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Test Code: 21096

FIAS – 2019 – GS3G/7E/19C/27B

ForumIAS
ACADEMY

GENERAL STUDIES

Name Of Candidate	SHUBHAM AGGARWAL		
Email Id.	[redacted]	Roll No.	1910052642
Mobile No.	[redacted]	Date:	30-08-2019

Time Allowed: Three Hours

Maximum Marks: 250

INDEX TABLE

Q. No.	Max. Marks	Marks Obtained
1		
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20		
Total Marks:		

INSTRUCTION

1. Please do furnish Name, Email, Roll No and Mobile in the answer sheet.
2. There are TWENTY questions printed in ENGLISH, all questions are compulsory.
3. The number of marks carried by a question/part is indicated against it.
4. 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.
5. Word limit in questions, if 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.

Any specific messages for ForumIAS Mentors/ Evaluators with respect to your copy? Write it here.

Remarks:

Start Time | 5:00 PM	**End Time |** 8:00 P.M.
Mode Of Examination :	**Online** ☑ **Offline** ☐
ECN CODE:	**Evaluation Date:**

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Parameters	Excellent	Very Good	Good	Average	Poor	Very Poor
Language						
Structure						
Presentation						
Handwriting						
Content						
Attempt						

ADDITIONAL COMMENTS

Q.1) India needs an effective minimum wage policy that targets the vulnerable bottom rung of wage earners to help in driving up aggregate demand and building and strengthening the middle class, and thus spur a phase of sustainable and inclusive growth. Discuss.

(10 Marks, 150 Words)

Minimum wage Policy refers to a legislative mandate which provides a lowest level of floor below which, no worker can be paid for his/her employment.

1. Targeting the bottom Rung

1.1 The 93% of unorganised sector employment in India leads to very low wages + exploitation

1.2 The median wages in India is non-sustainable for quality of living

2. Driving up Aggregate Demand

2.1 more wages will lead to more disposable income → more aggregate demand

2.2 High Aggregate demand → Consumption boost to economy → High economic growth rates

3. Strengthening middle class

3.1 A robust middle class is imperative to avoid the middle income trap (Economic survey '19)

3.2 It can help in cushioning impact of recessions by continued spending

4. Sustainable & Inclusive Growth

4.1 The higher level of wages being ~~paid~~ paid will lead to growth at the bottom of the pyramid

Way Forward

Anup Satpathy committee recommends a national minimum wage of ₹375/day and divides the country into five zones. Following these recommendations would be fruitful.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		Total :	

Q.2) Improved efficiency of livestock, with its various commodities and service products, is crucial to achieving sustainable agricultural development and food security. Discuss.

(10 Marks, 150 Words)

Livestock Rearing is considered to be bridge towards poverty alleviation for the rural farm sector due to the following < commodities, service products

Commodities

→ The dairy sector is entirely devoted to livestock

→ Poultry farming

→ Further Processed Produce like oil, Butter etc.

Service Products

→ useful in tilling the land

→ constant source of income in times of increasing variability of Agriculture

1. **Sustainable Agriculture Development via Livestock**

1.1 continuous growth in rural income due to low reliability on monsoon

1.2 livestock incomes can be used in agricultural input costs to ensure efficiency

1.3 Moneylenders can be avoided as the farm earnings become stable

2. Food security

2.1 Today, India requires a nutritious & balanced diet which include quantities of dairy products

2.2 Success of ANAND in Gujarat has made India now only self-sufficient in Dairy products but also, the largest ~~food~~ exporter in the world

Way Ahead

Policies like Gokul Mission & Rashtriya Kamdhenu Aayog will keep increasing the efficiency of livestock produce in India.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		Total :	

Q.3) The Make in India, stuck in the judicious mix of economic prudence and administrative reforms, is yet to take off. Analyse. (10 Marks, 150 Words)

Make in India is an Executive Programme which seeks to transform India into a Global hub of manufacturing products.

⇒ It targetted to achieve creation of 100 million new jobs by 2022.

What's ailing the Programme?

