

Time Allowed : One and Half Hours  
समय : डेढ़ घंटेMaximum Marks : 125  
अधिकतम अंक : 125**GENERAL STUDIES / सामान्य अध्ययन**

Name Of Candidate परीक्षार्थी का नाम	ANKUR KUMAR		
Roll No./अनुक्रमांक	1910106241	Medium/माध्यम	English <input checked="" type="checkbox"/> हिंदी <input type="checkbox"/>
Center Code/परीक्षा केंद्र		Date/दिनांक	16/10/22

\*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 TEN 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।	
5				
6				
7				
8				
9				
10				
Total/कुल अंक	125		<b>For Student Only / केवल परीक्षार्थी प्रयोग हेतु</b>	
Evaluator's Discretion/मूल्यांकन कर्ता का विवेक :			Start Time/प्रारंभ करने का समय :	End Time/समाप्त करने का समय :
			1:40 pm	3:15 pm
Total Marks/कुल अंक :			Mode Of Examination/ परीक्षा की विधि :	Online/ऑनलाइन <input checked="" type="checkbox"/> Offline/ऑफलाइन <input 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, प्रलोचार्त, 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।			<b>For Office Use Only / केवल कार्यालय प्रयोग हेतु</b>	
			ECN CODE/ ईसीएन कोड :	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
Language						
Structure						
Presentation						
Handwriting						
Content						
Attempt						

ADDITIONAL REMARKS

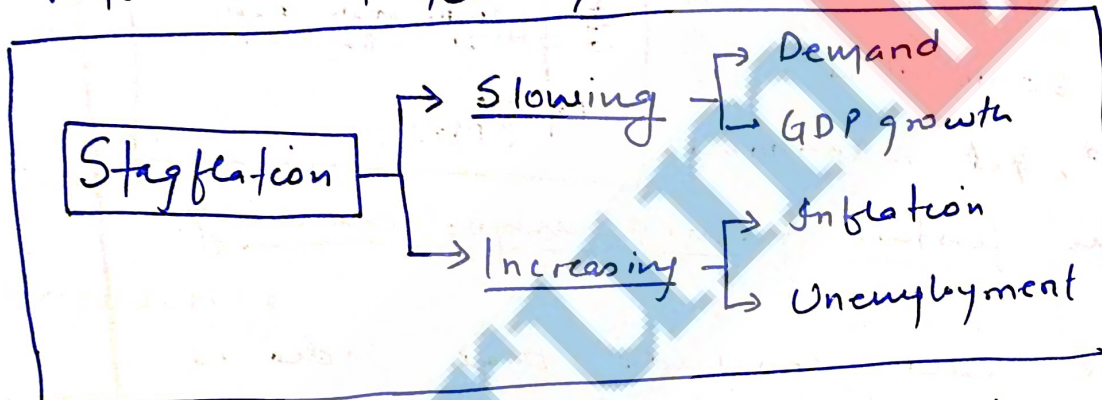


163139 61311 1910106241 (2022-10-17 14:51:14)

Q.1) What do you mean by stagflation? Do you agree with the view that Indian economy is experiencing stagflation? Justify your opinion. (10 marks, 150 words)

स्टैगफ्लेशन से आप क्या समझते हैं? क्या आप इस विचार से सहमत हैं कि भारतीय अर्थव्यवस्था स्टैगफ्लेशन (मंदी) का सामना कर रही है? अपने मत का औचित्य सिद्ध कीजिए। (10 अंक, 150 शब्द)

Stagflation is an economic situation which is the product of a combination of slowing growth rate, high unemployment, & yet increasing inflation rate simultaneously.



So, stagflation presents a contradictory situation w.r.t. the Phillips Curve (where unemployment & inflation have an inverse relationship).

• Stagflation Concerns for India -

→ Inflation Rate -

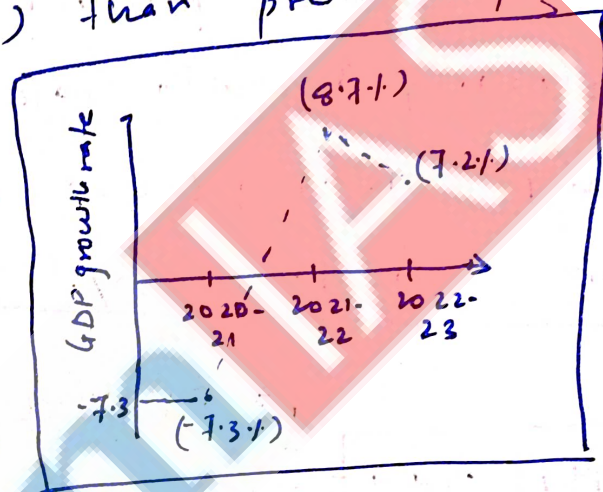
- WPI for India has been in double digits for last 18 months.

- CPI has been fluctuating near 6% in last

163139\_1910100241\_2022-10-17 14:31:14  
year, but is increasing in recent months towards 8%.

