

TEST CODE 5 1 3 3 5

FIAS – MGP 2022 (C-9) – Full Length Test #3

Time Allowed : Three Hours
समय : तीन घंटे

ForumIAS

Maximum Marks : 250
अधिकतम अंक : 250

GENERAL STUDIES / सामान्य अध्ययन

Name Of Candidate परीक्षार्थी का नाम	Rahul Srivastava		
Roll No./अनुक्रमांक	L910007025	Medium/माध्यम	English/अंग्रेजी <input checked="" type="checkbox"/> Hindi/हिंदी <input type="checkbox"/>
Center Code/परीक्षा केंद्र	ORN	Date/दिनांक	21/8/22

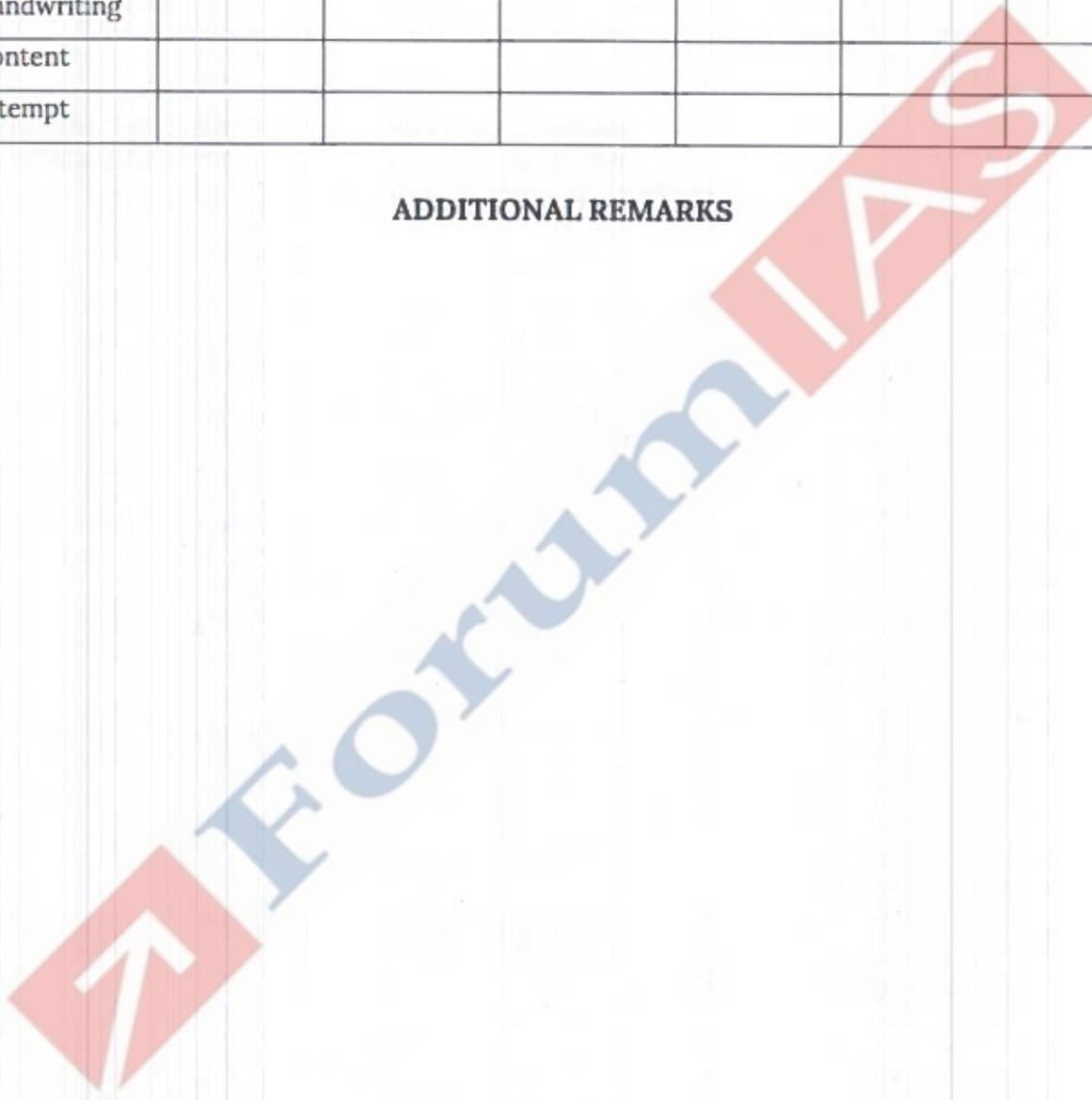
*Center Code : For Online – 1900 / Delhi : Karol bagh – 1901, ORN – 1902, Mukharji Nagar – 1903 / Patna : Boring Rd. – 2001 / Hyderabad : Jawahar Nagar – 2101

INDEX TABLE / अनुक्रमणिका			INSTRUCTION / अनुदेश		
Q. No. प्र.सं.	Max. Marks अधिकतम अंक	Marks Obtained प्राप्तांक	1. Please do furnish Name, Email, Roll No and Mobile in the answer sheet. कृपया उत्तर-पुस्तिका में नाम, ईमेल, रोल नंबर और मोबाइल नंबर भरें।		
1			2. There are TWENTY questions printed in ENGLISH & HINDI, all questions are compulsory. उत्तर पुस्तिका में अंग्रेजी/हिंदी में बीस प्रश्न दिए गए हैं, सभी प्रश्न अनिवार्य हैं।		
2			3. The number of marks carried by a question/part is indicated against it. प्रत्येक प्रश्न/भाग के लिए निर्धारित अंक उसके सामने अंकित किए गए हैं।		
3			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. उत्तर प्रवेश पत्र में अधिकृत माध्यम में लिखे जाने चाहिए, जो कि दिए गए स्थान में इस प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के कवर पर स्पष्ट रूप से लिखा जाना चाहिए।		
4			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. प्रश्नों में शब्द सीमा, यदि निर्दिष्ट हो, का पालन किया जाए। प्रश्न-सह-उत्तर पुस्तिका में खाली छोड़े गये किसी भी पृष्ठ या पृष्ठ के भाग को स्पष्ट रूप से काट दें।		
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Evaluator's Discretion/मूल्यांकन कर्ता का विवेक :			Start Time/प्रारंभ करने का समय :	End Time/समाप्त करने का समय :	
			09:25	12:25	
Total Marks/कुल अंक :			Mode Of Examination/ परीक्षा की विधि :	Online/ऑनलाइन <input type="checkbox"/> Offline/ऑफलाइन <input checked="" type="checkbox"/>	
*Evaluator's Discretion is the marks awarded at the discretion of the evaluator based on your overall impression, on the basis of (but not limited to) your handwriting, presentation, use of diagrams, flowcharts, facts and figures or absolutely anything that he/she liked in your copy. मूल्यांकन कर्ता का विवेक अंक, आपकी लिखावट, प्रस्तुति, आरेखों के उपयोग, फ्लोचार्ट, तथ्यों और आंकड़ों या समग्र रूप किसी अन्य विषय वस्तु, जो मूल्यांकन कर्ता को आपकी कॉपी में पसंद आयी के आधार पर (लेकिन इन्हीं तक सीमित नहीं) पर दिए गए अंक हैं।			For Office Use Only / केवल कार्यालय प्रयोग हेतु		
			ECN CODE/ ईसीएन कोड :	EG/ईजी :	Evaluation Date/ मूल्यांकन तिथि :

Note: You can discuss your evaluated copy with the Mentor. Raise a ticket from your portal to schedule a mentor call or visit the offline centre to meet mentor (all 7 days, Timings – 11 AM to 6 PM). Further if you are unsatisfied with the evaluation, you can seek re-evaluation of the copy.

Parameters	Excellent	Very Good	Good	Average	Poor	Very Poor
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Structure						
Presentation						
Handwriting						
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ADDITIONAL REMARKS



Q.1) Open Network for Digital Commerce (ONDC) seeks to democratize the nation's online market by catalysing a shift from a platform centric to an open model of e-commerce. Enumerate the issues in platform centric e-commerce model and discuss the significance of ONDC.

(10 marks, 150 words)

ओपन नेटवर्क फॉर डिजिटल कॉमर्स (ONDC) ई-कॉमर्स को एक प्लेटफॉर्म केंद्रित मॉडल से खुले मॉडल की ओर बदलाव को उत्प्रेरित करके देश के ऑनलाइन बाजार का लोकतंत्रीकरण करना चाहता है। प्लेटफॉर्म केंद्रित ई-कॉमर्स मॉडल की समस्याओं की गणना कीजिए और ONDC के महत्व की चर्चा कीजिए।

(10 अंक, 150 शब्द)

Open Network for Digital Commerce was recently hailed by the government as the revolutionary step in liberating & diversifying e-commerce sector.