Economic Considerations

- safeguarding domestic manufacturers
- not opening FDI routes in a liberal fashion
- strict labour laws continue
- considerations for MSME & priority sector lending
- large NPAs, thus demanding past clean-up rather than new lending

Administrative Red-tape

- the no. of cases pending is > 3.5 crores (ES 18)
- enforcement of contracts regime is very slow
- lower level corruption & Bureaucratic red tape
- Tax regime is still seen as penal in nature

However, many corrective steps have been taken in the recent past

1. Passing of Insolvency & Bankruptcy code to allow exit of failed firms
2. GST transition => one nation - one tax - one market

Way Forward

Some big ticket reforms are needed in all domains to realise the dream of Make in India & $5 trillion economy by 2024-25.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		**Total :**	

Q.4) Discuss the 10-point vision presented in Union Budget 2019 – 20. Why it is important for Ease of living? (10 Marks, 150 Words)

The Union Interim Budget of 2019 provided a 10-point vision statement for the Indian Economy which touched various domains.

Some aspects of the vision

- Ayushman Bharat & a treasury India
- Digital India
- Gaganyaan mission & space powers
- Investments in physical & social infrastructure
- Rural infrastructure investment
- Port-led development & Sagarmala
- Clean drinking water & sanitation

Ease of living : The new imperative

Ease of living refers to the indicators which promote the liveability of the citizens in the country by capacity building.

The 10-point Action Plan targets outcome based initiatives which seek to bring quantifiable & qualitative improvements in the lives of the citizenry.

PM Modi in his Independence day speech from the Ramparts of the Red Fort made it clear that the success of Ease of Doing Business Rankings is just a milestone, the end goal is Ease of living.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		**Total :**	

Q.5) "India needs a clear intellectual property rights regulation to attract foreign investment." Discuss. (10 Marks, 150 Words)

Intellectual Property Rights (IPR) refers to the legal ownership of an idea, formula, creative production, etc. which safeguards from risks of fake productions in illegal markets.

1. Need for an IPR Regulation
   - → Provides enthusiasm to researchers as their work will remain safe
   - → instills a spirit of R&D
   - → provides necessary linkages for industry-academia collaboration
   - → promotes new ideas & innovations in various domains including health & medicine

2. Attracting foreign investment

2.1 To attract FDIs in technologically advanced sectors, a robust & contextual IPR regime is imperative

2.2 Foreign companies give huge considerations to liberal IPR regimes

2.3 Such FDIs will not only provide basic employment but also arrest Brain Drain from the country

3. Indian situation

3.1 India is a signatory to TRIPS of WTO

3.2 However, the Patents Act, Copyright Act, etc. are archaic & need comprehensive reforms

The recent skirmish between Pepsico & Gujarat Farmers should serve as an eye-opener to amend the IPR regime at the earliest.

Q.6) The anti-satellite mission has put India in a minimum league of nation that possesses the technique. Explain anti-satellite technology and India's Mission Shakti test.

(10 Marks, 150 Words)

Anti-Satellite Mission of India involved coordination between DRDO & ISRO which successfully launched an ASAT missile & destroyed India's satellite named EMISAT launched a few months prior.

=> This test put India into a small group of Nations including US, Russia & China to have successfully demonstrated this capabilities.

1. The Anti-Satellite Technology

1.1 The A-SAT capability involves a country to destroy a moving satellite in Low-Earth orbit or above at will.

1.2 It involves sharp manouverability & in a

difficult proposition given the risks involved.

2. NISSION SHAKTI

2.1 This was India's first ever A-SAT mission which had become imperative post the 2007-tests of our nuclear neighbour China

2.2 The test was well-planned as the target satellite was at < 300 km orbit (LEO) which enabled the space debris to fall back on Earth in 45 days (unlike Chinese tests)

2.3 The tests are a growing recognition of increasing weaponisation of space & it emerging as a fourth frontier of warfare.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		Total :	

Q.7) Blockchain is a global, shared, incorruptible and hence trusted ledger of economic transactions. Elaborate in context of its application in governance.

(10 Marks, 150 Words)

Blockchain technology is a methodology of encrypting & transferring information which is not interruptible by any one entity and works on the concept of distributed ledger.

Features of block chain

Global

→ there are no physical boundaries

→ The free flow nature of internet supports blockchain

Shared

→ the shared computing power helps in encryption

→ the transactions are on a distributed ledger on all systems

Incorruptible

→ the global & shared nature of blockchain make them incorruptible

→ the high levels of encryption ensure zero fudgibility of transactions

Application in Governance

- Blockchain technology can be (and is being) used to update land records to ensure transparency. eg. Andhra Pradesh
- Central Banks own currency instruments can exploit blockchain to eliminate counterfeit. eg. Lakshmi coins (RBI)
- Taxation transactions will become fool-proof and ensure less litigations
- Court records & investigation data to reduce delay in notice delivery
- various government services (eg. Digilocker) can be linked to blockchain.