→ Unemployment Rate - In recent years the unemployment rate in India has been fluctuating but has remained relatively higher (around 6-7%) than previous years.

→ GDP-growth rate - After the COVID-pandemic, India's GDP growth rate has got somewhat deteriorated, yet it continues to be the fastest growing major economy.



Thus, we can conclude that India is NOT facing a stagflation, but as per the RBI's State of Economy Report of May 2022, India does stand at a low risk of stagflation.

**Feedba**  
(For OFFICE use)

Structure/  
Presentation

Question  
Interpretation

Content

Value  
Addition

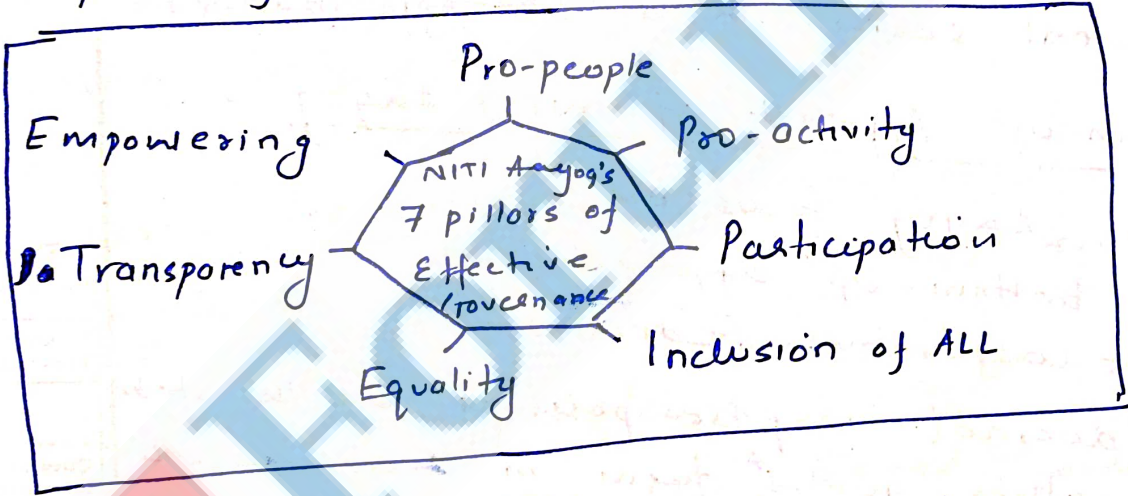
Total



Q.2) Niti Aayog has transformed the developmental approach in the country from planning to strategizing and from top-down to bottom-up policy making. Discuss the statement with relevant examples. (10 marks, 150 words)

नीति आयोग ने देश में विकास के दृष्टिकोण को नियोजन से रणनीति बनाने और ऊपर से नीचे की बजाए नीचे से ऊपर की नीति निर्माण में बदल दिया है। प्रासंगिक उदाहरणों के साथ कथन पर चर्चा करें। (10 अंक, 150 शब्द)

NITI Aayog was established in 2015 with the mandate of re-orienting India's development agenda by dismantling the old-styled central planning.



- NITI Aayog focuses on Strategising -
- Rather than focusing on planning, NITI Aayog chalks out strategies for different sectors for India's development path. eg -

- Transforming Nutrition in India
- Blockchain: The India Strategy
- Strategy for New India @ 75
- Three Year Action Agenda

→ NITI Aayog has prepared many indices like -

- India Innovation Index
- States Health Report
- School Quality Education Index
- Composite Water Management Index

These help in specific intervention in different sectors in a strategic manner.

• Bottom-up Approach of NITI Aayog -

- NITI Aayog focus on
  - bottom-up approach
  - cooperative Federalism
- It doesnot impose policies on the States but rather guides them in their growth.

"Through NITI Aayog, India will move away from one size fits all approach & will forge a better match between schemes & needs of States." - PM Narendra Modi.

**Feedback**  
(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



Q.3) Keeping petroleum and petroleum products out of Goods and Services Tax (GST) regime vitiates the philosophy of 'one nation, one tax'. Why has petroleum and petroleum product been kept outside the GST regime? In your opinion, should these products be brought under GST? (10 marks, 150 words)

पेट्रोलियम और पेट्रोलियम उत्पादों को वस्तु एवं सेवा कर (जीएसटी) से बाहर रखने से 'एक राष्ट्र, एक कर' के सिद्धांत का उल्लंघन होता है। पेट्रोलियम और पेट्रोलियम उत्पादों को जीएसटी व्यवस्था से बाहर क्यों रखा गया है? आपकी राय में क्या इन उत्पादों को जीएसटी के दायरे में लाना चाहिए? (10 अंक, 150 शब्द)

Goods & Services Tax (GST) regime was introduced in India in 2017 with the philosophy of 'One Nation, One Tax'. It has greatly reduced the compliance burdens on taxpayers & eased tax administration.