- It aims to build an open source platform or API upon which users can build their e-commerce website.
- "Plug-and-Play" model of governance.

Issues in platform centric e-commerce

1) Regulatory

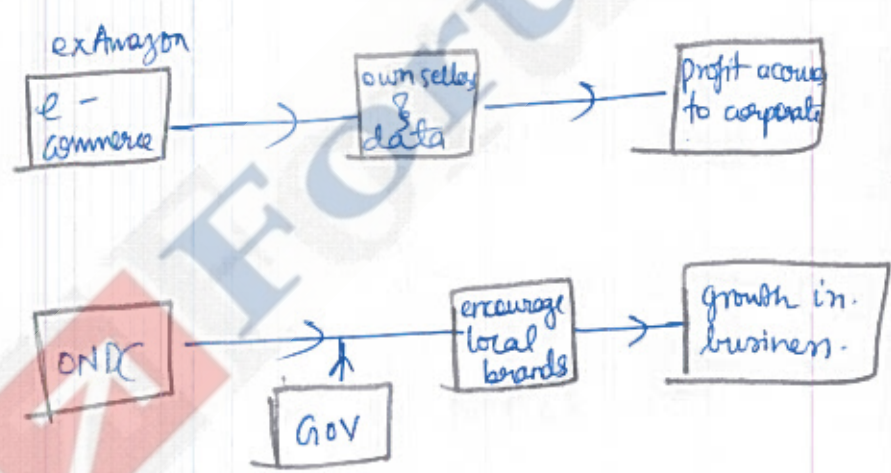
- promotes self-brand selling @ Amazon AWS
- predatory pricing
- Flash sales, scarcity artificial

2) Commercial

- Tax rules - unclear @ TDS
- origin of product - dumping
- lack of comprehensive GRM.

Significance of ONDC

- | | | |
|---|---|---|
| <p><u>Technology</u></p> <ul style="list-style-type: none"> - open source. - plug-and-play platform - interoperable and portable | <p><u>Commercial</u></p> <ul style="list-style-type: none"> - reduce initial cost - promote smaller players - enhance <u>retail shops business</u> | <p><u>Economic-boost</u></p> <ul style="list-style-type: none"> - opportunity to diversify from MNC's to local. - <u>data localization</u> achieved |
|---|---|---|



Thus, ONDC holds promise of furthering cause of e-governance & Digital India to boost Indian economy towards \$5 trillion by 2025

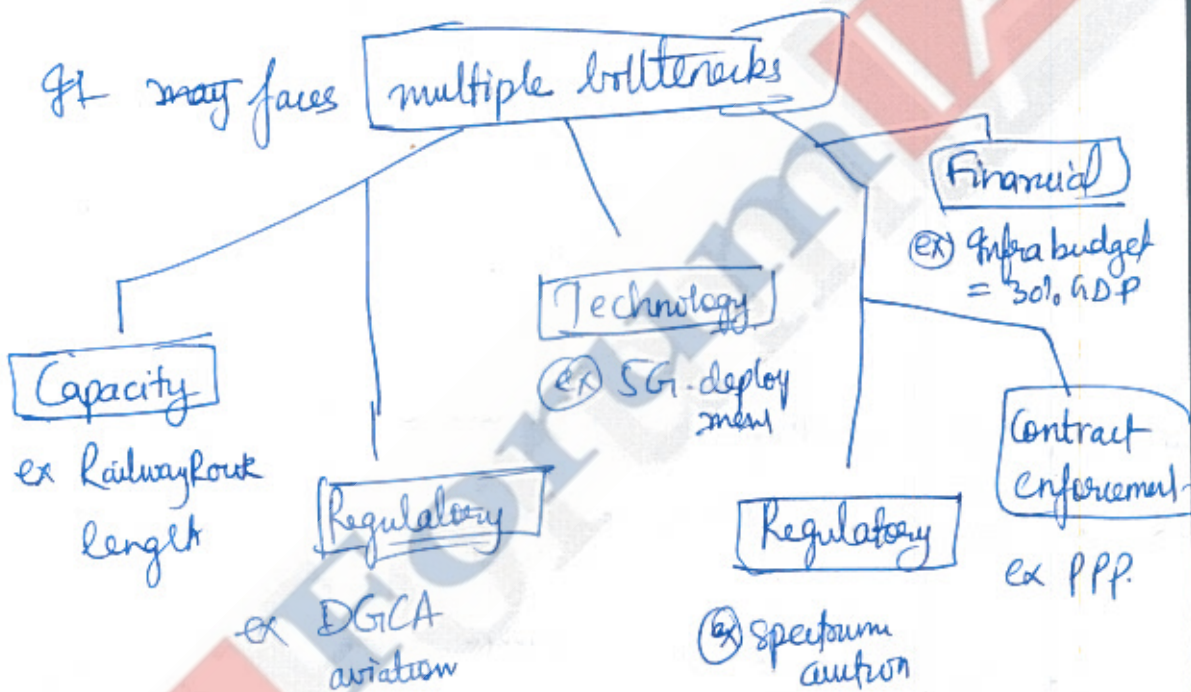
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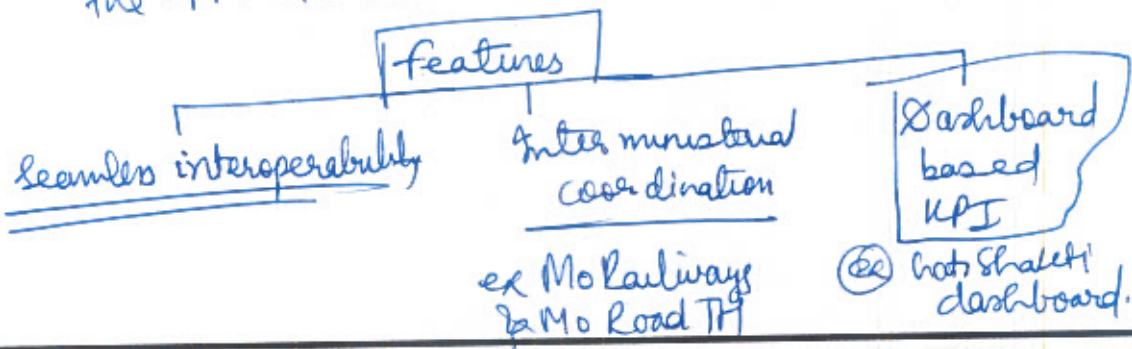
Q.2) Highlighting the existing bottlenecks in infrastructure development in the country, examine the role of PM Gati Shakti-National Master Plan for Multi-Modal Connectivity to overcome these challenges. (10 marks, 150 words)

देश में बुनियादी ढांचे के विकास में मौजूद बाधाओं पर प्रकाश डालते हुए, इन चुनौतियों से निपटने हेतु पीएम गति शक्ति-मल्टी-मॉडल कनेक्टिविटी के लिए राष्ट्रीय मास्टर प्लान की भूमिका की परीक्षण कीजिए। (10 अंक, 150 शब्द)

Infrastructure is like the child to whom we cannot say tomorrow - it must be today !!

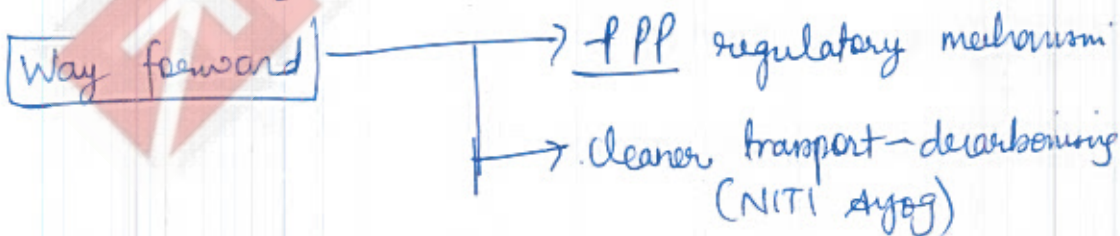


To alleviate these bottlenecks, government introduced the PM Gati Shakti National Master plan.