Hence, the technology is up for grabs to make Governance functions quick & efficient.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		**Total :**	

Q.8) India has moved ahead from disaster mitigation to risk reduction in disaster management. Analyze . (10 Marks, 150 Words)

Disaster refers to a situation when a hazard hits the Risks & vulnerabilities of the population thus causing destruction to life & property.

How Disaster Mitigation to Disaster Risk Reduction (DRR)

- India signed onto the Sendai Framework on DRR in 2015
- the National Disaster management plan (2016) provides for increased focus on Risk Reduction.

1. Has India Moved successfully?

(1.1) The various NDMA guidelines of different disaster focus on DRR

(1.2) Disaster Risk Governance calls for capacity building of state & local governments as they are the first responders

(1.3) Bureau of Indian Standards has provided various building codes to ensure reduced risk of infrastructure

(1.4) various exercises like 10 Wave 18 where a simulation of 9.3 earthquake led Tsunami was carried out

2. **Lapses Noted**

2.1 The CAG report noted that 27% NDRF posts are still vacant

2.2 The mitigation funds at District, state & National levels are still pending to be established

Way Forward

The recent floods in states of Kerala, Karnataka, etc. & heavy toll on life & property showcase that we still have a long way to go in 100% DRR.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		**Total :**	

Q.9) There is an urgent need for climate-smart agriculture due to global environment and climate change situation. Comment. Also, discuss how climate-smart agriculture can be made affordable to farmers in India. (10 Marks, 150 Words)

Climate Smart Agriculture is a way of farming in which all the processes from farm inputs to irrigation to storage are fine-tuned to compensate for the changing climatic conditions.

The Economic Survey of 2018 estimates that current farming practices could lead to 4% - 14% drop in farm incomes due to climate change.

Changing Global Environment & climate change impact

- → the monsoon is becoming variable every year
- → the rising temperatures will lead to increasing sea-levels as harm to coasts
- → Increasing levels of pest attacks & anti-microbial resistance
- → low irrigation penetration (48%) demands new techniques

Hence, the given changes in climatic conditions call for smart-agriculture. But this needs to be affordable to the farmers as well to ensure quick & holistic adoption

1. Seed research needs to be done by Pvt. companies & Govt. institutes to make them climate resilient

2. Organic farming can be promoted which reduces farm input costs & has ready markets

3. Micro-irrigation facilities like under PM Krishi Sinchayee Yojana

4. Insurance against crop failures is also important as in PM Fasal Bima Yojana - however, some fine tuning is required

=> The increasing variability of climate requires a shift from towards climate-Resilient Agri. & to ensure double income by 2022

Q.10) The world's geo-economic pivot may have shifted to Asia, but terrorism continues to be one of the core impediments in the realisation of the Asian Century. Analyse.

(10 Marks, 150 Words)

The 21st century is touted as being the Asian century with two of the fastest growing large economies - India & China causing the geo-economic shift from the western domination.

However, various forms of terrorism acts as a roadblock to achieve the fruits of such shifts.

Forms of Terrorism ailing the realisation

- State-sponsored terrorism by countries like Pakistan against India
- The call for Islamic Caliphate by ISIS in the Iraq & Syrian territories
- Return of Taliban in Afghanistan after "Peace Promo"
- Cyber terrorism by various state & non-state actors

Measures taken to counter Terror Activities

- Resolute action by India against Pakistan sponsored terrorism
- the virtual defeat of ISIS & loss of territories
- RATS system of Shangahai Cooperation organisation against all forms of terror
- capacity building by nations to counter the cyber-attack bids

Some of the other factors which aile the realisation of Asian Century are

1. Protectionism & de-globalisation in the west
2. Authoritative nature of China's growth
3. bad quality of living among citizens

=> All these challenges need to be tackled in 360° to achieve the dream of Asian Century.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		**Total :**	

11 Mins	13 Mins	15 Mins
Apt Time Allocation		

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(Don't Write anything in this Area)

Q.11) "Improving the efficiency of the logistics sector is of high importance for country's". Discuss. Write about the challenges faced by India's logistics sector and how to improve logistics in India. (15 Marks, 250 Words)

The logistics sector in India accounts roughly for 14% of the GDP whereas, the same is 12% in China, 10% in USA & EU. This shows inefficiency in Indian logistics.