• Reasons for keeping out petroleum & petroleum products from the GST regime

- Petroleum & petroleum products are amongst the most highly taxed goods in the country & thus, they account for huge revenues to the govt.

- State would ~~lose~~ lose the power to impose VAT on these items which can constrain their fiscal space for social

welfare

- It is a potential fool to control inflation.

• Case for bringing these under GST

Positive Effects

- It would reduce the enormous tax burden (>100%) on consumers
- With more disposable income, aggregate demand can be boosted
- It would create a more integrated national economic market.
- It can enhance the net revenue for the govt by boosting the economy in various other sectors.

Negative Impact

- It ~~ea~~ would shrink the fiscal space for the govt's welfare programmes.
- It can harm the market of Electric Vehicles
- It can enhance air pollution with more carefree usage.
- Inflation in India could get more strongly linked with international prices of crude oil

Thus, in my opinion, though its not the right time to do it, but as suggested by RBI, govt must consider bringing in petroleum & petroleum products under the GST regime.

**Feedback**

(For OFFICE use onl

Structure/  
Presentation

Question  
Interpretation

Content

Value  
Addition

Total

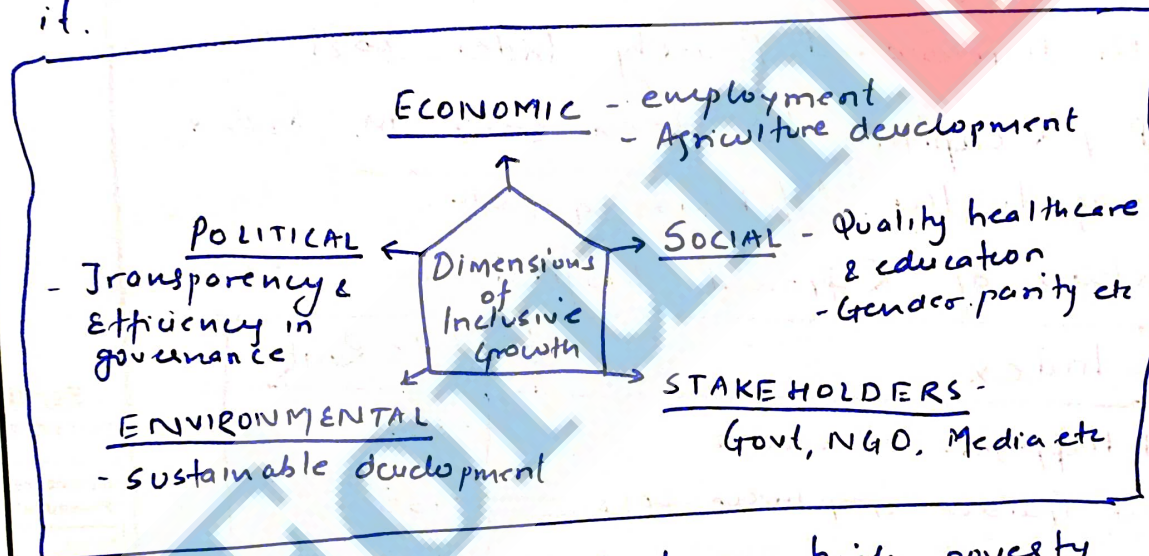


63139\_61311\_1910106241 (2022-10-17 14:51:14)

Q.4) What do you understand by inclusive growth? Is economic growth sufficient to ensure inclusive growth? (10 marks, 150 words)

समावेशी विकास से आप क्या समझते हैं? क्या आर्थिक संवृद्धि समावेशी विकास सुनिश्चित करने के लिए पर्याप्त है? (10 अंक, 150 शब्द)

According to UNDP, "Inclusive growth is the process & the outcome where all groups of people have participated in growth & have benefited equally from it."



Inclusive growth should have high poverty reduction per unit of growth.

- Efficacy of Economic growth in ensuring Inclusive Growth -
  - Desirability of Economic growth -
  - As per World Bank, extreme poverty in India reduced by 12.3% between 2011 & 2019

- due to faster GDP growth in recent years.
- As per the Economic Survey of India 2020-21, female enrollment in education has increased due to increase in household income
  - Economic growth provides a sound platform for inclusive growth using tools of equality & social justice.

→ Limitations of Economic Growth

- India ranked 66th in the Global Multi-dimensional Poverty Index 2021
- GDP-per capita has been low in India owing to the "jobless growth."
- Existence of Regional Disparities

Index	India's Rank
World Happiness Index 2022	136
Global Gender Gap Index 2022	135
HDI, 2021-22	132
Global Hunger Index 2022	107
Environmental Performance Index 2022	180

Thus, economic growth alone can't ensure inclusive growth in the society. We need govt intervention & capacity building of the population for achieving it.