The benefits to Gati Shakti Plan

- 1) Synergy between various Govt. department/ministry
 (ex) Rail - Roads - Aviation - Shipping - Telecom - Home.
- 2) Cost savings due to smoother financing.
 (ex) Dept of Finance tracking all the investments
- 3) Speeding up of infra projects
 (ex) Road construction avg 30 km/day
- 4) Multimodal transshipment hubs due to synergy
 (ex) SAGARMALA - ships - roads - rail
- 5) last mile connectivity + green transport
 (ex) e-rickshaws



Thus, GATI Shakti holds promise of achieving the aspirations of 'sustainable mobility'

Feedback
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Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.3) Often cited as responsible for many of the agriculture's maladies, Minimum Support Price (MSP) policy can also provide their remedies. Analyze the statement with special reference to issues related to mono-cropping and climate change. (10 marks, 150 words)

अक्सर कृषि की कई विकृतियों के लिए जिम्मेदार के रूप में उद्धृत न्यूनतम समर्थन मूल्य (एमएसपी) नीति, उन विकृतियों का उपचार भी प्रदान कर सकती है। एक-फसलीय कृषि (Mono-Cropping) और जलवायु परिवर्तन से संबंधित समस्याओं के विशेष संदर्भ में कथन का विश्लेषण कीजिए। (10 अंक, 150 शब्द)

Minimum support prices are announced by Govt with the CACP (Cabinet committee on agriculture prices) for 22 crops (14 Kharif + 8 Rabi) at beginning of sowing season every year & guarantees purchase of crop

Agricultures maladies: MSP

- 1) monoculture of agri → shift to wheat system. due to MSP assurance. even in areas of Punjab etc : not agroclimatically suitable
- 2) distortion of agriculture market → Buffer stocks exceeding norms, ♂
- 3) Agriculture inputs → NPK ratio recommended 4:2:1 but in India : (6:4:1) - soil degradation
- 4) resource use inefficiency : ⓧ Groundwater 86% used in agriculture

5) unable to discover fair price/market : inefficient

(ex) APMC Mandis

6) discourages contract farming : (ex) ITC e-choupal
(disincentivises)

MSP : Providing Remedies

- ① small & marginal farmers - 86% - assured purchase
- ② food security - sufficient buffer stocks
(ex) National food security Act -
- ③ supports agri-inputs (ex) fertilisers
- ④ Climate change - although MSP - rice/wheat ↑
methane ↑ → leads to GHG emission

Way forward : Shanta Kumar Committee on PDS has noted that only 6% of farmers get MSP benefit

- PM Kisan Mandhan - 6000/yr and direct benefit transfer can help in choice to farmer - road ahead
- may arrest the 45% food leakage

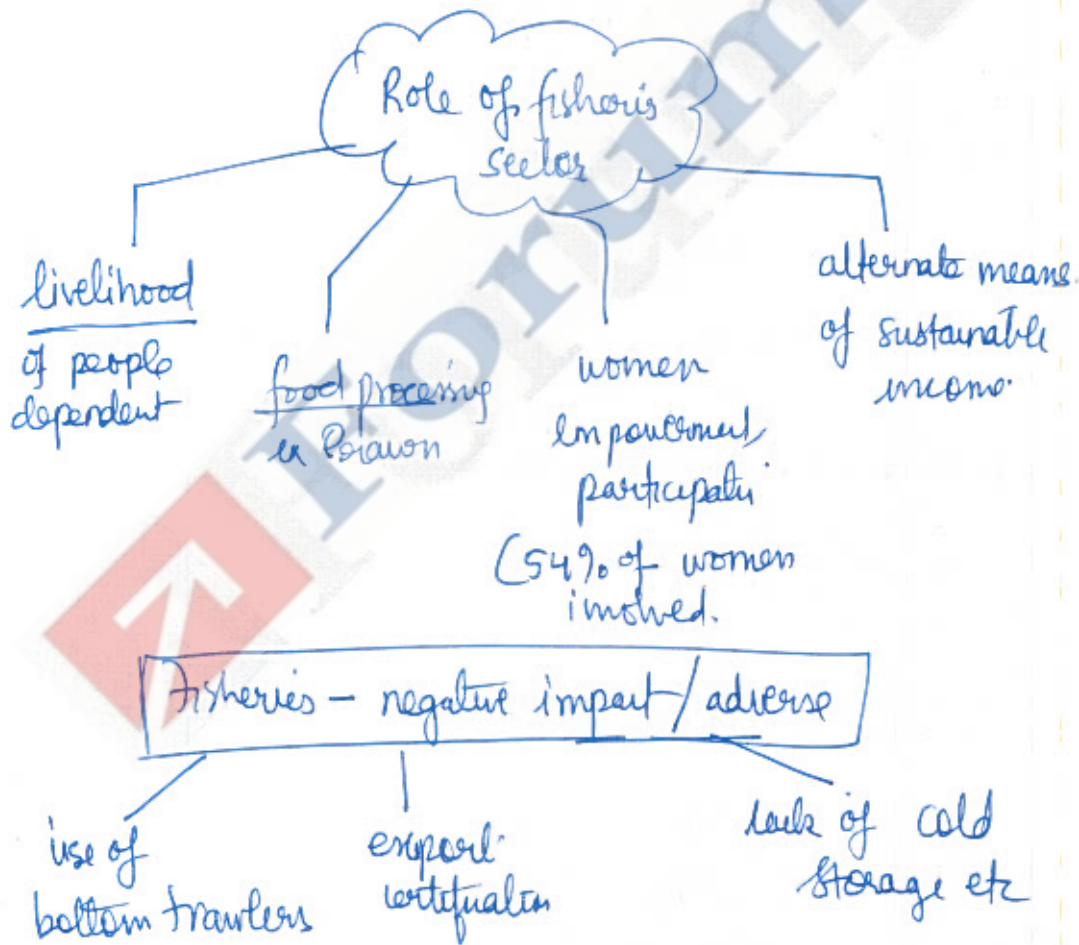
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Q.4) Explain the critical role of the fisheries sector for development of coastal areas. Describing the major outcomes of the 12th ministerial of WTO, discuss India's concerns related to the impact of these outcomes on fisheries sector in the country. (10 marks, 150 words)

तटीय क्षेत्रों के विकास में मत्स्यन क्षेत्र की महत्वपूर्ण भूमिका की व्याख्या कीजिए। विश्व व्यापार संगठन (WTO) के 12वें मंत्रिस्तरीय सम्मेलन के प्रमुख परिणामों का वर्णन करते हुए, देश में मत्स्यन क्षेत्र पर इन परिणामों के पड़ने वाले प्रभावों से संबंधित भारत की चिंताओं की चर्चा कीजिए। (10 अंक, 150 शब्द)

Fisheries sector contribute to 25% of agriculture GVA, thus plays a crucial role in sustaining livelihood of people in coastal areas.



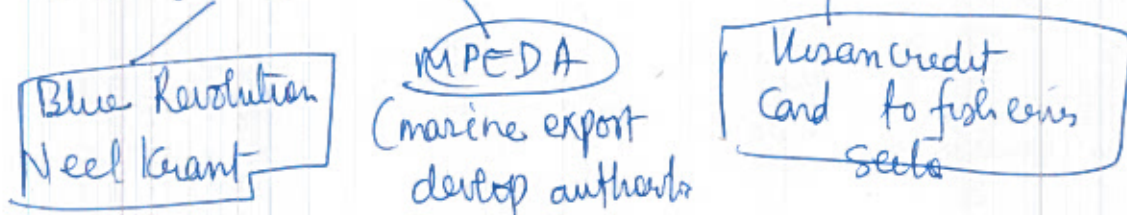
Outcome of 12th WTO

- lack of consensus to ban of illegal unregulated and unsustainable (IUU) fishing
- + whale-fishing to continue @ Japan.

India's concerns

- + loss of export potential due to stringent sanitary / phytosanitary measures (SPS)
- + subsidies - for fishing given by countries for IUU fish → distortion in market
- + no environmental concern for use of mechanised / bottom trawling fishboats