Importance of Efficient logistics sector

- lower inflation which translates into lower tax on poor
- better technologies integration
- more employment to skilled labour → incentivising to skills
- higher GDP growth
- more formalisation of economy thus increasing tax net
- betterment in public infrastructure

Challenges faced by Indian logistics sector

Roadways

→ disproportionately high % of logistics is carried on road (~60%)

→ low quality of infra. leads to delays & increase costs

Airways

→ the cross-subsidisation by the pvt. players leads to high costs of freight

→ low capacity of airports to handle high value cargos

Railways

→ cross-subsidisation giving high priority via cheap tickets to public

→ low capacities of railways stations for quick loading & unloading

Waterways

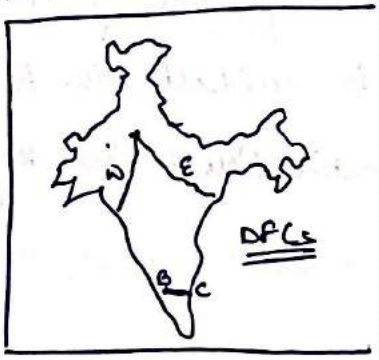
→ virtually no inland waterways are operational (~0.02%). China transports 12% of its goods via inland waterways

Generally, lack of co-ordination between different modes of transfer has forced them to operate in silos.

Measures to Improve

1. A comprehensive logistics policy is required to ensure synergies between different modes

2. The Dedicated freight corridors is a step in the right direction & needs quick execution.



3. The potential of inland waterways (III in no.) needs to be exploited

4. The committee set-up under the chairmanship of Rajiv Kumar (Niti Aayog vice chairman) to ensure logistics efficiency must come up with recommendations soon to be implemented at the earliest.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		Total :	

Q.12) The MSME sector in India is not only a key engine of growth but also a true reflection of economics where people really matter. Examine. Also, discuss the steps taken by the government to bolster the MSME sector. (15 Marks, 250 Words)

MSME sector in India is identified on the basis of investment benchmarks into plant & machinery by the firm in question.

The importance of MSME sector is evident due to its contribution to two key aspects
- Engine of Growth
- Employment Gen.

Engine of Growth
1. Jointly 40% of the service sector & 15% of manufacturing sector
2. 40% of exports belong to MSME sector
3. originate from grassroots & have → balanced growth
4. the investment to output ratio is more beneficial for MSMEs

Employment Generation

5. the employment elasticity of MSME is much higher than large companies

6. Balanced employment opportunities with reduced gender inequalities

7. Innovation & creativity leads to attracting knowledge workers especially in start-up culture

However, there are various **issues** that the MSME sector is currently ailing into

- lack of credit from the banks due to NPAs
- lower exports due to slowdown in global economy
- financial crisis in NBFCs especially after IL&FS fiasco has hurt operating working capital
- slow growth of corporate giants with MSMEs in ancilliary industries (eg. Automobile)

Govt. steps to Bolster MSMEs

1. Priority sector lending to MSMEs by all commercial banks

2. Programs like Samadhan, Samparak etc. to resolve issues of employment generation.

3. GST regime liberalisation by keeping the GST-floor high

4. Quick resolution of NPAs via IBC mechanism thus helping in clearing of dues

5. Export promotions by Post-lock development & SEZ prioritisation

Way forward

MSMEs are considered to be the backbone of Indian Economy. Their success is imperative to reach $5 billion by 2024-25.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		Total :	

Q.13) Critically examine how East Asian model can help India to achieve $5 trillion mark. What are the other challenges in this regard suggesting ways and means to achieve the same? (15 Marks, 250 Words)

India has set an ambitious target of reaching the $5 trillion GDP mark by 2024-25 which will help it become the 3rd largest Economy in the world.

To achieve this feat, a nominal growth rate of 12% CAGR is required for next 5 years

HOW EAST ASIAN MODEL WILL HELP?

- opening of regulations for large scale inflow of FDI
- labour reforms so as to provide flexibility to companies
- promoting high savings & hence increased investments
- becoming an export-led market
- getting into global supply chains especially in technological sector

The story of large scale economic growth of the East Asian Tigers (eg. S.Korea, Indonesia, Singapore, etc.) in the late 20th century can help India achieve the target.

