

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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(compulsory)

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(compulsory)

Submission Date:

06/08/2022

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 /10	Q8	3.5 /10	Q15	7 /15
Q2	4.5 /10	Q9	4.5 /10	Q16	7 /15
Q3	4 /10	Q10	5 /10	Q17	6.5 /15
Q4	5 /10	Q11	6.5 /15	Q18	5 /15
Q5	4.5 /10	Q12	6.5 /15	Q19	6.5 /15
Q6	5 /10	Q13	7 /15	Q20	8.5 /15
Q7	4.5 /10	Q14	7 /15	Total	110 /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 9367271133 between 11:00 am to 5:00 pm to fix your mentoring slot.
3. Please follow the mentoring appointment timings properly.

10 AUG 2022

FOR EVALUATION

RSK-154

10 AUG 2022

REVIEWED

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

Dear chaitanya

- You have attempted all the questions -- keep it up
- You have good command over the content, your content relevance is also good.
- Your structure of answer is okay, but you need to use proper complete sub headings
- You have used good examples, data, and presentations -- keep it up.
- You need to be brief in intro and conclusion also try to cover various dimensions in your answers

Overall it's a Very good attempt
 Your efforts are highly appreciated
 All the best -- Good luck
 Keep writing -- !!

(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 usually refer to those countries which have a relatively lower Human Development Index and less developed industrial base. There is no uniformly agreed definition. (eg. US-China disagreement over Latin America's classification as 'Developing').

Valid
intro

you
can
also
include
poor
infra
as well

CHARACTERISTICS

① Low Standard of Living for majority.

↳ lower per capita income

↳ vicious circle trap →

Poverty, Income ↓

Human Development ↓
Productivity ↓

② Rising levels of population and unemployment

③ Substantial Dependence upon Agriculture and primary industries/sector.

④ Vulnerability in International Relations.

↳ elaborate it more properly

Relevant
points

you can
exclude

→ Hunger

→ Illiteracy

etc

Neo colonialism refers to a State exerting influence/control over another sovereign state through indirect socio-economic, political, cultural and other means.

Neo Colonialism and the Developing World

Ever since World War II, neo colonialism has spread like wildfire among developing economies. From the Cold War Blocs to Banana Republics, it has assumed various dimensions:

- ① Economic → Dollarization of Economy
↳ Exploiting natural resources and treating as raw material supplier.
- ② Political → Cheque Book Diplomacy and coups being orchestrated to establish political stooges.
- ③ Environmental → "paying for crimes they did not commit" mention examples
- ④ Cultural & Developmental → conditional aids, use of media platforms etc.

(Include your answer in 63 lines)

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	3	
Conclusion	-	
Presentation		
Marks:	4	

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)

The 101st Constitutional Amendment Act, 2016 introduced GST as a revolutionary attempt to revamp Indian taxation scenario. It subsumed myriad indirect taxes while giving both Centre and State equal powers of legislation under A-246 (A) of Constitution.

relevant intro you can be brief in it

GST - A Progressive Step :

- ① Subsumes various taxes removing cascading effect.
- ② Increases competitiveness of Indian exports.
- ③ Better revenue collection due to easier compliance and formalization.
- ④ Promotes uniformity - One Nation, One Tax.

Also mention about formalization of economy

valid points relating to the demand.

Fiscal Federalism is the division of responsibilities in matters of taxation and public expenditure between Centre, State and Local bodies.

It is reflected in Part XI of Constitution along with A-280 which provides for the Finance Commission.

valid definition

GST v. Fiscal Federalism① Shrinking Fiscal Autonomy

- ↳ States' taxes getting subsumed leaves them little room and dependant upon Centre.

② Trust Deficit

- ↳ Rising apprehensions regarding functioning of GST Council.
- ↳ 1/3rd voting power to Centre giving it veto.

③ Revenue Loss

- ↳ Majority of states have reported decline in revenues.
- ↳ Compensation Cess and its poor implementation.
- ↳ Surcharges etc. not being shared by Centre.

Fiscal Federalism is embedded in the ethos of Indian Federalism. Supreme Court's recent decision declaring GST Council decisions as not binding is only going to amplify the calls for reforms by states. Centre should carry out reforms like equitable representation, fair voting power, bridge trust deficit, rationalize slabs etc.

Students should not write anything inside the box

Introduction	1	Suggestions: You need to brief in Intro your conclusion
Body	25	
Conclusion	1	
Presentation		
Marks:	45	

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)

Inflation is understood to be a persistent rise in the prices of goods and services in a wide basket of variety over a period of time. Moderate inflation is considered to be healthy for an economy as it spurs growth and associated benefits like job creation, economic activity etc. However, when inflation is coupled with a stagnant growth and rising unemployment, it is termed as Stagflation. Such a phenomenon poses a problematic paradox before the policy makers.

Inflation Targetting for growth of Indian Economy

In 2016, ~~the~~ Monetary Policy Committee (MPC) was entrusted with the two objectives of containing inflation and spurring economic growth. On the basis of Vijit Patel Committee, Inflation Targetting was chosen as the mechanism for walking this policy tightrope. MPC ought to adjust benchmark policy rates to keep inflation within a permissible band i.e., $4\% \pm \pm 2\%$ for India.

you
to
be brief
in your
intro
part

Let's not
forget
address
the
demand
of the
question

Benefits:

- ① Objectivity in evaluation
- ② Non-inflationary environment for growth
- ③ Encourages economic activity as people adjust their expenditure accordingly.
- ④ Increases confidence and investments by investors.
- ⑤ Accountability of RBI and Government to public.

Issues:

- ① Inflation is out of RBI's power to control at times.
eg. Supply side inflation due to COVID 19
- ② Overlooking of other parameters
eg. maladministration, sound business practices etc.
- ③ Using CPI has inherent issues such as data accuracy, misassumptions etc..
- ④ Inflation is often a global phenomenon.