Thus, fishing sector needs more support through



SDG goal - 14 = life below water

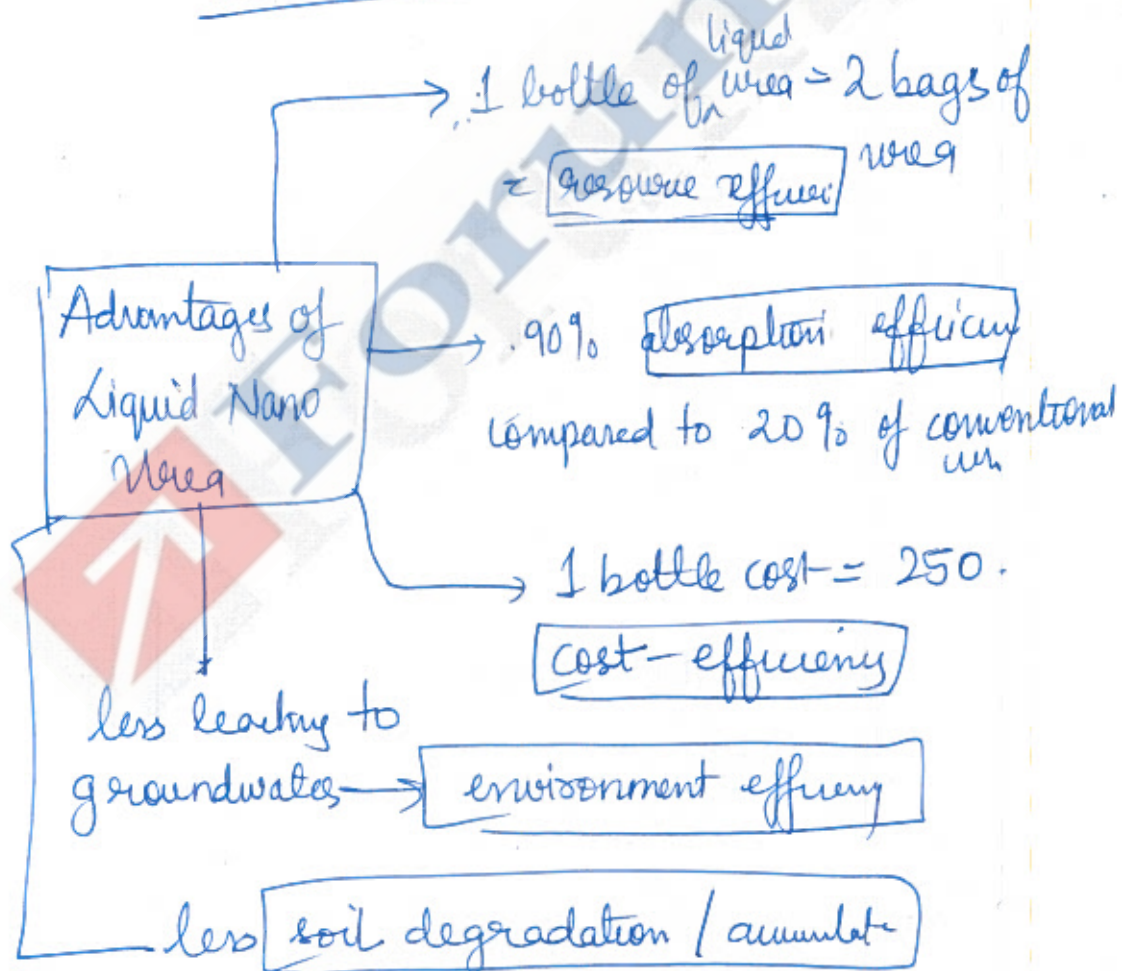
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Q.5) What are the advantages of liquid nano urea over conventional fertilizers? Also bring out other applications of nanotechnology in the agriculture sector. (10 marks, 150 words)

पारंपरिक उर्वरकों की तुलना में लिक्विड नैनो यूरिया (LNU) के क्या लाभ हैं? कृषि क्षेत्र में नैनो प्रौद्योगिकी के अन्य अनुप्रयोगों का भी वर्णन कीजिए। (10 अंक, 150 शब्द)

Liquid nano urea was recently developed by IFFCO (cooperative) in its Gujarat factory. It was hailed by PM Narendra Modi as the "i-Phone" moment in Indian agriculture.



The biggest advantage of liquid nano urea is that it would reduce the ~~imp~~ subsidy bill of Government, which currently is approximately ~18,450 crores (Budget 2022)

Nanotechnology: application in Agriculture

- 1) packaging — of products in nano-fibres & nano-textile fibre bags
- 2) monitoring of inputs/health of soil/fertilisers through nano-sensor networks
- 3) targeted delivery of inputs water — drip irrigation, fertigation etc
- 4) health monitoring of crops through nano sensors / NEMS = nano electromechanical systems (placed on leaf)
- 5) harvesting of energy through nano-scale solar-panel-grid networks for solar applicat

Nanotechnology has potential to double farmers' income

Feedback
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Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.6) Discuss the reasons for rising anti-microbial resistance (AMR) in India and the efforts to control it. Can traditional medicine help in controlling AMR in the country? (10 marks, 150 words)

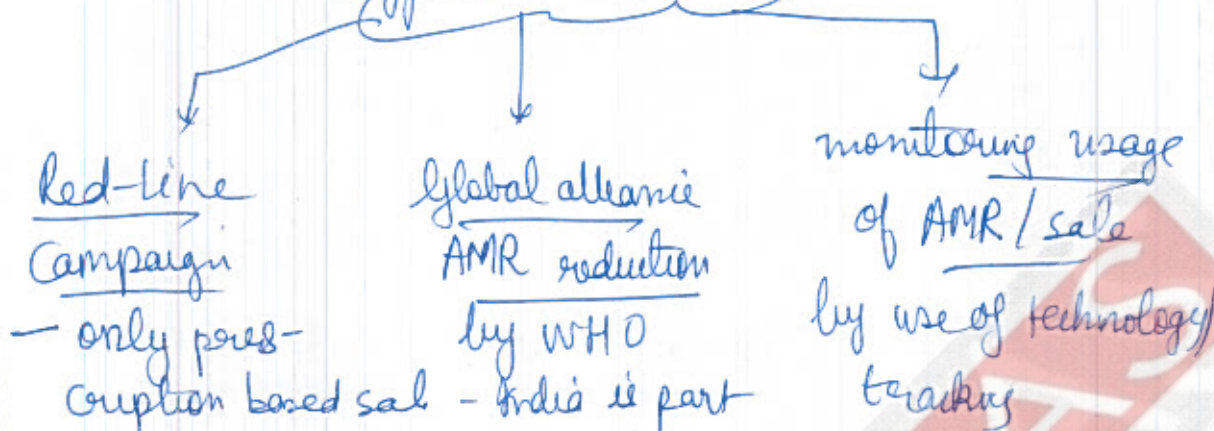
भारत में बढ़ते एंटी-माइक्रोबियल प्रतिरोध (AMR) के कारणों और इसे नियंत्रित करने के प्रयासों पर चर्चा करें। क्या पारंपरिक चिकित्सा देश में AMR को नियंत्रित करने में मदद कर सकती है? (10 अंक, 150 शब्द)

Anti microbial resistance is defined as phenomenon where people develop resistance to conventional antibiotics due to bacterial adaptation to medicines. (e.g.) need higher doses of paracetamol etc.

Reasons for rising AMR

- 1] over-usage of antibiotics.
- 2] doctors - commercial reasons - prescribe preventive / overdose of antibiotics to people
- 3] easy over the counter availability of medicine stores : without prescription
- 4.] lack monitoring & casual usage of antibiotics by people.

Efforts to combat



Traditional medicine can help

Yes

- i) replace use of antibiotic in some cases
- ii) alternative medicines
 (a) malaria, TB.

NO

- i) ineffective
- ii) slow acting
- iii) preventive rather than curative
- iv) less regulated

Thus, opening of traditional medicine centre at Jamnagar is a good initiative alongside establishment of TKDL → SDG-3: health for all (traditional knowledge library)

Feedback
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Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.7) Critically evaluate the various government initiatives to promote renewable energy in the country. How far can the Energy Conservation (Amendment) Bill, 2022 contribute towards the objective of decarbonizing the economy? (10 marks, 150 words)

देश में नवीकरणीय ऊर्जा को बढ़ावा देने के लिए विभिन्न सरकारी पहलों का समालोचनात्मक मूल्यांकन करें। ऊर्जा संरक्षण (संशोधन) विधेयक, 2022 अर्थव्यवस्था को कार्बन मुक्त करने के उद्देश्य में कितना योगदान दे सकता है?

(10 अंक, 150 शब्द)

Renewable energy currently stands at 114 GW of installed capacity, → 25% of energy mix [CEA - Till June 2022]

Government initiatives

① (Solar)

- i) Production linked incentive PLI : solar panel manufacturer
- ii) KUSUM scheme : farmer

solar pumps off network local grids

iii) National Solar Mission → feed in tariff for

iv) International Solar Alliance — One World one Sun one Grid

v) Rooftop Solar — SRISTI

2) Wind - National Offshore Wind Policy

3) Bio-Gas / Bio-ethanol blending

- Eros [20% ethanol blending by 2025]

- setting of ethanol factories for (24)

4) Hydrogen - National Green Hydrogen mission, advanced chemical cell batteries

5) Green Grid - Power evacuation from Renewables, no interstate transmission charge ISTS for RE for 25 years

Energy Conservation Amends Bill

- 1) promote Renewable purchase obligation
- 2) incentive to produce Renewable energy
- 3) ~~no~~ no ISTS charge for 25 years

Way forward / reforms

1) bringing electricity in GST

Thus, Renewable energy holds the key to.