OTHER CHALLENGES FORESGABLE

1. declining savings rate (~26% in 2017) leads to lower surplus for investment
2. low sovereign credit ratings does not allow cheap debt from abroad
3. High capital-output ratio hampers productivity
4. low skill levels of the workforce
5. declining women's participation in labour force (27% in 2014 to ~22% in 2018)
6. low physical & social infrastructure capabilities

How to achieve a $5 billion economy?

1. Competitive interest rates for the industry to invest in profitable projects

2. Keeping the fiscal deficit in check with fiscal gliding path maintained to reduce crowding-out.

3. Government expenditure in areas of public health (2.5% of GDP by 2025), education & skilling the youth (only 7% youth are skilled).

4. Export promotion by implementing SAGARMALA scheme & port-led development.

5. cluster-based growth to ensure inclusive development & reduced regional imbalances.

Way forward

India's eyes are set on achieving $5 billion mark by 2024-25. However, focus on big-ticket reforms would be the key.

Q.14) "The digitization of Public distribution system has caused more problems than curing it." Critically Discuss. (15 Marks, 250 Words)

Public Distribution system (PDS) involves distribution of food items like cereals to BPL & Antyodaya families under the National Food Security Act.

What digitisation of PDS includes?

- Linking of beneficiaries with their Aadhaar cards
- distribution of food grains after biometric verification of the beneficiary
- end-to-end computerisation of the complete chain of PDS system
- Grievance redressal mechanism against the PDS shops or quality of food-grains

However, the digitisation process has caused major problems which have surfaced in the

recent past.

Problems with digitisation of PDS

1. failure to link account/Ration card with Aadhaar card led to disallowance of food

2. Non-verification of biometrics also led to denying of food in some villages

3. The end-to-end computerisation is incomplete & hence leakages still persist on a large scale.

4. The regulation of PDS via digitisation has not taken off.

5. This got accentuated by exports of some deaths due to non-availability of food.

⇒ But, to say that digitisation of PDS is a wrong step would be incorrect. The Supreme Court has also upheld the requirement of Aadhaar based

distribution of Public Services to bring in efficiency.

=> These challenges inherently are of short-term nature and need to be resolved as we progress with complete digitisation.

=> The benefit is from the fact that the Govt. has saved ~ ₹30,000 crores from digitisation of various benefits.

Way Forward

SHANTA KUMAR COMMITTEE on reforms of FCI & PDS recommended end-to-end computerization of the system. Moreover, it is suggested that the Govt. can save ₹30,000 crores in food subsidy by DBT using digitisation. These plans need to be implemented while ensuring that short-term challenges are addressed to.

Q.15) Insolvency and Bankruptcy Code (IBC) was introduced to create a robust framework to deal with distressed assets and transform the face of commercial insolvency in India. How far has IBC been successful in its objective after 3 years of it coming into force? What are the new measures proposed by the government to mitigate the difficulties in the implementation of IBC?

(15 Marks, 250 Words)

The Insolvency & bankruptcy code (IBC), 2016 is hailed as an important legislation which allows a timely & structured exit of companies who fail to run properly via liquidation or takeover.

1. CREATED a Robust framework

(1) → The new code allowed the creditors to take charge of the company, once it was declared insolvent

(2) → The Bankers (creditors) were allowed to take a decision on either to liquidate the assets or sell the company to a bidder.

(3) → It forced the corporate heads to take repayment of bank loans seriously

(4) → the IBC mechanism was expected to resolve the twin-balance sheet problem

(2.) SUCCESS of IBC so far

2.1 Successful resolutions of companies like Essar Steel etc. has helped the banks to get repayment albeit with haircuts

2.2 Reduced NPAs from 15.1% to 13.5% in PSBs

2.3 A mirror of repayment has come to surface

2.4 The uptick of credit lending is the next logical conclusion

2.5 Stressed assets of NBFCs are being found

(3.) MEASURES PROPOSED

3.1 Barring the wilful defaulters and promoters to bid for their own assets

3.2 Reducing the consent of creditors of Banks from 75% to 67% to assure quick decisions

3.3 The deadline set-up by RBI (180 days + 90 days) within which the resolution should take place

3.4 Recognition of home-buyers as financial creditors so that they have a dominant say in the resolution process

Way forward

IBC, 2016 was a breakthrough from the evergreening of loans which led to the high NPAs. The system needs to be strengthened with regular tracking so that the robust framework to curb bad companies is moving forward with requirements of the day

Q.16) Artificial Intelligence may concentrate power over information in the hands of a few, or it may empower the many. Discuss. (15 Marks, 250 Words)

Artificial Intelligence (AI) is the new & fast developing domain of knowledge where the machine is capable of learning new ~~[illegible]~~ things by itself based on large amount of data & its analysis.