RBI can consider the following suggestions:

- ① Headline ^{change} Core Inflation
- ② Expand ambit of ~~EPI~~ MPC
- ③ Regular updation of basket of goods and services.

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	2.5	
Conclusion	0.5	
Presentation		
Marks:	4	

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 perhaps the most important ingredients in today's rapidly digitizing economics, advent of information economy, growth of AI etc.

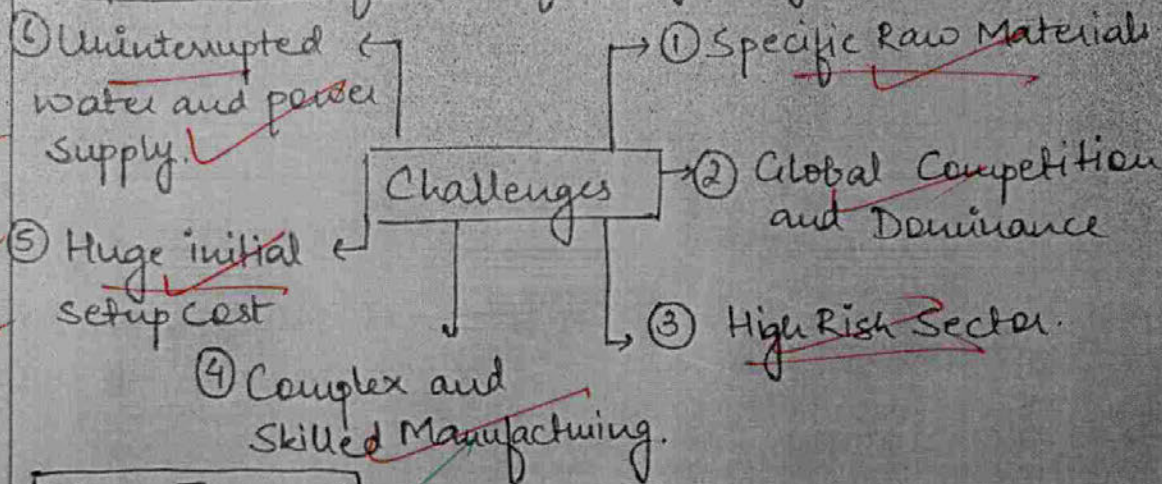
Need for Self-Reliance:

- ↳ India currently imports almost all of its semiconductor requirements.
- ↳ Spike in demand of gadgets during COVID and corresponding hoarding, US-China trade war and aftermath of sanctions exposed India's vulnerability to global supply chain disruptions.
- ↳ Ensure security of critical infrastructure through indigenous products and digital independence.

Opportunities:

- ① According to Ministry of Electronics and Information Technology (MeitY), Indian semiconductor market is expected to grow from \$15 billion (2020) to \$60 billion (2026).

- ② Increasing digital penetration and economy will increase demand for digital goods in India.
- ③ Push to e-Vehicles and Work From Home culture will augment demand of semiconductors.
- ④ Multiplier Effect through revenue generation and employment creation.
- ⑤ Technological leadership by harnessing the potential of 20% of design engineers.



Way Forward

- Strengthen Design Linked Incentive scheme, Semicon India Program, India Semiconductor Mission and other efforts.
- Implement National Policy on Electronics, 2019, Chips to Startup etc.
- Strengthen IPR regime etc.

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	2.5	
Conclusion	1	
Presentation	0.5	
Marks:	5	

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

Gig Economy refers to professional understandings which do not conform to traditional employer-employee relationships. It incorporates task based and platform oriented jobs which are transient in nature.

Current Status of Gig Economy in India — Try to use full proper subheading

According to NITI Aayog's "India's Booming gig and platform economy" report,

Gig workers are expected to rise to 23.5 million by 2030. India is emerging as one of the largest hubs of gig economy.

(A) Findings

↳ 1.5% of workforce → 4% by 2030 (2019)

↳ Increasing employment elasticity and platformization will raise demand further to the demand

↳ Skill polarization with 74% gig workers being medium/low skilled.

↳ Various other potential sectors opening up like education, health etc.

② Causes of Rise

- ↳ Digital Boom, Urbanization, Service Sector, Start up ecosystem etc.

③ Concerns

- ① Job Security → transient nature
↳ vulnerable to demand shocks
- ② Digital Divide → Accessibility to devices
↳ Digital literacy among workers is low.
- ③ Social Security → outside the net of majority of schemes.
- ④ Remuneration → low wages, occupational hazards etc.

Way Forward

- Cig Worker can play instrumental role in the vision of \$1 trillion Digital Economy
- ↳ Proper estimation and policy
 - ↳ Skill Development and Financial Inclusion
 - ↳ Social Security benefits via new labour codes
 - ↳ Platform India like Startup India initiative

Students should not write anything inside the box

Introduction	1	Suggestions: <i>You can cover other dimensions as well.</i>
Body	2.5	
Conclusion	1	
Presentation		
Marks:	4.5	

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

Empowerment of workers is necessary for an empowered, prosperous and 'Aatmanirbhar' India. In this context, Government has come up with 4 new labour codes.

4 Labour Codes

① Code on Wages

- ↳ subsumes multiple legislations
- ↳ equitable, transparent and accountable framework
- ↳ floor wage, 4 day week, Basic and timely pay etc.

② Industrial Relations Code

- ↳ define conditions and rules of conduct
- ↳ simplify dispute resolution, regulate strikes etc.

③ Social Security Code

- ↳ protection for gig worker, unorganised workers etc.
- ↳ National Social Security Board

④ Occupational Safety Code

- ↳ interstate migrant workers
- ↳ establish accountability for employers etc.

Labour Codes - A Necessity

① 90% of work force is in unorganized sector

- ↳ untapped potential needs regulation and direction

② Favourable Demographic Dividend

↳ harness human resources to achieve new India's ambitions.

③ Digital Economy and Technology

↳ changing ~~working~~ landscape
↳ archaic laws need update to meet contemporary challenges.