SDG-7: Sustainable, clean energy

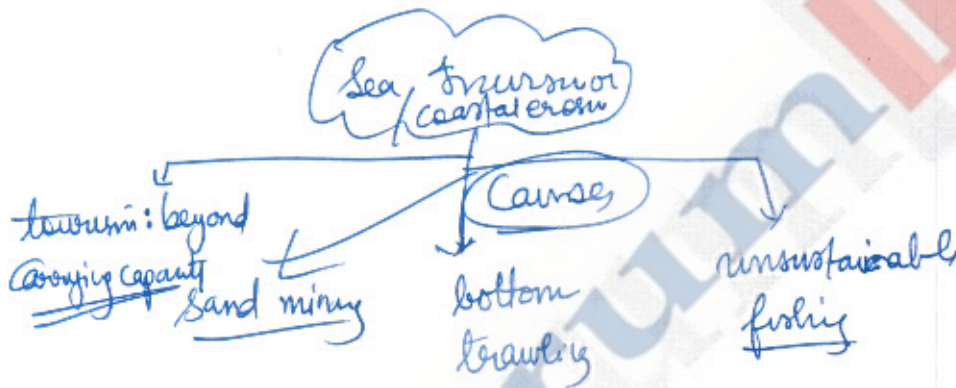
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Content
Value Addition
Total

Q.8) Frequent sea incursions and accelerated coastal erosion pose a grave threat to our environment. Analyzing their impacts, propose some corrective measures. (10 marks, 150 words)

बार-बार समुद्री अतिक्रमण और निरन्तर तटीय अपरदन हमारे पर्यावरण के लिए गंभीर खतरा हैं। उनके प्रभावों का विश्लेषण करते हुए कुछ सुधारात्मक उपाय प्रस्तुत कीजिए। (10 अंक, 150 शब्द)

Our nation has a 7500 km coastline, but environmental abuse of resources has posed a challenge to the sustainability of coastal ecosystem.



Impact of incursion/erosion

① Ecological

- i) loss of biodiversity
 - ⊗ Olive ridley → not many nesting this year
- ii) loss of mangroves / coral reefs
 - ⊗ Sundarbans area lost 40 sq km
- iii) promotes invasive alien species
 - ⊗ Catfish, shrimp/prawn farms

- 2) Economical —————
- i) loss of livelihood
 (ex) : Tourism ↓, fishing ↓
 - ii) agriculture affected by brackish water
 - iii) vulnerability to disaster enhanced — (ex) storm surges

Corrective measures

- 1) Regulatory —————
- i) enforcement of Coastal Zone Regulation : CRZ
 (Shankar Nayak committee)
 - ii) EIA-assessment of all tourism/ projects / resorts / industrial activity

- 2) Ecological —————
- i) new methods of agriculture
 (ex) Below sea level rice cultivation in Kuttanad, (Kerala) — GI AHS tag
 - ii) technology : artificial sand
 - iii) awareness ~~etc~~ : impacts : blue flag Certification

Thus, sustainable management of coastal areas help to achieve SDG-15 : life below water

Feedback (For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.9) Emerging internal security threats of the 21st century call for a modern, efficient and responsive police force. In this perspective, present a case for well-rounded police reforms.

(10 marks, 150 words)

21वीं सदी के उभरते आंतरिक सुरक्षा खतरों के लिए एक आधुनिक, दक्ष और उत्तरदायी पुलिस बल की आवश्यकता है। इस परिप्रेक्ष्य में, व्यापक पुलिस सुधारों के लिए उदाहरण प्रस्तुत कीजिए। (10 अंक, 150 शब्द)

Police system, introduced in India by Lord Cornwallis in 1790, remains in archaic shape, governed by archaic law: IPC-1860 etc is in need of reforms.

Emerging internal security threats

- ① cybersecurity - cyberattacks @ Warracry.
- ② non state actors - modern methods of warfare through @ lone wolf attacks
- ③ modernisation/industry-like operation of internal actors @ (Naxalits - AK-47)
- ④ emergence of blockchain (cryptocurrency) @ Ransom for Ambani asked in Bitcoin recently

Well Rounded Police Reforms

- 1) Prakash Singh directives by the Supreme Court

- need to separate law & order from investigation
- fixed tenure for DIG/SP - key posts
- 2) upgradation of technology - arms & cybertech
 - ⊗ CCNTS: cyber crime - criminal Network ^{techn} _{system}
- 3) Capacity building for emerging threats
 - training, awareness about blockchain
- 4) establishment of early warning system / monitoring system
 - ⊗ Mumbai police - social media intelligence cell (SOCMINT)
- 5) Amendment to archaic laws to include modern threats
 - ⊗ Evidence Act - 1888, CrPc - 1860 etc
- 6) Budgetary support: Modernisation of police force (MPF) → component

Thus, police forces must follow the mantra of SMART - tech savvy, responsive, aware, motivated and self proactive as given by govt.

Feedback
(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.10) Money laundering undermines the integrity of the financial system and threatens national security. Elaborate. How effective has Prevention of Money Laundering Act, 2002 (PMLA) been in checking the problem of money laundering in the country? (10 marks, 150 words)

मनी लॉन्ड्रिंग वित्तीय प्रणाली की अखंडता को कमजोर करती है और राष्ट्रीय सुरक्षा के लिए खतरा उत्पन्न करती है, विस्तृत चर्चा कीजिए। मनी लॉन्ड्रिंग निवारण अधिनियम, 2002 (PMLA) देश में मनी लॉन्ड्रिंग की समस्या को रोकने में कितना प्रभावी रहा है? (10 अंक, 150 शब्द)

Money laundering is defined by FATF as
concealing the illicit gains by illegal activities
through nexus of interconnected activities.

Integrity of financial system, National Security

- 1) Financial system — i) evasion of tax
 @ tax havens — loss of \$ 400 mn annually
 ii) use of round tripping/shell companies @ GAAR, POEM
 (Place of effective management)
 iii) use of cryptocurrency/Bitcoin — avoid legal tender.

- 2) National Security — i) promotes non state actors @ terrorism

ii) promotes activities like drug trafficking, human trafficking etc

Prevention of Money Laundering Act - Effective

- 1) provides for seizure of assets
- 2) empowers Enforcement Directorate (ED) for arrest & search
- 3) cross border - can request under UNCOC - UN convention against corruption

PMLA - ineffective

- i) low conviction rate - 2% since 2002 (NCRB data)
- ii) leniency of law - burden on guilty etc.
- iii) vengeance / political vendetta
- iv) multiple agencies - cooperation ex ED/CBI/CVCEL

Supreme court in recent Vijay Madan Chaudhary

Case has upheld the PMLA as essential to enforcing & stopping the money laundering racket, however some reforms are needed

Feedback	
(For OFFICE use only)	
Structure/ Presentation	
Question Interpretation	
Content	
Value Addition	
Total	

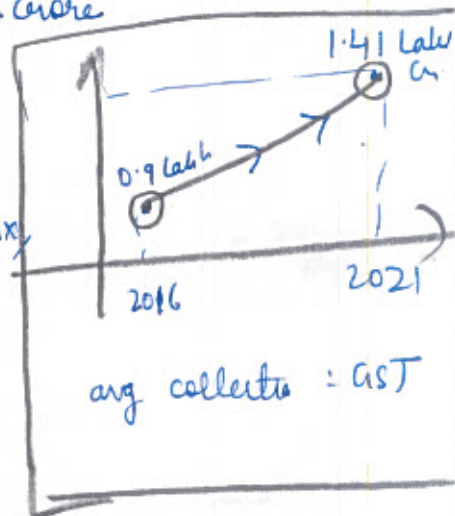
Q.11) In the five years since its launch to create "One Nation, One Tax, One Market", Goods and Services Tax (GST) has been a cause of celebration as well as a source of worry for the stakeholders. In light of this statement, assess the performance of GST. (15 marks, 250 words)

'एक राष्ट्र, एक कर, एक बाजार' निर्मित करने के लिए लागू होने के पांच वर्षों में माल और सेवा कर (जीएसटी) हितधारकों के लिए उत्सव का कारण होने के साथ-साथ चिंता का विषय भी रहा है। इस कथन के आलोक में, जीएसटी के प्रदर्शन का आकलन करें। (15 अंक, 250 शब्द)

GST - Good & Service Tax were brought as part of 101st amendment to the Constitution. In 2016 - part of long pending indirect tax reforms aimed to revolutionize the taxation system.

Cause of celebration

- 1) average monthly collections: gross collections have remained ₹ 1.24 lakh crore
- 2) removal of cascading effect of taxes eg: Sales Tax, VAT
- 3) gave states the power to tax services: it never had the authority before



4) promotes cooperative federalism through
 Good & Services Tax Council (GSTC) established
 under Art 246 A : $\left. \begin{array}{l} 3/4^{\text{th}} \text{ power to states} \\ 1/4^{\text{th}} \text{ power to Centre} \end{array} \right\}$

5) destination & consumption based tax

6) Input Tax Credit - promotes formalisation
 of economy

7) simplifying of filii - through GST-N (network)

8) assessment simplified scheme for
 companies \leftarrow Small turnover \rightarrow MSME

Source of Worry

1) Cost of compliance \uparrow : quarterly returns

2) Issue with GST-compensation cess between

Centre-State [Centre has to compensate states based

on CAHR of 14% for - 5 years - but in 2021-Covid -

less returns - less financial scope for Centre - \therefore friction]

3) structure (mandate of GST-Council such that Centre has veto as 2/3rd majority needed for every decision)

4) ~~fit~~ technology glitches - GST-Network

5) multiplicity of slabs : 5-12-18-28%
(one tax principle, lobbying for higher, lower slabs etc...)