**Feedback**

(For OFFICE use only)

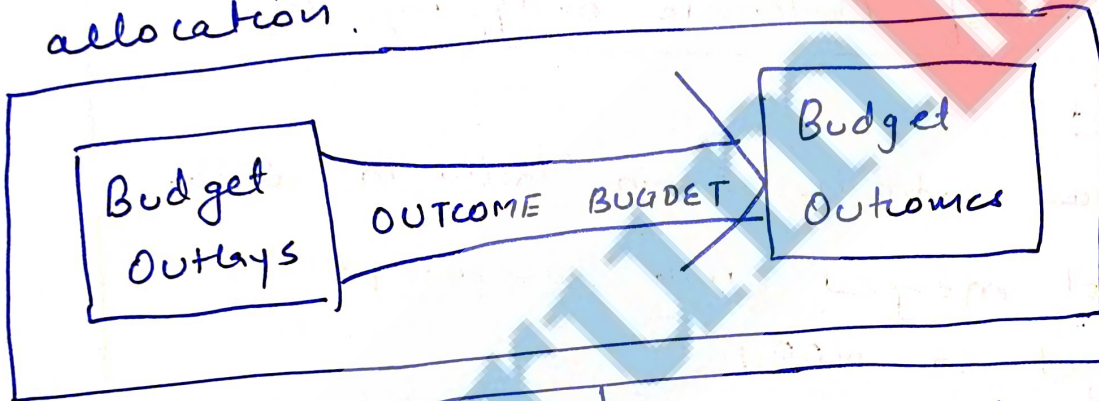
Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



163139 61311 1910106241 (2022-10-17 14:51:14)  
 Q.5) Outcome budget convert outlays into outcomes. Examine various advantages and disadvantages of outcome budgeting and assess its status in the country. (10 marks, 150 words)

परिणाम बजट परिव्ययों को परिणामों में परिवर्तित करता है। परिणाम बजट के विभिन्न लाभों और हानियों का परीक्षण करें और देश में इसकी स्थिति का आकलन करें। (10 अंक, 150 शब्द)

An 'Outcome Budget' is a budgeting process that analyses the performance & progress of each Ministry & department of the govt w.r.t to its financial allocation.



Advantages

- It enhances the accountability of the ministries
- It brings transparency in governance
- It improves resource mobilisation & utilization.

Disadvantages

- Data inaccuracy can be a major flaw
- It complicates the budgeting process for the executives.
- More time & money gets spent in the budgeting process.

Advantages

- Performance & progress takes center stage.
- Streamlines the national strategies in terms of fiscal expenditure.

Disadvantages

- Inter-ministry coordination is a difficult task
- No efficient method is there to bridge the lacunae & monitor its implementation.

• Status of Outcome budgeting in India

- It was introduced in India in 2005.
- It got merged with performance budget in 2007.
- Presently, outcome Budgeting happens at Ministry & Department level.
- It has a lukewarm response from the State govt.
- Budget makers lack technical knowledge about this process.

Thus, more emphasis needs to be given to this potentially effective innovation.

**Feedback**

(For OFFICE use only)

Structure/  
PresentationQuestion  
Interpretation

Content

Value  
Addition

Total



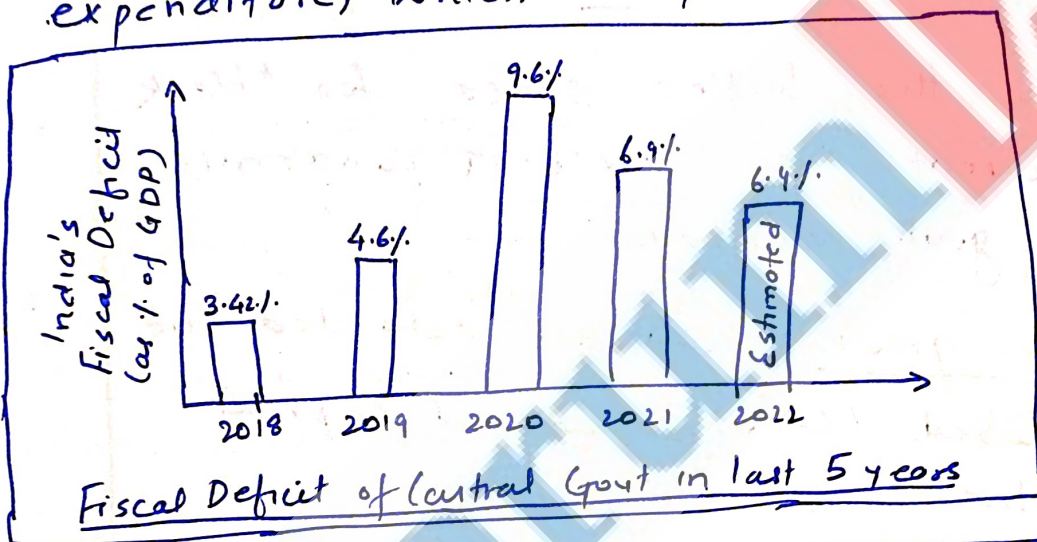
163139\_61311\_1910106241 (2022-10-17 14:51:14)

Q.6) Why is it important for a country to limit its fiscal deficit? Examine the fiscal consolidation legislation in India. Can the creation of a Fiscal Council bring more discipline in government expenditure? (15 marks, 250 words)

किसी देश के लिए अपने राजकोषीय घाटे को सीमित करना क्यों महत्वपूर्ण है? भारत में राजकोषीय समेकन कानून का परीक्षण कीजिए। क्या राजकोषीय परिषद के निर्माण से सरकारी व्यय में अधिक अनुशासन आ सकता है?