④ Ease of ~~Doing~~ Business

↳ For India to emerge as a global leader, investments and manufacturing play a key role
↳ Simplification of complex legislations will curb regulatory cholesterol and ease compliance.

⑤ Equitable and ~~Inclusive~~ New India

↳ For holistic development and to ensure
~~the~~ "Leave ~~no one~~ behind" approach.

Labour being a ~~concurrent~~ subject will need effective ~~coordination~~, political will and precise implementation to extract benefits of these codes.

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	3	
Conclusion	1	
Presentation	2	
Marks:	5	

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

Money laundering refers to a complex network of mechanisms used to hide illegal sources of income and make it appear legitimate.

valued
sub
not
relevant definition

STEPS INVOLVED

- ① Placement → initial entry of money into a legitimate institution.
- ② Layering → Through complex transactions, money is rerouted several times using shell companies etc. to make it impossible to trace.
- ③ Integration → The money is placed into legitimate business / personal investments (luxury goods etc.).

you need to be brief as it's not the core demand of the question

Developed Nations

- ↳ Despite strong legal checks and balances, countries otherwise 'developed' suffer from and at times facilitate money laundering by acting as important 'pit and stop' in the chain. eg. Switzerland, Netherlands etc.

& Money laundering use appropriate & complete sub heads

relevant point

- ↳ Key institutions like HSBC, Bank of America etc. have been found involved in it.
- ↳ It is used as a mechanism of tax evasion depleting country's possible resources.

Developing Nations

- ↳ Impact on such nations is greater due to fragile and vulnerable economies, weak institutions and shallow laws.

- ↳ Several social and economic costs:

- ① Tax Evasion ② Drug Trafficking ③ Illegal Arms
④ Terror Financing ⑤ Corruption and Parallel Economy

- ↳ Recent FATF list notes several developing nations as hubs of Money Laundering.
eg. Sri Lanka, Argentina etc.

With an interconnected world, Money Laundering is a global problem which needs global regulation, coordination and will to be effectively eradicated.

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	2.5	
Conclusion	1	
Presentation		
Marks:	4.5	

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

(10 marks, 150 words)

External actors constitute a critical threat to India's internal security considerations.

Indo can be better.

Types of External Actors

- ① Countries prejudiced against India
- ② International organisations / Civil Society Organisation.
- ③ Terrorist and Radical Outfits
- ④ Rebel and Secessionist Groups
- ⑤ Organized Crime and white collar crimes

relevant point address the demand

Threats posed by each

① Foreign States

- ↳ Espionage → stealing critical information
- ↳ Proxy War → Supporting violent movements and amplifying internal issues. eg. Pakistan fuelling war in Kashmir
- ↳ Cyber Warfare → Attacks on critical infrastructure to paralyze the administration.
- ↳ "Salami Slicing" in Ladakh
- ↳ Propaganda and International Backlash

Valid points with relevant examples

② NGOs

- ↳ used for money laundering. eg. ED v. Amnesty
- ↳ Psychological Warfare → As Ajit Dorval pointed out social engineering as new type of warfare.

③ Terrorist Groups

- ↳ Violent attacks based on fundamentalism. eg. 26/11 - Al Qaeda, Indian Mujahideen etc.
- ↳ Hijacking for prisoner exchange. eg. Air India
- ↳ Religious Institution attack - eg. Akshardham
- ↳ Youth brainwashing and recruitment

④ Rebel Groups

- ↳ Cross border groups instigate insurgencies to weaken the country. eg. Kashmir, North East.

⑤ Organized Crime

- ↳ Arms and Drugs Trade have severe socio-economic and degenerative implications.
- ↳ Several corporate crimes try to financially bring the country to its knees.

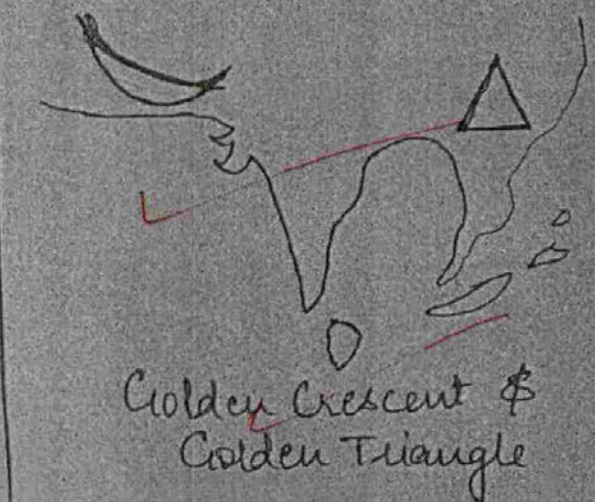
You need to conclude your answer in 2 lines
Students should not write anything inside the box

Introduction	0.5	Suggestions:
Body	3	
Conclusion	—	
Presentation	—	
Marks:	3.5	

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

(10 marks, 150 words)

India's precarious positioning between the Colden Crescent (Iran, Afghanistan, Pakistan) and the Golden Triangle (Laos, Thailand, Myanmar) lands it in the middle of a two way trade of illicit activities.



Threats to Internal Security :

① Drug Trafficking

- ↳ Degenerative impact on society especially youth
- ↳ Compromises coastal security

② Arms Smuggling

- ↳ The complementary nature of the two hotspots complicates the threats.
- ↳ Drugs finance import and manufacturing of arms which are used by radical organisations working against India.
eg. Kashmir, North East etc.

③ Human Trafficking

↳ The well established smuggling routes are used for flesh trade extensively.

↳ eg. Bengal, North East → Thailand.

④ Terror Financing

↳ Money generated is used to finance terrorist organisations and separatist forces to instigate rebellions.

Thus, India's position not only threatens it with conventional crimes, but also leads to several other illicit activities resulting in a catastrophic concoction of crime detrimental to our national interests.