6) consumption based tax ∴ Industrial states face losses, consumption states get more tax
(e.g.) Tamil Nadu - Bihar

7) products out of GST-ambit
petrol, diesel, electricity, aviation turbine fuel (ATF)

Way forward ——— by product out of GST-ambit in scope

- more consensus based decision in GST-Council
- cooperative & comparative federalism ↑↑

Arun Jaitley, ex Finance minister had remarked

"GST has proved to be an easier & consumer-friendly"

Feedback
(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



Q.12) Discussing the reasons for high Non-Performing Assets (NPAs) in Indian banking sector, critically examine the utility of Insolvency and Bankruptcy Code (IBC) and National Asset Reconstruction Company Ltd (NARCL) for reducing financial stress on banks. (15 marks, 250 words)

भारतीय बैंकिंग क्षेत्र में उच्च गैर-निष्पादित आस्तियों (NPAs) के कारणों पर चर्चा करते हुए, बैंकों पर वित्तीय तनाव को कम करने के लिए दिवाला एवं दिवालिया शोधन संहिता (IBC) और राष्ट्रीय परिसंपत्ति पुनर्निर्माण कंपनी लिमिटेड (NARCL) की उपयोगिता का समालोचनात्मक परीक्षण कीजिए। (15 अंक, 250 शब्द)

Non Performing assets are defined in the RBI Act and the Banking Regulation Act '49: any loan whose principle installment overdue > 90 days.

Banking system

is facing the problem of twins balance sheet problem
— bad NPA + bad status of corporates

Reasons for high NPA

1) legislative — not sufficient powers to bank under SARFAESI Act / DRT (debt resolution tribunal)

— excess capitalism / co-lending
(ex) ~~IFSC~~ IFL crisis

2.) Regulatory — multiplicity of banks — ^{NBFC} SFB.
light regulation by RBI

3.) financial — subprime crisis - 2008 .
 — US Fed-Taper Tantrum - 2013-14

4.) Policy uncertainty by government, RBI
 ex) BASEL-III norms

Utility of Insolvency / Bankruptcy code

Introduced on recommendation of High Level Committee

- Resolution process handled by IP (insolvency professionals)
- Creditor in control model: Committee of Creditors
2/3rd needed for decision
- time for resolution: it has reduced from 2-3 years to 270 days
- limited by cross border insolvency, need to include UNICTRAL law

(NARCL) - asset reconstruction : This idea of a "bad bank" was mooted by the Economic Survey of - 2016-17

NARCL + IDRCL : NARCL → takes over the NPA of banks (ARC)
 (asset recon - statute) (asset management)
 IDRCL → liquidates/manages the NPA through market instruments

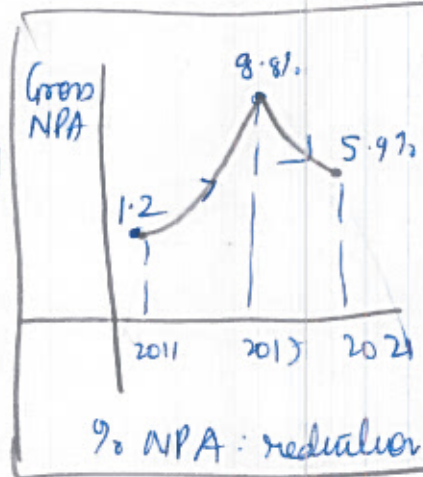
- (Govt security : 30,600 cr)

- 85:15 → 15% Cash payment to banks
 85% of security receipts

- helps in faster resolution

- market based price discovery

Due to combined efforts of IBC, NARCL : gross NPA in 2nd quarter of 2022 : reduced to 5.9%.



Thus, EASE framework & SASHAKT reforms as envisioned by Suresh Mehta Committee needs review & implementation

Feedback

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Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Q.13) While post-independence policies have transformed India from a 'ship to mouth' economy to a net exporter of agri-products, nutrition security is yet an unrealized objective. Analyze.

(15 marks, 250 words)

जबकि स्वतंत्रता के बाद की नीतियों ने भारत को आयातक अर्थव्यवस्था ('शिप टू माउथ') से कृषि-उत्पादों के शुद्ध निर्यातक अर्थव्यवस्था में बदल दिया है, फिर भी पोषण सुरक्षा अभी तक एक अप्राप्त उद्देश्य बना हुआ है। विश्लेषण कीजिए।

(15 अंक, 250 शब्द)

India heavily depended on the USA PL-480 program of wheat imports in 1960's, failure of which triggered Green Revolution & food security.

Transformed: Ship to Mouth → Exporter Policies

1] Government support for agricultural inputs such as MSP / ~~minimum~~ support fertiliser subsidy, seeds & irrigation (electrity)

2] assured purchase & price support through the Minimum Support Price System MSP (22 crops)

3] Technological support → through agricultural research in HYV varieties, pesticides through

ICAR, IASA imbibited etc

4) Agri extension sources → KVK (Kisan Kendra) (Kisan Kiosk) (Kisan Kendra)
KCC: Kisan Call centre etc

5-) Credit support → through KCC: Kisan Credit card, NABARD etc

6.) ^{crop} insurance → through PMFBY (Pradhan Mantri Fasal Bima Yojana)

7-) promotion of organic farming, Certification
(ex) BKIP Bharatiya Paramparagat Krishi Production Yojana

Net exporter of products in.

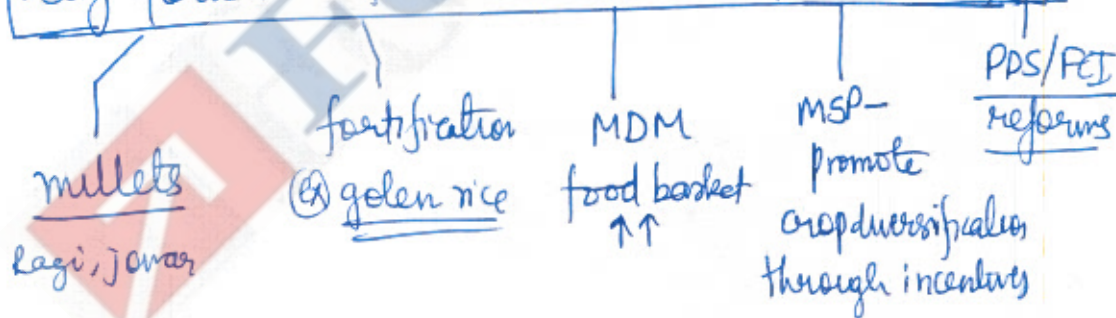


Thus while food security has been achieved through
"National Food Security Act '2013", PDS (public distribution system), nutrition security is a challenge

NUTRITION Security: unrealised

- 1) anaemia: 52% women, wasting: 17%, \geq
Child stunting: 34%, [NFHS-5 data]
- 2) malnutrition - hidden hunger due to less
crop diversification: rice-wheat,
non inclusion of millet etc
- 3) less popularisation of technology
(e.g.): fortified rice
- 4) poor implementation of schemes:
(e.g.) PDS \rightarrow 36% leakage (Shanta-Kem Comd)
MDM \rightarrow mid day meal,
Poshan Abhiyan etc

Way forward for achieving nutritional security



As multiple committees like MS Swaminathan, Shanta.

Umanohar have noted, reforms + implementation of existing schemes would eliminate the "hidden hunger", i.e.; malnutrition + SDG-2: No hunger

Feedback

(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



Q.14) Examine the critical role of Food Corporation of India (FCI) in food management in the country. Highlight various challenges faced by the FCI and suggest reforms to make it more effective in its functioning. (15 marks, 250 words)

देश में खाद्य प्रबंधन में भारतीय खाद्य निगम (FCI) की महत्वपूर्ण भूमिका का परीक्षण कीजिए। भारतीय खाद्य निगम के सामने आने वाली विभिन्न चुनौतियों पर प्रकाश डालिए और इसके कार्य को अधिक प्रभावी बनाने हेतु सुधारों का सुझाव दीजिए। (15 अंक, 250 शब्द)

Food Corporation of India (FCI) forms the key element & a link ^{last} ~~link~~ in the chain to the Public Distribution system of India to achieve food security.