(15 अंक, 250 शब्द)

Fiscal Deficit is the shortfall in a govt's income compared with its expenditure, which it needs to borrow.

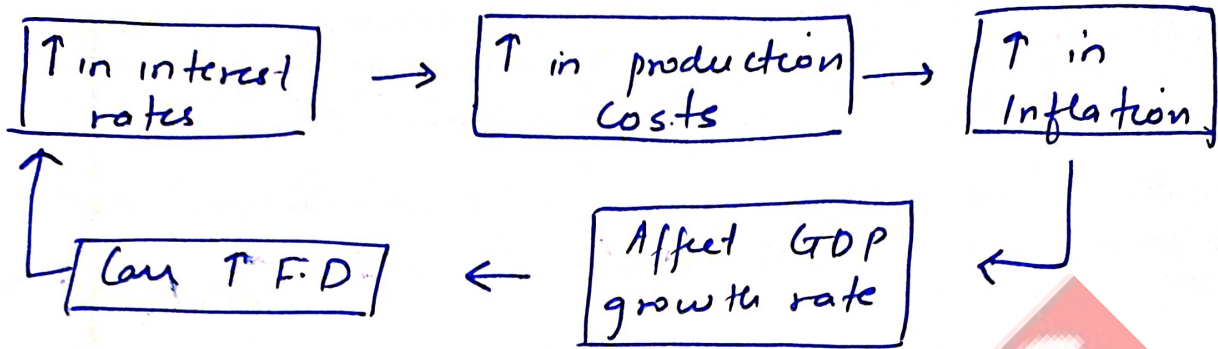


• Importance of limiting the FD for a nation.

Though FD can help a slowing economy yet it needs to be controlled as it

- To control the interest rates in the country.

- It can reduce the fiscal space for capital expenditure which can negatively impact the GFCF (Gross Fixed Capital Formation) of the economy.



### Vicious Cycle

- It can impact a country's bond ratings & can reduce the FDI amount.
- It shrinks the buffer space for "black swan" events like COVID-19 pandemic related govt. measures.
- Inclusive growth can get retarded due to increased ICOR & reduced capital expenditure.

### • Effectiveness of FRBM Act, 2003 -

- Effectiveness - It provides for
  - a target of 3.1% FD by March 2023 (by 2018 Amendment) for Central Govt.
  - ensuring inter-generational equity in fiscal management.
  - maintaining macro-economic stability.
  - escape clause for emergency situations.



→ Ineffectiveness -

- Experts claim that the escape clause under Section 4(2) is too flexible & subject to opportunist interpretation.
- ~~1000~~ Absence of credible accountability enforcing mechanism.

Thus, the Act needs to be further strengthened.

• Efficacy of a Fiscal Council in ensuring disciplined expenditure by Govt -

A Fiscal Council as recommended by the 15th Finance Commission can help by -

- Independent analysis & review of gov't's fiscal policies.
- bringing transparency
- enhancing accountability of gov't's targets.
- discouraging populist urges in expenditure
- providing alternate options to gov't

But, experts believe it can delete the authority of Finance Ministry & can limit the independence of the elected gov't.

**Feedback**  
(For OFFICE use only)

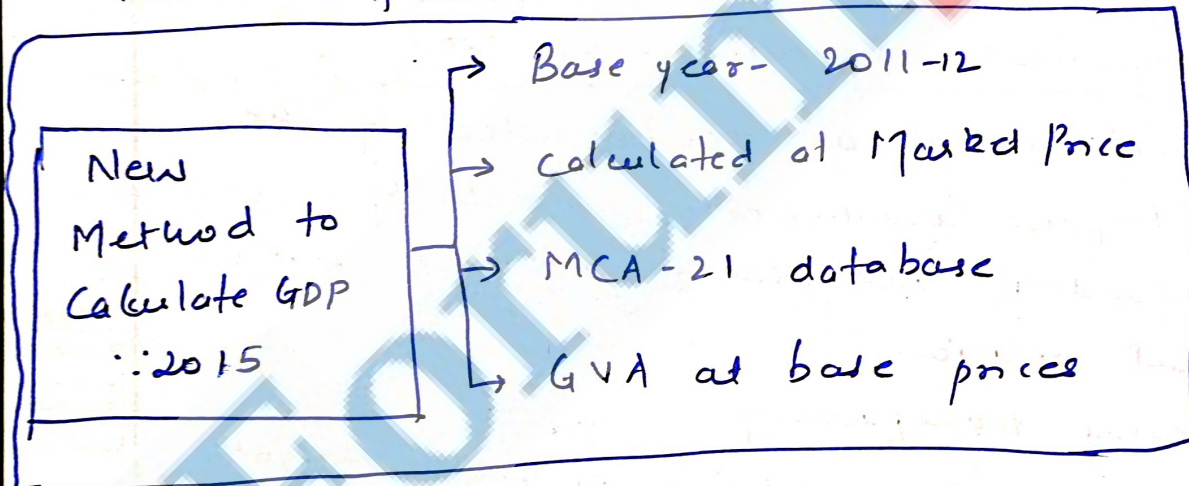
Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