Suggestions

- ① Strengthen Border Infrastructure
- ② Stringent Regulations and Punishments
- ③ Human Resource and Skill Development
- ④ Capacity Building to curb the menace of drug addiction

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	2.5	
Conclusion	0.5	
Presentation	0.5	
Marks:	4.5	

Valid point
Also mention about the effort law needed problem

Also include Technology development
→ Sensitization of youth

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)

Cyber Security refers to securing information/assets in digital space from unauthorized access and exploitation. India was recently ranked 10th in the Global Cyber Security Index India.

Cyberspace is emerging as the most potent dimension affecting our critical security interests. India has taken several measures to safeguard its interests in this newly emergent battlefield:

Recent Measures by India:

① Legislative

→ IT Act, 2000 → regulatory framework governing transactions through electronic means

→ IT Rules, 2021 → stringent measures to safeguard cyber security and facilitate investigation.
eg. "First Originator of Messages" clause etc.

→ Upcoming bills on Personal Data Protection, Cryptocurrency etc.

(2) Policy

- National Cyber Security Policy, 2013
 - ↳ minimize collateral damage
- National Cyber Security Strategy, 2020
 - ↳ ensure readiness for contemporary threats
- National Strategy on Blockchain, 2020
 - ↳ harness emerging tech. for safer cyberspace

(3) Institutional

- National Intelligence Grid (NATGRID)
- Indian Cyber Crime Coordination Centre (IC4)
- Indian Computer Emergency Response Team (CERT-In)
- National Cyber Coordination Centre (NCCC)
- National Critical Information Infrastructure Protection Centre (NCII PC)
- National Cyber Crime Reporting Portal
- Defence Cyber Agency.
- Cyber Swachhata Kendra.

Given the multidimensional fallout of cyber crimes, India needs to step up and work on digital literacy to create alert citizenry as 1st line of defence in rapidly digitalizing world.

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	3	
Conclusion	1	
Presentation		
Marks:	(5)	

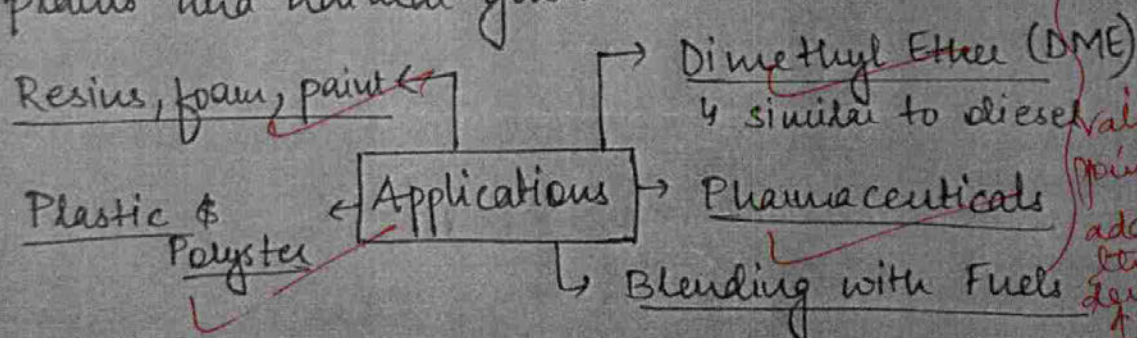
11. 'Promotion of Methanol Economy is the best pathway to realize the development imperatives of India while maintaining environmental sustainability'. Discuss.

(15 marks, 250 words)

As India looks to diversify its energy basket and reduce import and coal dependency, Methanol seems to be a lucrative alternative in consonance with India's stride of leadership in climate action.

Methanol, also known as wood/methyl alcohol is a low carbon hydrogen carrier fuel.

It can be produced from high ash coals, agricultural residue, CO_2 from thermal power plants and natural gas.



Advantages to Development & Sustainability

- ① Water Soluble and Biodegradable
- ② Can be made from Agricultural Residue
 - ↳ curbs stubble burning and pollution
 - ↳ additional income for farmers.

★ Methanol Economy

↳ NITI Aayog's Roadmap emissions 10% crude imports substitution by 2030

↳ Using high ash coal and biomass as sources.

↳ Research and Development Initiatives by Ministry of Science and Technology. *Valid points related to the demand*

↳ 20% DME blending with LPG

↳ M-15, M-85, M-100 blends in petrol

↳ 5-20% direct fuel injection in Railways.

With India's 1st indigenous high ash coal gasification based methanol (CBM) plant in

Hyderabad and Assam launching Asia's 1st

cannister methanol cooking fuel, India has

certainly moved ahead towards a cleaner

tomorrow and its commitment of Carbon

Neutrality by 2070. *Good conclusion in line with demand*

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	4	
Conclusion	1.5	
Presentation		
Marks:	6.5	

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)

Urbanization despite being an engine of growth brings with itself a plethora of problems.

Successant rural → urban migration augments to the population pressure on land coupled with an unsustainable population density.

In such a scenario of land crunch where housing for all becomes difficult, development takes a back seat.

Land Pooling refers to a group of landowners collectively handing over their land to the government for development voluntarily.

Features of Land Pooling

- ↳ Once development complete, land handed back to original owner
- ↳ Can be totally voluntary or with minimum consent threshold.
- ↳ Facet of democratic participation in development.
- ↳ Can leverage P-P-P for resource optimisation

★ Advantages:

- ① Self Financing Mechanism
↳ cheaper than land acquisition
- ② Original Ownership Retained
- ③ Lesser Disputes
↳ saves cost and time in developmental process
- ④ Equitable Sharing of Benefits
↳ Boost to participatory governance
- ⑤ Resolves the legacy issues of Land Compensation Act, 2013

Relevant points mention Example of Author provided & word number here

★ Concerns:

- ① Capital value appreciation issues
- ② Absence of strict zoning may lead to improper land use
- ③ Difficult in congested areas with small land parcels and fragmentation
- ④ Slower Development

Valid points Also mention lack of proper compensation Discontent among certain section

With the Dellhi Development (Amendment) Act, the government has ushered in a new era in development through land pooling. Its success and public participation has encouraged several states to replicate this

innovative solution to the age old issues and fallacies of land acquisition.