Features of AI
- → requires large amounts of empirical data
- → large computing capacity
- → machine learning is the model
- → useful in areas of medicine, logistics, transport, etc.

(1.) **Concentration of Power over Information**

1.1 Since the data is to be analyzed & logically arranged, only large corporates can do that

1.2 The existing ~~[illegible]~~ oligopolistic tech industry dominates the use of AI

1.3 Large resources at their disposal can boost motivated research into AI

1.4 Addiction of humans to tech devices leads to more data being generated every day than in 0 AD to 2000 AD. combined

A. It May empower the many

2.1 The benefits of AI would lead to the healthcare betterment with new treatments to old diseases

2.2 Autonomous vehicles may lead to decreased congestion & lower pollution levels

2.3 Quantum computing + AI can make information secure by bettering encryption.

2.4 efficiency in production will bring down prices & inflation.

Way Forward

→ The AI revolution is real & almost all countries are having national plans to exploit the technology & become global leaders.

→ Due care needs to be taken to ensure that the AI revolution is inclusive in nature & does not lead to enhanced informational power in hands of the corporates.

→ India's National Mission on AI plus the focus on 4th Revolution has necessary components to take these technologies to the masses & ensure skilling of large numbers of youth in these areas.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		Total :	

Q.17) Discuss the implications of desertification as a major environmental challenge facing India. Analyze the effectiveness of steps taken by the government to combat it. Also, evaluate the role played by the United Nations Convention to Combat Desertification (UNCCD) so far in addressing the concerns posed by desertification. (15 Marks, 250 Words)

Desertification refers to the continuous degradation of the land resources of an area till the time it becomes unfit for any productive use.

→ India faces a large scale desertification threat with at least 30% of its land area under stress. This is given the fact that more than half of the agricultural land in rainfed.

→ The government has taken various steps to tackle the issue of desertification along with UNCCD line

(1) promoting organic farming

(2) Neem coated Urea to increase efficiency

(3.) Balancing development & environmental conservation with acts like Biodiversity Act.

Feedback (For OFFICE use only)

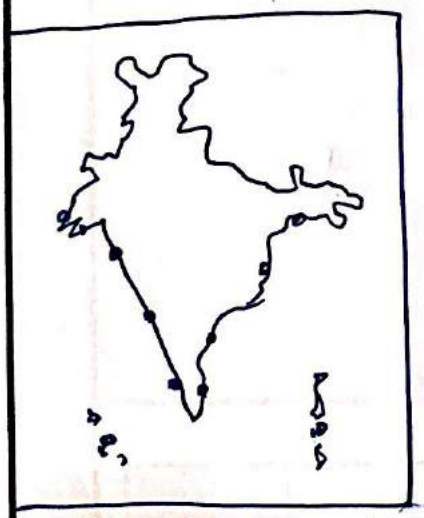
Structure		Content	
Question Interpretation		**Total :**	

Q.18) Provide an appraisal of the vulnerability of the coastal cities to natural disasters. What can be done to strengthen the resilience of the cities in order to reduce the impact of such disasters? (15 Marks, 250 Words)

India has a long coastline of 7500+ km (including the islands) which is home to many coastal cities facing a continuous threat from various natural disasters.

VULNERABILITIES OF COASTAL CITIES

1. Economic factors
   - 1. large financial hubs can disrupt the national economy
   - 2. employment can be hurt thus leading to widespread anxiety & disruption
   - 3. location of MNCs in such cities impacting the foreign investments



important coastal cities

2. Infrastructural challenges
   - 4. The ageing infrastructure succumbs to disasters (eg. Elphinstone Bridge)
   - 5. crumbling Public transport leads to pressure of roads
   - 6. encroachments leading to lack of natural barriers to disasters (eg. wetlands)

3. social factors
   - 7. widespread poverty & unauthorised colonies / slums
   - 8. lack of awareness to cope with disaster risks
   - 9. weak governance mechanism

STRENTHEN RESILIENCE OF CITIES

(1) early warning systems & evacuation programmes to ensure safe evacuation rather than post facto help.