Q.7) Examine the advantages of adopting new computation methodology for calculation of Gross Domestic Product (GDP) in 2015. Also, discuss the limitations of using GDP as a measure of development of a country. (15 marks, 250 words)

2015 में सकल घरेलू उत्पाद (GDP) की गणना के लिए नई गणना पद्धति को अपनाने के लाभों की जांच करें। साथ ही, किसी देश के विकास के उपाय के रूप में GDP का उपयोग करने की सीमाओं पर चर्चा करें। (15 अंक, 250 शब्द)

GDP is the market value of all final goods & services produced in an economy in a given time period. India adopted a new computation method for GDP calculation in 2015



- Advantages of this new methodology -
  - The GDP calculation becomes more aligned with international best practices which allows for better comparison & planning.
  - Using Market Price instead of factor



163139\_61311\_1910106241\_(2022-10-17 14:51:14)

cost helps in better capturing of the changing structure of Indian economy.

→ Change in base year is important for a more realistic calculation of our GDP performance

→ Through the MCA-21 database, firms can electronically file their financial results. It makes the process quicker & easier.

→ It made the GDP figures look better which would attract more foreign investments.

### Some Concerns

→ Inter-temporal data comparison & coverage

→ Rising black money market reduces the effectiveness of 'Market Price' calculation.

### Limitations of GDP as a measure of a country's development -

→ GDP is an economic measure of a country's growth which does not

track the status of Inclusive growth

- It doesn't reflect the issues like inequality & poverty in the society
- GDP doesn't reflect the status of gender equality & empowerment.
- It doesn't capture the dimensions of social progress in a society
- It does not recognise the important intangibles like - peace, happiness, quality of life etc.
- Social Capital, an important pillar of a nation's development, is not included in the GDP.
- Environmental destruction does not get factored in.
- It doesn't speak about imports, black money market & illegal businesses.

Thus, better innovative parameters like - GDP per capita, Green GDP, HDI, World Happiness Index etc must also be encouraged at the same footing for our sustainable development.

**Feedback**

(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

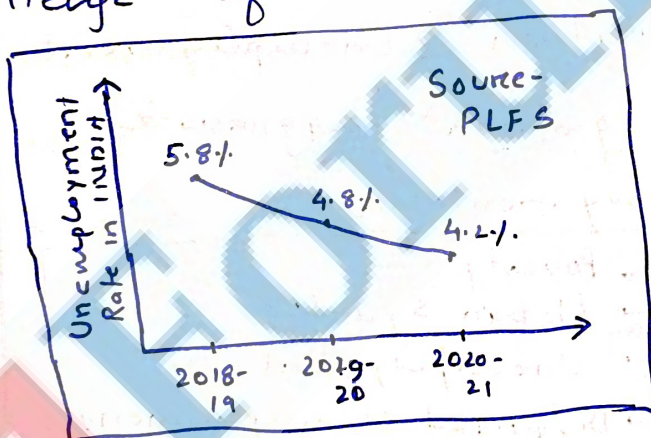


163139\_61311\_1910106241 (2022-10-17 14:51:14)

Q.8) Besides unemployment, the economy suffers from disguised unemployment, and informalization of labour force. Analyze the statement and suggest ways to improve employment scenario in the country. (15 marks, 250 words)

बेरोजगारी के अलावा, अर्थव्यवस्था प्रचलन बेरोजगारी और श्रम शक्ति के अनौपचारिकीकरण से ग्रस्त है। कथन का विश्लेषण करें और देश में रोजगार परिदृश्य में सुधार के तरीके सुझाएं। (15 अंक, 250 शब्द)

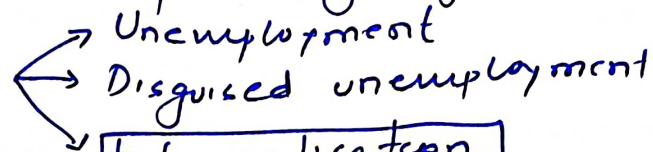
According to PLFS 2018-19, unemployment rate in India was quite high at 5.8%, which got worsened by the COVID pandemic. Disguised unemployment & informalization of workforce further compound the unemployment challenge of Indian economy.



