
Body	4.5
Conclusion	1.0
Presentation	-
Marks:	6.5

Suggestions:

Good point, you may also mention initiative to combat money laundering

Need to provide forward looking conclusion, you may also provide examples of your suggestion

20. India's approach to deal with water issues in the overall political and security context needs a holistic strategy. Examine.

(15 marks. 250 words)

Niti Aayog predicts that at the present state of usage, India could see 600 million people facing acute water scarcity by 2030.

Political & Security Context

- ① Infighting amongst states for their share of water.

eg > Mekedatu project - a bone of contention between Karnataka and Tamil Nadu.

and water of Yamuna between Haryana and Delhi.

- ② Blockage the flow of Brahmaputra ~~and~~ and pollution by China - hinders the clean water accessibility in NE East.

(3) Erratic Rainfall has led to flash floods & droughts in various parts of India.

(4) Populist power subsidies have led to indiscriminate use of ground water in Agriculture & Industry alike.

Water Table has reduced by 90/110 cm/year

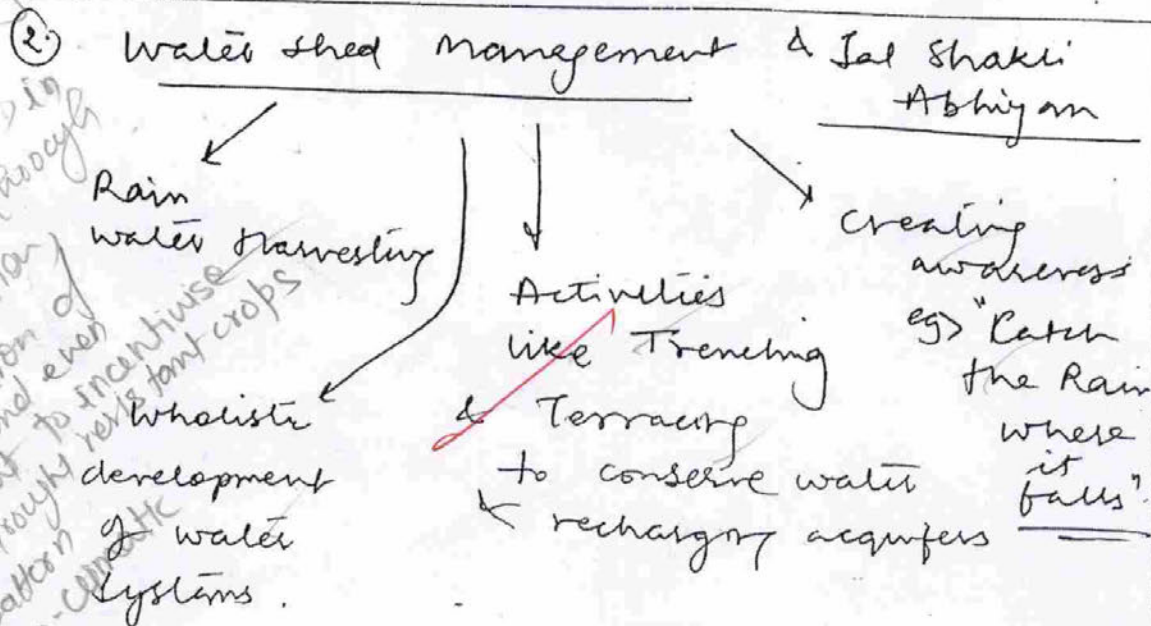
→ in Punjab & Haryana.

→ Delhi, Chennai, Hyderabad have run out of ground water

(5) lack of effective implementation of pollution laws & penalties for Industrial pollution.

Current Strategy of dealing with water Issue

(1) River Tribunals formed by Central government.
eg> Krishna River Inter State Water Tribunal



③ Interlinking of Rivers.

eg> Ken Betwa Link

Par Tapi Narmada Link.

④ Dams construction eg> Bhamburda, Sardar Sarovar

However, these steps are taken in Isolation

A more integrated approach is needed to solve the problem of water scarcity.

eg> Climate smart irrigation, one systems approach to floods and connected steps at grassroot levels.

Students should not write anything inside the box

Introduction	0.0	Suggestions:
Body	4.5	
Conclusion	0.0	
Presentation	-	
Marks:	5.5	

try to suggest what type of steps at grassroot level can be taken.