Emerging Trends

- ↳ Sector based approach for development, community infrastructure and dwelling construction has made public optimistic.
- ↳ Total consent being replaced by thresholds (eg. compulsory if 70% agree)
- ↳ Gujarat, Tamil Nadu etc. have notified their land pooling acts.
- ↳ Increased Compensation.

Land Pooling has emerged as an simple and efficient alternative to the tedious land acquisition process. However certain issues ought to be ironed out as well as uniformity to be introduced since land acquisition is a concurrent subject. Only then can the Delhi and Mumbai model be scaled and replicated with success throughout the country.

Students should not write anything inside the box

Introduction 1.5	Suggestions:
Body 8.5	
Conclusion 1.5	
Presentation	
Marks: 6.5	

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)

Agriculture is the backbone of Indian society and economy. However, despite employing nearly 48% of the population, it contributes a mere 17% to GDP.

Acknowledging its shortcomings as well as its importance in poverty alleviation and overall development of country, government introduced several schemes like PM-KISAN, Operation Green - TOTAL, SAMPADA, Mega Food Park etc. aiming at doubling Farmer's income.

However, these schemes need to be coupled with diversification and innovation for realizing the said objective.

Backward Linkages

① Crop Diversification

- ↳ revitalizes the fields with nutrients
- ↳ better yields give additional income
- ↳ Nutritional security and water conservation by moving away from crops like rice, wheat, sugarcane.

Relevant
points
addressing
the
demand

② Seeds

- ↳ Balance of traditional and High Yielding Varieties to for sustainable income
eg. Pusa rice variety which can be directly sown

③ Fertilizers

- ↳ Diverse mix of organic and conventional
- ↳ Harnessing innovative products like Neem Coated Urea, Nano Urea liquid which saves huge input cost.

④ Irrigation & Power

- ↳ Drip irrigation, Sprinklers etc. conserve water
- ↳ Harnessing Solar Pumps (PM-KUSUM) and other innovative means of power generation which are cost and eco friendly.

⑤ Labour & Farm Management

- ↳ Mechanization (Happy Seeder, Cultivators), Use of Drones for spraying pesticides etc. reduce input cost as well as ^{free} social capital to be effectively used elsewhere.

⑥ Finance Diversification

- ↳ Access to formal credit saves from debt trap, high interest etc.
- ↳ Fintech and TAM trinity are innovative mechanisms of financial empowerment.

Valid points
You can also include
Animal husbandry
& Dairy sector
more!
Beekeeping
etc.

Forward Linkages

- ① MSP Diversification → encourages crop diversification.
- ② e-NAM → harnessing technology for better market access and price discovery.
- ③ Integration with Animal Husbandry
↳ Complementarity of Pisciculture, livestock rearing etc. can create a virtuous cycle of reinforcements and additional income.
- ④ Harnessing Innovation for Cold Storage and other associated infrastructure
- ⑤ PUSA Bio Decomposer → aids sustainability and ~~with~~ healthier fields.
- ⑥ Ethanol Economy → Additional avenues for farmers

Food coverage of the top 4 states
Refer and points addressing the demand

These incentives in backward linkages would drastically cut costs of production whereas the innovations and diversification in forward linkages shall unlock the true potential and help realize the vision of Doubling Farmers' Income.

Valid conclusion
elucidate
policy demand

Students should not write anything inside the box

Introduction	1.5	Suggestions:
Body	4	
Conclusion	1.5	
Presentation		
Marks:	7	

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)

Recently RBI released the Digital Payments Index showing a 40% increase in digital payments in country. UPI showed the most growth dominating the volume segment whereas the value segment was championed by RTGS and NEFT.

Factors Responsible

① Digital India

- ↳ A host of policy measures and incentives have catalyzed the rapid adoption of digital payments.
- ↳ Number of citizen-government interactions have been digitized.
eg. e-nagarsewa, digital tax/fee payments etc.

② Digital Economy

- ↳ Rapid Digitization and platformization of economy has pushed transactions into the digital sphere.

③ Covid Induced Behavioural Changes

- ↳ The lockdown made people opt for remote and contactless services from shopping to bill payments.

④ Digital Inclusion

- ↳ Internet penetration and mobile usage has grown rapidly in rural and urban India.
- ↳ Jan Dhan Yojna and JAM trinity has ushered a new era of digital society.

⑤ Rise of Startups and

- ↳ Advancement in technology has been harnessed by companies like Paytm etc. for customer experience betterment.

Government Initiatives

① Push to Digital India and e-Governance

② Jan Dhan - Aadhar - Mobile trinity

③ Banking Products

↳ NEFT, RTGS

↳ UPI, RuPay Cards

④ Payments Infrastructure Development Fund. (PIDF)

⑤ Rationalisation of Merchant Discount Rate

⑥ Work on Central Bank Digital Currency (CBDC) and eRUPI.

- ⑦ Regulatory ~~Sandbox~~ initiative
 ⑧ Retail Direct ~~Gift~~ Accounts for Securities.
 ⑨ Target of \$1 trillion Digital Economy by 2025.

Digital Payments will play a crucial role in taking India closer to its ambitions and global stewardship.

RBI in its Payments Vision 2025 has outlined the 4Es - E payments for Everyone, Everywhere, Everytime based on 5Is - Integrity, Inclusion, Innovation, Institutionalization, Internationalisation.