Role of FCI : positives

- 1.] maintaining the buffer stocks :

Rice	: 3000 MT
Wheat	: 1500 MT
Pulse	: 500 MT

 as mandated by Essential commodity Act
- 2.] redistribution through warehouses/godowns
- 3.] assured purchase to farmers (MSP system)

Role of FCI : Negatives and Challenges

- 1.) food wastage : 36% as noted by the Shankar Kumar Committee / grains
- 2.) lack of cold storage / plinth covered infrastructure / poor infrastructure

3.) lack of technology : computerisation/
tracking of stocks movement

4.) lack of expert/sufficient manpower for
food management / PDS

5.) location of godown/warehouses located
far away from APMC etc (ex) avg distance
= 4.3 km [Agri-2015
Garni]

These challenges faced by the FCI can be
overcome by Reforms

1.) use of technology ex end to end computerisation,
(ex) GPS technology to monitor stocks movement

2.) improvement in infrastructure : pakka cemented
plinth / cold storage infra

3.) incorporating the Warehousing receipt
(NWR) for farmers

Further, as suggested by Shantakumar Committee

iv) outsourcing of certain functions : non core.
such as transport, handling, cargo etc

(v) Restructuring the manpower: professional management of resource

FCI, thus, has played a key role in achieving food security, but needs some reforms as noted above for effective and efficient implementation of schemes.

Feedback

(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.15) What do you understand by Artificial Intelligence (AI)? Analyze its predictive and prescriptive applications to improve governance in the country and list out the challenges inherent in AI.

(15 marks, 250 words)

कृत्रिम बुद्धिमत्ता (AI) से आप क्या समझते हैं? देश के शासन में सुधार के लिए इसके पूर्वानुमानित और आदेशात्मक अनुप्रयोगों का विश्लेषण कीजिए और AI में निहित चुनौतियों को सूचीबद्ध कीजिए। (15 अंक, 250 शब्द)

Artificial intelligence is the ability of a machine or an algorithm to achieve decision making capabilities without being programmed explicitly: by training on data sets and experience

It is one of the disruptive technologies capable of bringing creative change

Applications of AI: Governance

- ① Policy making: big data analysis of impacts of previous policies
 ex) National Health Stack
- ② Economy → helping with production & movement of major macroeconomic indicators such as inflation (CPI), unemployment

- 3) agile decision / Barbell strategy → as discussed in (Economic Survey 2021) → feedback loops based on high frequency indicators (ex) sales of vaccines
- 4) Social indicators → for training of data sets and monitoring : RAISE: responsible AI for social empowerment
- 5) International collaboration for better understanding of governance (ex) GPAI: global partnership for AI
- 6) use in criminal/police (ex) face tracking / CENTS
Challenges inherent in
- 7) infrastructure / transport (ex): DIGIYATRA:
 - but, many Challenges inherent to AI
- 1) false positives / false negatives based on data used to train model for AI, may lead to exclusion / inclusions (ex): women, people having similar facial features

- 2.) infrastructure needed for AI deployment
 — servers, networking system, Power/Energy/GHh
emissions
- 3.) need for enormous data set — privacy issues, data localisation etc @: monetising of data: IRCTC
- 4.) misuse of AI — social profiling, gender discrimination
 ex: Bulli Bai App etc
- 5.) lack of conventional regulations / governance framework: no national policy
- 6.) emerging challenges of AI — cyber threats, cryptocurrency etc

V. Kamaloti panel by the government for studying the scope of AI in governance has recommended broad inclusion of AI in professional courses (elective in IIT, B.Tech in AI/ML-IIT-hyderabad), Development of trained manpower would enable better AI governance

Feedback
(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.16) How is 5G different from previous generations of tele-communication technology? Underlining the transformative application of 5G technology, discuss various challenges in its roll-out. (15 marks, 250 words)

5G किस प्रकार पिछली पीढ़ी के दूरसंचार प्रौद्योगिकी से भिन्न है? 5G प्रौद्योगिकी के परिवर्तनकारी अनुप्रयोग को रेखांकित करते हुए इसके अनुपालन एवं संचालन में आने वाली विभिन्न चुनौतियों पर चर्चा कीजिए। (15 अंक, 250 शब्द)

5G - fifth generation technology refers to latest technology node in telecommunication network, offering higher data speeds & enabling real-time applications

Features & Difference from previous generations

- 1] bandwidth — 3.3 - 3.9 GHz of spectrum, earlier 4G uses 2.8 - 3.2 GHz spectrum
- 2] speed — 30 Gbps and above technically achievable ; 4G → max 5 Gbps
- 3] size of antenna → reduced due to higher frequency
- 4] local cells / nodes through software virtualisation - possible (feature not available for earlier generations)

Transformative applications

1) Health — real time remote surgery possible
 + tele medicine, tele surgery etc in Real time system

2) Education — MOOC massive open online courses.
 more assemble
 + online lecture education → live streams possible (for less)

3) Governance — faster data transfer, policy & decision making based on real time inputs

4) transport → autonomous vehicles, UAV's
driverless cars (AI+5G)

Challenges in Roll out

1) bandwidth interference → lies close to the satellite communication bandwidth

of 3.8 GHz → interference

⊗ Air Traffic control interferes in New York airport

2) Governance — high spectrum auction / usage license fee.

3) telecom sector — stressed, ~~new~~

⊗ Vodafone — sell of equity to Govt to settle AGR issue.

(Kajri Gaurav committee to study stress in telecom sector)

4) infrastructure — hardware — import from China — (Huawei) → trade deficit etc

5) security → important/critical equipment imported from China.

Way forward

— incorporation of Abhay Karamkoddem / Aklalraj panel

— IIT-Delhi — 5G testbeds for testing

5G holds the promise of revolutionising the communication sector of India

Feedback

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Structure/
Presentation

Question
Interpretation

Content

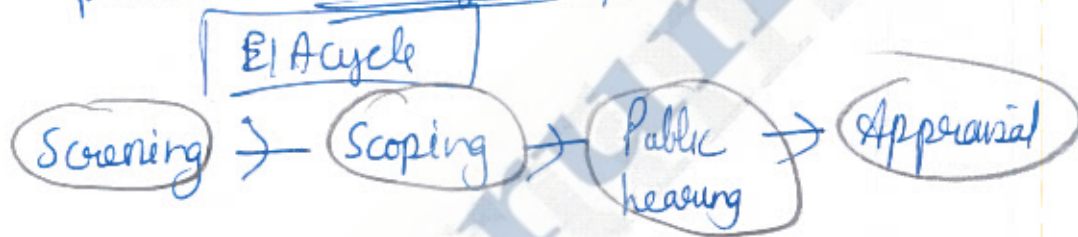
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Q.17) Why is Environmental Impact Assessment (EIA) seen as a regulatory hurdle to development rather than an integral part of developmental planning? How far can the recently proposed ranking system for State EIA Authorities (SEIAA) help in changing this perception? (15 marks, 250 words)

पर्यावरणीय प्रभाव आकलन (EIA) को विकासात्मक योजना के एक अभिन्न अंग के बजाय विकास के लिए एक नियामक बाधा के रूप में क्यों देखा जाता है? राज्य EIA प्राधिकरणों (SEIAA) के लिए हाल ही में प्रस्तावित रैंकिंग प्रणाली इस धारणा को बदलने में कितनी मदद कर सकती है? (15 अंक, 250 शब्द)

EIA: environment impact assessment is the principle of proactive planning where impacts of the development project is assessed beforehand & measures are planned to mitigate impacts



Regulatory hurdle

1.) **delay** in clearing projects - average time taken is 270 days

2.) **Conflict of interest** - project proposer itself appoints EIA agency.

3.) **lack of expertise** in EIA agencies

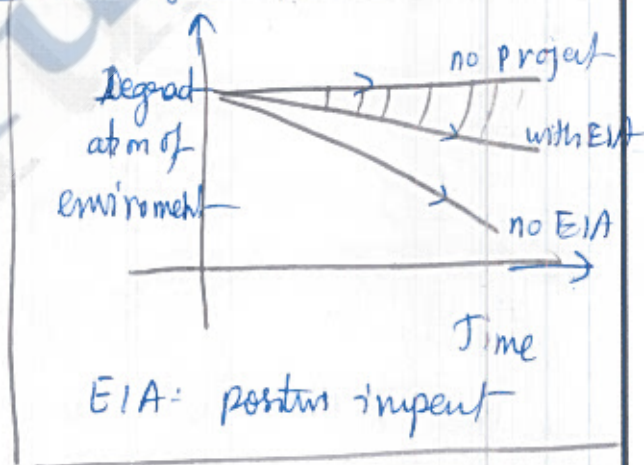
(ex) RIL (Belham appointed Berhampur Life Science

department for its Odesha project

- 4.) accreditation of EIA agencies → do not have any framework of accreditation
- 5.) public hearing → usually bypassed or done with limited people
- 6.) EIA report → technical / complex language
- 7.) project affected people do not get access to executive summary of report

Recently proposed

Ranking system for State EIA (SEIAA)