• The Challenge of unemployment, informality & disguised unemployment -

→ About 13 million young people join Indian workforce every year. Even if 50% of them seek jobs, we need 6-7 million new jobs

per year. In absence of enough jobs creation, this leads to



Informalisation.

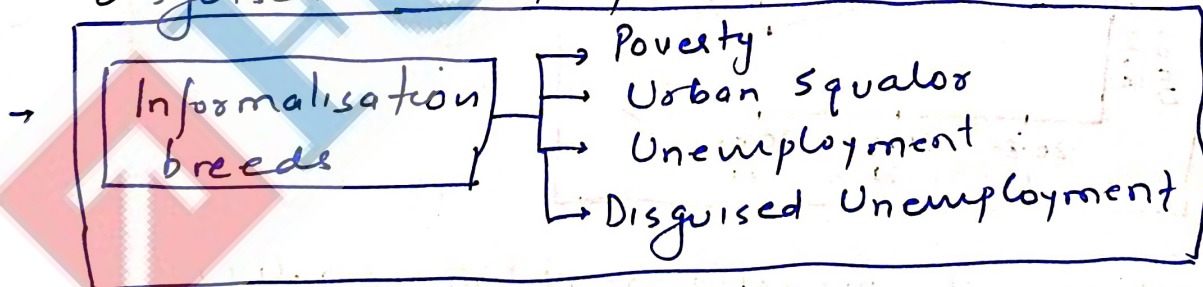
↳ (93% of Indian workforce)

→ Jobless growth of India in previous decades has been the main reason for this issue.

→ As per Oxfam, 120 million jobs were lost in 2020 itself due to pandemic, 75% of which belonged to informal sector.

→ As per Global Skills Report, 2022, India ranks at 68th position. Huge skill gaps promotes informalisation & unemployment.

→ Poor agricultural growth aggravates disguised unemployment.



→ Excessive state regulation of enterprises and structural & historical factors of economic backwardness has aided the problem.

→ Gender based discrimination.



Measures to improve the employment issue.

- Promoting labour intensive manufacturing sector via govt support & PPP model.
- Better coverage of EPFO & ESIC across India.
- Strengthening of Industry - Academia linkage as suggested by NITI Aayog.
- Encouraging entrepreneurial & start-up culture in India.
- Agricultural modernisation & diversification.
- Better skill development & vocational training of youth.
- Bringing more labour force within the social security net & formalization of economy via digitisation & financial inclusion.

Govt schemes like Gati Shakti Yojana, MUDRA yojana, Svanidhi scheme etc are steps in the right direction.

Feedback  
(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total

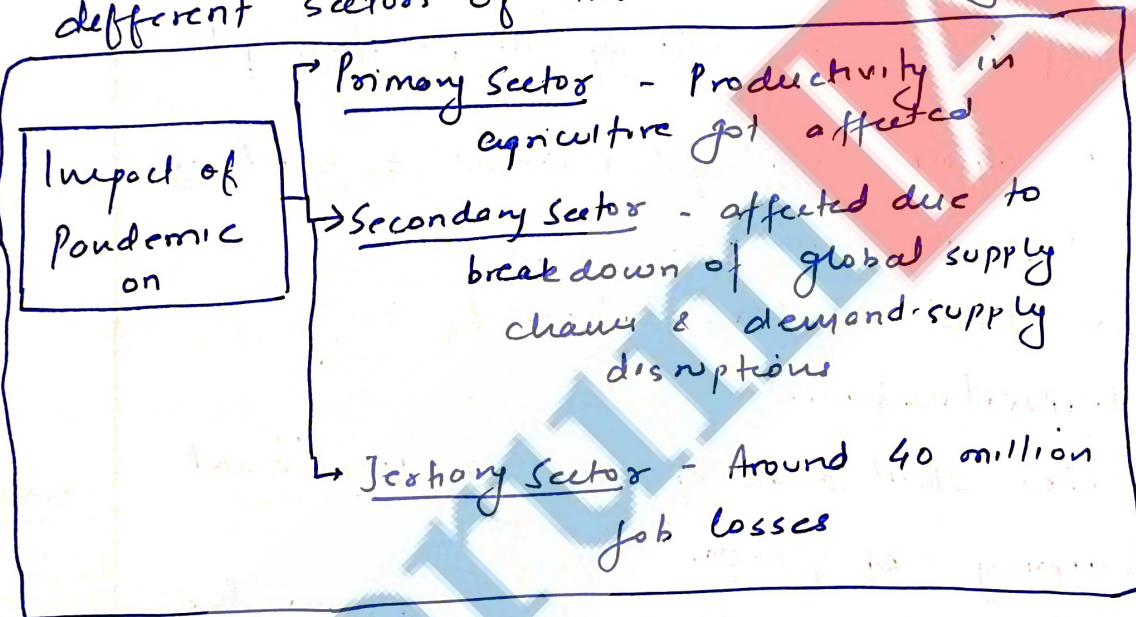


-163139 61311 1910106241 (2022-10-17 14:51:14)