Students should not write anything inside the box

Introduction	1.5	Suggestions:
Body	4	
Conclusion	1.5	
Presentation		
Marks:	7	

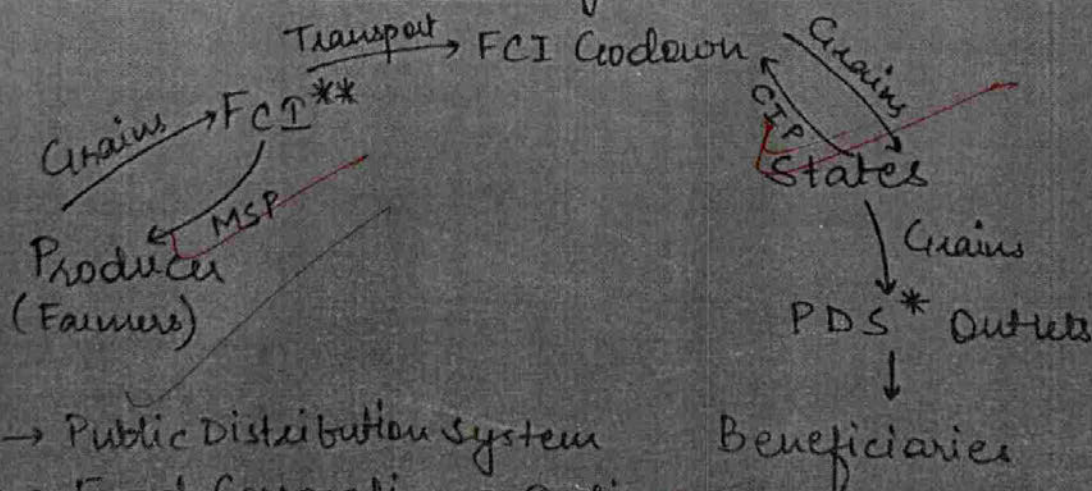
15. India's food management system is marred with lack of pro-active liquidation policy with respect to buffer stocks resulting in problem with the food security ecosystem. Discuss.

(15 marks, 250 words)

"There are people in the world so hungry that God cannot appear to them except in the form of bread". - Mahatma Gandhi

In a country with overflooded food grains godowns, it is ironical that it features at the lower end of Global Hunger Index, Food Wastage Index etc. India has come a long way from its 'ship-to-mouth' state to self sufficiency. However with 30%+ children malnourished and 50%+ women anaemic, it raises questions about India's food management system.

Food Security Framework



To ensure physical, social and economic food security, Government maintains buffer stocks.

Need of Buffer Stocks

① Financial Security of Farmers

- ↳ MSP procurement by FCI prevents distress sale

② Food Security

- ↳ Buffer stocks ensure continuous availability at PDS outlets under NFSA, 2013
- ↳ 5kg/person/month and for Antyodaya Anna Yojana - 35kg/Household/month
- ↳ Subsidised grains at ₹3/2/1 per kg for rice/wheat/coarse grains
- ↳ covers 75% rural and 50% urban population

③ Price Stability & Essential Commodities

- ↳ Insulate consumers from hoarding and other market distorting activities
- ↳ Insulate from global price fluctuations.

Issues with Buffer Stock

① Logistics and Storage Cost

- ↳ add to Subsidy burden

② Wastage

- ↳ Open, outdoor, unhygienic storage leads to rotten and spoiled grains

③ Warehousing Issues

↳ Shortage causes trouble in adequate storage

④ Leakage

↳ Corruption diverts stocks - Ghost Beneficiaries etc.

⑤ WTO Issue

↳ Allegations of trade distortion

Liquidation Policy↳ An active liquidation policy serves several benefits:① Additional Revenue② Reduce wastage - Demand Driven③ Maintain prices through supply demand management.④ Increase ExportsValid Points
Also include
- Inclusion of private players
- more co-ordination etc.

Food Management plays a pivotal role in India's quest for global leadership. The Government should heed to Shanta Kumar Committee's recommendations on Buffer Stock Management reforms.

Valid conclusion with demand!

Students should not write anything inside the box

Introduction	1.5	Suggestions:
Body	4	
Conclusion	1.5	
Presentation		
Marks:	7	

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)

World Inequality Report, 2022 shows that Top 10% of population in India holds 76% of wealth. Financial Inclusion is thus instrumental not just for bridging the above gap but as an enabler of further socio-economic empowerment.

Fintech refers to companies harnessing technology to offer financial services through innovative mechanisms.

Fintech and Financial Inclusion

① Access to Credit

- ↳ using technology to offer faster and easier access to capital → job creation ↑↑
- ↳ Customised products to cater to specific needs with lower interest repayment.
eg. HappyLoan, NamFinance etc.

② Economy Formalization

- ↳ lower transaction cost, greater convenience, spend analytics, incentives and last mile penetration have revolutionized P2P, B2B,

P2C transactions.

eg. PayTM, PhonePe etc.

③ Social Security

↳ Tailored products have made financial planning more accessible and affordable.

eg. TATA AIG, Policy Bazaar etc.

④ Account Aggregator

↳ Data Analytics, profiting and harnessing has led to greater confidence in investing in unerved markets.

↳ Credit scores, Spending analysis etc. are valuable insights in the Information Economy which forms the base of all business today.

eg. Tech companies providing data to third parties

⑤ Behavioural Changes

↳ Real time tracking, grievance redressal, alternative investment avenues have lead to financial awakening and empowerment of masses.

eg. India's FinTech adoption rate was 87% in 2020 compared to global average of 64%.

You can also include C, innovative technology

Andhar based payments

valid point addressing etc

demand of the question & properly

With rapid technological studies, favourable demographic Fintech can revolutionise the financial sector.

However certain issues remain:

Privacy, Data Leaks, Policy uncertainty,
Awareness.

To unlock its true potential, Government ought to holistically strengthen the fintech sector.

Suggestions:

- ① Concise Policy Framework and Regulatory certainty.
- ② Foundational Infrastructure
- ③ Digital Literacy and Awareness promotion
- ④ International Collaboration
- ⑤ Capacity Building via Industry-Academia linkages.

Students should not write anything inside the box

Introduction	1.5	Suggestions: <i>You can cover other dimensions.</i>
Body	4	
Conclusion	1.5	
Presentation		
Marks:	7	

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 refers to the usage of unconventional methods as part of a multi domain strategy other than conventional military tactics.

Grey Zone Conflict refers to the space between peace and war wherein countries engage in hybrid warfare to subvert each other without breaching the threshold of war full fledged war.