Positives

- 1.) nudge behavior → clear the environmental projects faster, less delay
- 2.) competitive federalism → states will benchmark among themselves

3-) critical projects → faster clearance

(ex) Neutrino Observatory : Tamilnadu

Negatives

1.) incenturises the lax/loose environment mitigation → "namesake" EIA

2.] environment vs development debate
→ balance disturbed due to incentivising development at cost of development

3.] Category B1 → which require states approval → consists of many environmentally damaging projects (ex) sand mining

4.) enhances "polluter pays" or "pay & pollute"
principle

5.) enhanced time frame for grant: 20 years → 30 years

6.) scope for 6-months review → 1 year
leads to less compliance review

Thus, SEIAA proposed rankings needs to be

balanced with environment to achieve SDG 13: climate change

Feedback

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Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Q.18) Unscientific, unmindful and unregulated tourism in the ecologically fragile areas has increased the vulnerabilities of these regions towards a plethora of disasters. Examine the statement and suggest strategies for sustainable tourism. (15 marks, 250 words)

पारिस्थितिक रूप से संवेदनशील क्षेत्रों में अवैज्ञानिक, नासमझ और अनियंत्रित पर्यटन ने इन क्षेत्रों में आपदाओं की अधिकता के प्रति संवेदनशीलता बढ़ा दी है। कथन का परीक्षण कीजिए और सतत पर्यटन के लिए रणनीतियों का सुझाव दीजिए। (15 अंक, 250 शब्द)

Tourism industry contributes to 8.1% of GDP and provide ~40 million workforce, thus acting as critical component of economy, but it needs to be balanced with ecology to avoid disasters.



However, Unscientific tourism

1.) Mountains/Hills

- neglecting slope of region while developing resorts/hotels - @ landslides

air waste generated at tourism / glaciers

pollution \rightarrow can trigger avalanche etc

— disturbing the ecology \rightarrow increase of carbon footprint \rightarrow GHG gases \uparrow \rightarrow lead to cloudburst

\rightarrow sudden / flash flood \rightarrow (ex) Uttarakhand

— promotion of Invasive Alien Species — loss of native species — ecological disasters.

2.) Coastal / Sea / River Tourism

— can lead to oil spill disaster

— beaches — pollution due to waste

— opening of plethora of sharks / resorts / on beach — vulnerability to Tsunami / typhoons & is enhanced

Strategies for sustainable tourism

1.) following regulations and recommendations

of comulter : Shailesh Nayak (ERZ) & Kasturiranga (Western Ghats) → avoid the resorts / shams / huts in critical zones etc

2.) lesser carbon footprint — plastic bags / self collection / ~~no motor~~ @ Ladakh → no plastic

3.) using greener sources of transportation / lesser vehicular emission @ Taj Mahal → only e-rickshaw

4.) Development of sustainable infrastructure by government @ Prayag Kumbh Mela — bamboo shacks

5.) regulating number of visitors / capping

6.) use of technology / CCTV → for avoiding crowd / mob violence / stampede @ Puri Jagannath Yatra

Thus, tourism needs greener shades to be able to contribute towards the vision of sustainable India & Sustainable Goals of 2030

Feedback

(For OFFICE use only)

Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Q.19) How are 'hybrid-militants' different from militants and Over Ground Workers (OGW)? In what ways have hybrid-militants changed the security concerns in Jammu and Kashmir? Also recommend effective measures to counter them. (15 marks, 250 words)

'हाइब्रिड-आतंकवादी' आतंकवादियों और ओवर ग्राउंड वर्कर्स (OGW) से कैसे भिन्न हैं? हाइब्रिड-आतंकवादियों ने जम्मू-कश्मीर में सुरक्षा चिंताओं को किस तरह से बदल दिया है? साथ ही उनका मुकाबला करने के लिए प्रभावी उपायों का सुझाव दीजिए। (15 अंक, 250 शब्द)

Recent targeted killings in Jammu & Kashmir have sparked security debate on the Hybrid militancy and its impacts.

Hybrid

- direct action + support
- daytime - banks, (example) holiday - terrorist activities
- state sponsored by external actors for ~~ind~~ direct actions
- (ex) Pak - Bok / J & K

Over the ground OGW

- sympathizer, indirect support
- full time professional like teacher, banker etc
- uses state machinery for arranging safe house, shelter, Adhaar card etc for terrorists

Hybrid workers - security concerns

- 1) difficult to recognise & trace/track as not full time.
- 2) not associated with any outfit ex GEM.
- 3) lone wolf type attack → difficult to detect actionable intelligence
- 4) targeted killings of day to day labourers/ shopkeepers etc → panic/fear
- 5) disturbing peace (harmony of valley) by detrailment of economy
- 6) have tacit support of external actors like Pakistan for arms
- 7) available for hire like mercenaries

Effective measures - Countries

- 1.) Governance & people to people contact
 (ex) Pahal, Himayat Schemes in ISK
- 2.) use of technology to track them early
 (ex) intelligence, social media handle monitoring
- 3.) prevent radicalisation by banning outfits like JeM, Is etc
- 4.) "Development is best disinfectant"
 - infrastructure, transport
- 5.) specialised theatre commands/army for neutralising targets

Thus, OAW & hybrid militants need to be tackled with the use of "zero tolerance to terrorism" agenda of government

Feedback
(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

Q.20) Explain the linkages of human trafficking with other illicit activities such as drug trafficking, gun-running, and terrorism. Discuss the measures to tackle the menace of human trafficking with special reference of draft Trafficking in Persons (Prevention, Care & Rehabilitation) Bill 2021.

(15 marks, 250 words)

मानव तस्करी के साथ अन्य अवैध गतिविधियों जैसे मादक पदार्थों की तस्करी, अवैध हथियारों की तस्करी और आतंकवाद के संबंधों की व्याख्या कीजिए। मानव तस्करी (रोकथाम, देखभाल और पुनर्वास) विधेयक, 2021 के मसौदे के विशेष संदर्भ में मानव तस्करी के खतरे से निपटने के उपायों पर चर्चा कीजिए। (15 अंक, 250 शब्द)

Human Trafficking is the phenomenon of illegal movement / capture / kidnapping & abuse of citizens for use in illegal activities & trade.

Linkages with illicit activities

1.) Drug trafficking

— golden crescent / golden triangle — vicinity of India → use of citizens to transport drugs across border

— use of porous borders for drug smuggling
 (x) Nepal, Myanmar border — Free movement regime

— use of children — to bypass security checks

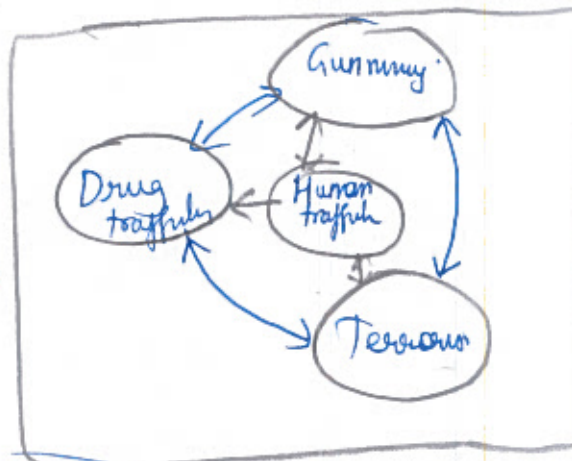
2.) Gun Running

- refers to illicit arms trade
- cross border infiltration and supply of illegal arms @ POK-infiltration
- use of women/children to bypass security border checks - lax/easier norms etc

3.) Terrorism

- agents of cross border infiltration
- used as OGW (overground workers), sympathisers, and hybrid militants

all these share a cause & effect relationship with each other



Tackling - Draft Trafficking Bill

- 1.) strengthening of border management

through use of technology : CIBMS - /BOLD/GIT
Comprehensive integrated border management
for all borders

2.) empowerment of border forces : BSF/
for search / seizure register etc for Sokri (non border)

3.) setting up of special tribunals to deal
with faster adjudication process in border areas

4.) empowering of monitoring by local police
- identification of state/non state actors.

5.) establishment of District level Rehabilitation
Centres for effective mainstreaming

6.) coordination with NGO/ civil society for
children, women etc → shelter homes

Thus, human trafficking needs to be dealt with
strong hands to uphold human dignity to
fulfill UDHR (universal declaration of human rights)

Feedback

(For OFFICE use only)

Structure/
Presentation

Question
Interpretation

Content

Value
Addition

Total

Mentor Feedback Questions

- 1
- 2
- 3
- 4
- 5

Test Goal

- 1
- 2
- 3

Outcomes

-
-
-
-

Marking Scheme

Mark	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
✓✓	Key / Relevant Point		
✗	Vague / Irrelevant		

* Subject to change without prior notice.

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