Q.9) Analyze the impact of pandemic on different sectors of the Indian economy. How far do you agree that Indian economy has experienced a V-shaped recovery? (15 marks, 250 words)

भारतीय अर्थव्यवस्था के विभिन्न क्षेत्रों पर महामारी के प्रभाव का विश्लेषण करें। आप कहाँ तक सहमत हैं कि भारतीय अर्थव्यवस्था ने V-आकार की रिकवरी का अनुभव किया है? (15 अंक, 250 शब्द)

The COVID-19 pandemic has proved to be a 'black swan' event for Indian economy with severe impacts on different sectors of India's economy.



• Impact on Pandemic on Indian economy

As per Economic Survey of India 2020-22, India's GDP contracted by 7.3% in 2020-21.

→ The pharmaceutical industry got hit as > 90% of APIs are imported by India from China.



163139\_61311\_1910106241\_(2022-10-17 14:51:14)

- The semiconductor & chip industries got affected due to China's domination in this sector.
- Automobiles sector got impacted in India as around 27% of inputs of this sector are sourced from China.
- Education sector took a massive hit, especially in backward regions of India, due to lack of digital inclusion.
- Tourism sector of India got affected due to lockdowns & travel related restrictions.

At the same time, certain sectors like Electronic vehicles, Personal Hygiene & Sanitation etc. flourished during recent years.

### • Claims of a V-shaped recovery -

V-shaped recovery means a quick recovery after stagnation.

- A V-shaped recovery was marked by
  - a spike in GST collections
  - 8.7% GDP growth in 2021-22
  - high demand in power sector
  - improved performance of core industries
- It wasn't a truly V-shaped recovery
  - A 'K-shaped' recovery (some sectors stagnating while others improving rapidly) was noticed whereby only Agricultural sector grew during 2020-21. & other sectors registered contraction.
  - Some sectors registered a 'U-shaped' recovery (stagnating for some time & then recovering) eg. automobile sales
  - Some sectors have faced a 'W-shaped' recovery (again receding after recovery..) like - tourism sector.

As per a RBI report, it would take 15 years for Indian economy to recover from the pandemic. So, we can't simply describe India's economic recovery as a V-shaped recovery.

**Feedback**

(For OFFICE use only)

Structure/ Presentation
Question Interpretation
Content
Value Addition
Total



-163139, 61311, 1910106241 (2022-10-17 14:51:14)

Q.10) What are the reasons for high load of non-performing assets (NPAs) in Indian banking sector? Evaluate the utility of Insolvency and Bankruptcy Code (IBC) and National Asset Reconstruction Company Ltd (NARCL) in resolving the NPA crisis. (15 marks, 250 words)

भारतीय बैंकिंग क्षेत्र में गैर-निष्पादित आस्तियों (NPAs) के उच्च भार के कारण क्या हैं? एनपीए संकट को हल करने में दिवाला और दिवालियापन संहिता (IBC) और नेशनल एसेट रिकंस्ट्रक्शन लिमिटेड (NARCL) की उपयोगिता का मूल्यांकन करें। (15 अंक, 250 शब्द)

A Non-Performing Asset (NPA) is a loan for which the principal or interest payment remained overdue for 90 days. In recent years, Indian banking sectors, especially PSBs, have accumulated a considerable amount of NPAs. In September 2021, NPAs stood at ₹6.2 trillion.

### • Reasons for high load of NPAs

- In the credit boom phase after 2003-04, credit expansion exceeded GDP growth rate by a fair amount. It stressed the banking system.
- Poor governance by Public Sector Banks including high value scams,

- As per RBI, poor credit appraisal system of Indian banks is a major reason for rising NPAs.
- Increasing number of willful default cases.
- The COVID pandemic worsened the business prospects, leading to higher NPAs especially in the MSME sector.
- Sluggish judicial & legislative measures.
- Utility of IBC & NARCL in resolution of NPA crisis -
  - ▲ IBC -
    - Helping Role -
      - It has improved the Ease of Doing Business of our economy.
      - It has improved time-bound resolution of NPAs - Reduction in time taken for resolution from 4.5 yrs in 2016 to 1.5 yrs in 2021.



Issues with IBC -

- Infrastructural issues related to NCLT vacancies
- Poor recovery rate as > 80% cases went for liquidation
- Procedural delays in most cases
- Hair-cut fears impacts the process.

▲ NARCL -

→ Helping Role -

- It can help in consensus building between lenders & hence quicker resolution
- Acting as Bad Bank, it can ease out the bad loans from bank accounts @

→ Issues with NARCL -

- Lack of strict measures to enforce accountability
- Fear of moral hazard for PSBs
- lack of proper govt. support

Thus, these interventions need to be strengthened with better monitoring mechanism of credit assessment to help the cause of the NPA crisis.

**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.