Characteristics of Hybrid Warfare

① Multi Domained

↳ plethora of tools like disinformation, propaganda, economic coercion, proxies, diplomatic pressure etc. are deployed to cripple an opponent.

② Maximum Damage, Minimum Effort

↳ targetting critical infrastructure and vulnerable blindspots.

③ Deploying Non State Actors

- ↳ Insurgencies, Rebellions etc. to absolve the actual culprit of liability.

Threats from Hybrid Warfare① Cyber Attacks

- ↳ Espionage, warfare, ransomware etc. to disrupt effective functioning of country.
- ↳ discredit home agencies
eg. Israel-Lebanon, Sahani Attacks by China on India.

② New Terrorism

- ↳ Lone wolf attacks, Sleeper Cells etc. make it difficult to pre-empt.
- ↳ Funding ensures sophisticated arms.

③ Undermining Democracy

- ↳ New Arena of warfare - Social Engineering
- ↳ Propaganda, Social Media misuse, fake news etc. to weaken institutions.
- ↳ Fuel Social Fragmentation and bleed country through a thousand cuts from within.

India's Efforts① Institutional Reforms

relevant
point
but
you can
be brief
here

- ↳ Defence Indigenisation, Force Modernisation
- ↳ Inter Agency Coordination Wings

② Cyber Security

- ↳ Several protective institutions like NCITPS, NATGRID, NCCC, 14C etc. for holistic monitoring, coordination, prevention and action. Valid points addressing the demand

③ Capacity and Human Resource

- ↳ Agrin Scheme for new talent to tackle contemporary challenges → Also briefly about the challenges

④ Multinational Response

- ↳ India's influence in FATF, WTO etc. to serve its national interest.

"The supreme art of war is to subdue the enemy without fighting." - Sun Tzu

When the enemy and threats are veiled, India needs to reinforce its vigil by infusing strength in institutions, strengthening the democratic fabric and inclusivity. relevant conclusion future with demand

Students should not write anything inside the box

Introduction	1.5	Suggestions:
Body	3.5	
Conclusion	1.5	
Presentation		
Marks:	6.5	

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 faces myriad internal as well as external threats to its security and interests. A number of specialised forces are deployed to handle such challenges.

Types of Forces

Indian Armed Forces (Ministry of Defence)

- ① Indian Army
- ② Indian Air Force
- ③ Indian Navy
- ④ Indian Coast Guard

Central Armed Police Forces (CAPF) (Ministry of Home Affairs)

- ① Assam Rifles (Dual Control) (AR)
- ② Border Security Force (BSF)
- ③ Indo Tibetan Border Police (ITBP)
- ④ Sashastra Seema Bal (SSB)
- ⑤ Central Industrial Security Force (CISF)
- ⑥ Central Reserve Police Force (CRPF)
- ⑦ National Security Guards (NSG)

The armed forces are mainly concerned with external threats and are at times used for disaster relief and internal threats.

The CAPFs perform a wide range of functions. AR, BSF, ITBP, SSB guard borders with neighbours alongside other functions.

- ↳ CISF provides security to critical installations.
- ↳ CRPF primarily handles law and order, insurgency, naxalism etc.
- ↳ NSC specialises in counterterrorism, anti-hijacking etc.

CHALLENGES

1) Armed Forces

① Asset and Budget Polarisation

- ↳ Indian Army covers ~55% of Defence Expenditure.

② Inter Service Coordination & Logistics

- ↳ Multiple divisions, complex command chains and lack of inter agency coordination make response ineffective.

③ Import Dependency

④ Changing Nature of Warfare

⑤ Ageing cadre

- ↳ average age of soldier is higher

2) CAPF:

① Poor Working Conditions → 16 hours a day

- ↳ benefits not at par with armed forces

You need to
improve
the structure
challenges faced

Territorial Maritime
forces

High content
to the demand

② Poor Personnel Management

- ↳ bad work allocation and bleak promotion incentives.

③ Operational Bottleneck

- ↳ jurisdictional issues and cumbersome compliances render quick action futile.
- ↳ AR is under dual control of MoD and MoHA

④ Outdated Equipments and FacilitiesCOMMON REFORMS

- ① Modernization, Technology driven changes
- ② Infrastructure, Budget Allocation
- ③ Indigenisation of Equipments and innovation
- ④ Training, capacity building for hybrid warfare
- ⑤ Transparent promotions and career incentives.

Specific ReformsArmed Forces

- ① Agniveer Scheme
- ② Integrated Theatre Commands
- ③ Joint Services Act

CAPFs

- ① Regulatory Clarity (ARs)
- ② Cadre Policy Reforms.
- ③ State capacity augmentation

Students should not write anything inside the box

Introduction	1	Suggestions: Address the demand of the question completely
Body	3.5	
Conclusion	0.5	
Presentation		
Marks:	5	

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.

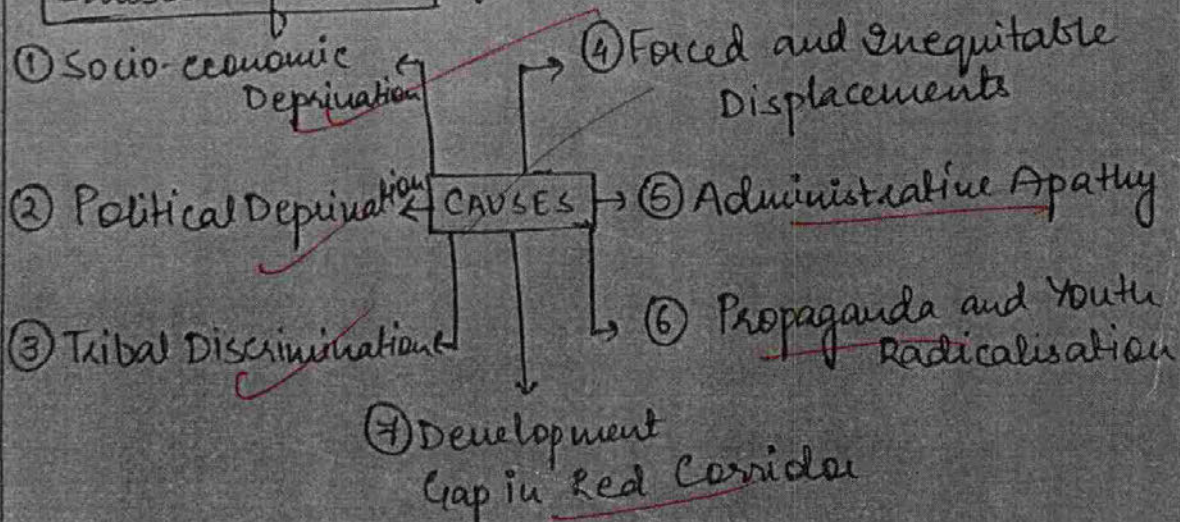
(15 marks, 250 words)