(2) better disaster resilient infrastructure, both

at public places & private housing.

(3.) Governance reforms to ensure responsibilities of local governments (2nd ARC) to take charge of disasters as first responders.

(4.) Standard Operating Procedures & International Best Practices to ensure most efficient search & Rescue operations.

(5.) Capacity Building of state disaster response Force & local police

(6.) Collaboration with different sections of civil societies for IEC of public

(7.) Building Back Better Principle of Sendai Framework

⇒ Disasters are becoming more frequent in the era of global warming & a holistic plan to deal with them is becoming imperative.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		Total :	

Q.19) "To have an effective anti-money laundering regime, India has to think regionally, nationally and globally." Analyse. (15 Marks, 250 Words)

Money laundering refers to the process by which unaccounted for money transcends borders either intra or inter country. It is generally linked with organised crime.

Disruptions by money-laundering
- funds ~~organ~~ organised crimes like drugs, trafficking etc.
- disrupts the financial institutions of the economy
- gives life-blood support to terrorism activities
- undermines the legitimacy of sovereign state

India's anti-Money laundering regime is basically contained by FEMA Act & PMLA Act. Other agencies like ED, Financial Intelligence Unit, taking an active role in curbing the same.

The changes of focus has to be on following lines ⟹

(A.) **Thinking Regionally**

1. money laundering funds Naxalite activities within the red-corridor districts. Some NGOs are involved.
2. the human & drug trafficking networks also survive on money laundering
3. it increases the utility of black money & undermines efforts towards national & economic security.

(b.) **Think Nationally**

4. India's neighbours, especially in the North & West launder money especially via counterfeit currency
5. Terrorism activities are funded by Hawala Transactions

(c.) Twin Globally

↳ (6.) Transnational organised crimes survive on money laundering

↳ (7.) Leverage the FATF platform & other multilateral forums to bring sponsors of money-laundering to justice

↳ (8.) Coordinate with Inter-pol

Way forward

Money laundering poses a serious National Security & Financial Threat to India. Hence, to tackle it holistically, we will have to act on all fronts (Regional, National & Global) to curb the activity.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		**Total :**	

Q.20) India with its fast-growing economy is vulnerable to many types of cyber threats. Do you think existing laws and amendments made to them are effective to ensure a cyber-threat-free environment in the country? Critically examine. (15 Marks, 250 Words)

cyber threats in its many forms seek to harm the critical information infrastructure (CII) of a country, which are imperative for continued fast-economic growth for a country like India.

VARIOUS TYPES OF THREATS

1. cyber attacks – which harms the computer systems/programmes of essential services

2. cyber Terrorism – by non-state actors as an act motivated by political objectives

3. cyber warfare – lethal weapons by states to incapacitate the enemy even before start of the war

4. Ransom attacks – seeking ransom for restoration of computer systems

EXISTING FRAMEWORK IN INDIA

1. The Cert-In under Meity remains the apex level body to respond to cyber attacks
2. The Cyber Security Coordination Committee helps in a holistic appraisal of the attack & steps forward.
3. The IT Act, 2000 provides the legal framework to classify cyber attacks
4. Recent amendments to the NIA Act, 2008 allows the federal agency to investigate crimes under cyber attacks

LAPSES - IMPROVEMENTS REQUIRED

1. Recent attacks on important government systems, eg. in Gujarat show vulnerability
2. Organised international attacks like Wannacry demand multilateral cooperation (eg. G20)

3. Better reporting of cyber attacks by private companies as it generally is against their interests to report.

4. Capacity building of Response forces & better training of local police & administration to respond.

5. High level integration and coordination between various agencies

6. IEC methods to make the general public more aware about do's & don't

Way forward

To have a cyber-threat free environment, the anti-cyber mechanisms need to be strengthened time to time as complete saturation of mechanisms is next to impossible to achieve.

Feedback (For OFFICE use only)

Structure		Content	
Question Interpretation		**Total :**	

ForumIAS

Mentor Feedback Questions

1 .....

2 .....

3 .....

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5 .....

Test Goal

1 ..... ☐

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Outcomes

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Marking Scheme

Marks	Good	Average	Below Average
10 Marker	3.75 – 5.0	3.0 – 3.5	< 3.0
15 Marker	5.75 – 7.0	4.0 – 5.5	< 4.0

*Subject to change without prior notice.

For any suggestions and/or grievances regarding evaluation, please mail to : **asif@forumias.academy**