Left Wing Extremism (LWE) is a form of an armed insurgency against the state based on leftist ideologies. It is also known as Naxalism / Maoism.

According to Home Ministry Data, the number of LWE affected districts has reduced to from 100 to nearly 40 in 2021. The incidents have also reduced from 2200 to 350.

However, the recent brutal killing of a CRPF commander and his family, killing in Bastar etc. show that a lot needs to be done still to uproot this menace.

Causes of LWE :



* Steps taken to contain Naxalism

① Security Related

↳ Force Modernisation by ICT integration (MPF)
eg. CCTNS, NATGRID etc.

↳ Security Related Expenditure Scheme (SRE)
- Centre reimburses states for SRE

↳ Fortified Police Stations scheme

↳ LWE Division in Home Ministry

↳ CoBRA battalions of CRPF, Op. Green Hunt

↳ States have created special task forces.

eg. Andhra's Greyhounds, C-60 commandos etc.

② Economic and Development Related

↳ Special Central Assistance (SCA) scheme from Centre for critical infrastructure.

↳ Special Infrastructure Scheme (SIS)

↳ Road Connectivity in LWE Districts under Ministry of Rural Development.

↳ Mobile Tower Project

↳ Aspirational District Programme.

③ Policy and Law Related

↳ PESA Act, 1996 ; Forest Rights Act, 2006 ;
Land Compensation Act, 2013

↳ Resolve 'Jal - Jungle - Jameen' issues

④ Social and Rehabilitation Related

- ↳ Civic Action Programme (CAP) → West Bengal has more incentives for surrendering with arms
- ↳ Surrender and Rehab. packages
- ↳ Skill Development through ITIs.
- ↳ States' community policing
eg. Friends of Police Movement, Odisha and Chhattisgarh's civilian vigilante groups
- ↳ Media outreach and youth engagement and exchange programmes

Valid points

Also mention about Alternative Employment opportunities

Ministry of Home Affairs formulated 'SAMADHAN' as a one step holistic approach to solve LWE.

- S - Smart Leadership
- A - Aggressive Strategy
- M - Motivation and Training
- A - Actionable Intelligence
- D - Dashboard based KPIs
- H - Harnessing Technology
- A - Action Plan for Each Theatre
- N - No access to finance.

Good conclusion.
in line with the demand

Students should not write anything inside the box

Introduction	1	Suggestions:
Body	4	
Conclusion	1.5	
Presentation		
Marks:	6.5	

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)

There are few things as foundational to human existence as water. India has 16% of the world population and merely 4% of freshwater resources. In such a scenario, India's water security becomes a pertinent challenge.

India's Water Woes

① Agrarian Economy

↳ water shortage can cripple India's growth.

② Unsustainable Exploitation

↳ Groundwater depletion is already leaving lands barren in Punjab etc.

③ Lifeline of Society

↳ Rapidly declining water availability leading to 'Day Zero' like situations

↳ Exacerbating existing fault lines and conflicts

④ Industries

↳ Several shutdowns due to water scarcity

↳ Cuts economic growth, employment etc. leading to social unrests.

The above domestic reasons coupled with politics of freebies, condoning water pollution and excuse and not stressing enough on conservation has magnified the problem into threat to India's geopolitical standing.

Water Geopolitics

Water is a strategic tenet in international geopolitics. Given its transboundary nature and rights of riparian states, it gives rise to a series of complex disputes and concerns for the lower riparian states.



Good points with presentation

Relevant points addressing the demand of the question

① Indo-China: Brahmaputra

Elaborate more on the security aspect involved

Brahmaputra forms the lifeline of majority of North East population.

There is no definite treaty governing water sharing principles between India and China. China's growing aggression and assertiveness has rekindled India's fears of China using water as a tool for coercion. (eg. recent Chinese dam constructions)

② Indo-Bangladesh : Teesta River

- ↳ Supports a dense population on either side
- ↳ Strained relations after Bengal CM refused to sign agreement
- ↳ Mellowed down by Land Boundary Agreement

③ Indo-Pak : Indus Water Treaty (IWT)

- ↳ West rivers to ~~Pakistan~~, East to India
- ↳ Equitable distribution, integrated checks and balances
- ↳ Critics question data, dispute resolution etc.

Holistic Strategy

Domestic

- ① Water for All: eg. Jal Teeman Mission
- ② Smart Irrigation and Crop diversification
- ③ Rainwater harvesting and conservation
- ④ Awareness, P-P-P, Community participation
- ⑤ Institutional and Policy Reforms to curb pollution

International

- ① Revisit IWT and sync with India's interests.
- ② Agreement with Bangladesh to strengthen bilateral relations.
- ③ Formalise sharing norms with China to make violations accountable
- ④ International Forums and Bodies
- ⑤ Navigate water issues to strengthen for regional peace.

Students should not write anything inside the box

Introduction	1.5
Body	4.5
Conclusion	0.5
Presentation	0.5
Marks:	6.5

Suggestions

Write your answers in 2-3 lines