

Educrat IAS Academy Contact Details: 9163228921/8910154148			
GENERAL STUDIES			
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INDEX TABLE			INSTRUCTIONS	
Q.No.	Max. Marks	Marks Obtained		
1		6	1. Please do furnish Name, Email, Roll No. and Mobile in the answer sheet.	
2		7	2. There are TWENTY questions printed in ENGLISH, all questions are compulsory.	
3		7	3. The number of marks carried by a question/part is indicated against it.	
4		8	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		7	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 struck off.	
6		6.5	Any specific messages for Educrat IAS Mentors/Evaluators with respect to your copy? Write here.	
7		7		
8		7.5		
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10		7.5		
11		10		
12		11		
13		9.5		
14		9.5		
15		9		
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19			Start Time: 7-30 PM	End Time: 4-30 PM
20			Mode of Examination:	Online <input type="checkbox"/> Offline <input checked="" type="checkbox"/>
Total Marks:		120.5	ECN CODE:	Evaluation Date:
Remarks:	Educrat IAS Academy Pvt. Ltd. <i>checked</i> Director			

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Q.1) What are the salient features of 'inclusive growth'? Has India been experiencing such a growth process? (10 150)

Inclusive growth refers to growth which is inclusive of all different sections of society. Here, the focus is on ensuring that the benefits of growth reach to the remotest corner and most backward sections of society.

Features of inclusive growth -

- 1) Focus on all - In the spirit of Gandhiji's Jalisan, this ensures that the growth reaches the poorest of the poor ✓
- 2) No discrimination - Growth should not discriminate between classes. However, affirmative action is allowed ✓
- 3) Planning - Developmental plans should be made as expansive as possible ✓
- 4) Community participation - Growth is inclusive only when beneficiaries participate ✓
- 5) Feedback mechanism - The growth plans should welcome constructive criticism to make it more inclusive ✓

Has India experienced this
 → give data
 → elaborate.
 - GDP per capita ↑
 - poverty ↓
 - unemployment ↓
 - health + edu ↑
 - problematic etc

India has been on a steep growth since independence. However, growth has not been equitable. in the spirit of Article 39 of the Constitution

Suggestions -

- 1) Sensitization - Policy makers should be made aware of excluded population. Surveys and reports can be used here ✓
- 2) Feedback - Citizen grievance redressal such as CPGRAMS can be used ✓
- 3) Social audits - To check performance and compliance of schemes. ✓
- 4) Grassroots democracy - To empower people. ✓
- 5) Representation - Reconstitution to ensure inclusivity. ✓

Growth is not synonymous with development. Inclusive growth is development. India needs to ensure that all sections are made beneficiaries of national development to bring about national change. ~~good~~

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Q.2) Women empowerment in India needs gender budgeting. What are the requirements for gender budgeting in the Indian context? (10 150)

Gender budgeting is a budgeting concept, where a separate budget is prepared for women-centric schemes and other budgetary heads. Gender budgeting in India was started in 2004 and continues to this day.

Requirements for gender budgeting →

- 1) Sensitization - The budget team should be able to track women-centric outputs and inputs of different schemes.
- 2) Women-centric schemes - Gender budgeting should demonstrate presence of enough women empowerment schemes and enough public investment etc.
- 3) Participation of women - Central to the idea is participation of women in the development of budget.
- 4) Women-centric metrics - Only when metrics like maternal mortality rate (MMR), prevalence of anaemia, etc. is tracked, can a truly efficient budget be made.
- 5) Feedback - Budget feedback from women and outcome-tracking are needed to ensure efficacy. financial allocation very imp.

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Need of gender budgeting in India →

- 1) Low representation of needs of women
- 2) Sidelining - Women issues are often sidelined in the face of security and backward class' issues.
- 3) Low LFPR - As a result, labor force participation ratio of women is only 23.5%.
- 4) Women empowerment - It is vital to empower women in public as well as private sphere and tackle the patriarchal mindset.

add data
on how
CRB had
helped

7

Gender budgeting is a major approach for women empowerment. However, until the ~~it~~ impact is seen on-the-ground, the budgeting technique remains just a technique.

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Q.3) What are 'Smart Cities? Examine their relevance for urban development in India. (10, 150)

Smart Cities are described as cities which have been holistically developed in a smart manner using the benefits of technology, digital space, efficient implementation and community empowerment to ensure ~~holistic~~ inclusive development. Smart Cities are considered to be the epitome of urban development, and as part of the Smart Cities Mission, the Indian Government is developing 100 Smart Cities.

Relevance for urban development →

- 1) Holistic growth - Smart cities play a vital role in all-round urban development
- 2) Planning - Urban areas in India suffer from lack of efficient planning. Eg- laying of underground pipes, telephone lines, etc
- 3) Sustainable - Smart cities will aim for fulfilling life of people, through initiatives like Nagar Van Scheme, India Cycles4Change Challenge, etc
- 4) Environment - Smart Cities aim to have very limited carbon footprint using techniques like vertical farming, wetland conservation

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inclusive will
200- growth
↑ in
GDP

- 5) Tracking - Using a smart-grid, all elements be tracked, like environmental pollution, energy efficiency, waste treatment, etc.
- 6) Employment - Running and managing and developing such cities are itself sources of skilled and unskilled jobs.

Smart Cities Mission is one of the flagship schemes of India. The development of such environmentally-friendly, sustainable cities will surely usher in Amrit Kaal for us, and empower Atmanirbhar Bharat.

our ^{subsidy} forex reserves, negatively affecting the fiscal deficit.

2) Export value - Organic products have huge demand in western countries, due to health benefits

3) Fertilizer subsidy - The government spends a huge part of its budget to subsidize urea and the Nutrient-based subsidy scheme

4) Farmers' income - The introduction of organic farming reduces input costs for farmers.

Organic farming is a major intervention to achieve doubling of farmers' income by 2024 and become a \$5 trillion economy by 2025. However, Sri Lanka provides an example of bad implementation of organic farming and we should take required lessons from it.

Q.5) What do you mean by Minimum Support Price (MSP)? How will MSP rescue the farmers from the low income trap? (10, 150)

Minimum Support Price (MSP) is the ^{minimum} price offered to farmers when the government procures from a list of notified crops.

MSP process -

① Every year the government calculates and announces MSP for notified crops before sowing season

↓
After harvesting, farmers bring their produce to farm-gate / mandis

↓
In case of not getting desirable prices, farmers may sell crops at MSP to the government

↓
Crops are procured at MSP by Food Corporation of India (FCI), NAFED, etc. and stored in godowns for use in Public Distribution System (PDS)

instead show the price at which it procures -
- 5 times the cost
A2 + PL

Use of MSP to rescue farmers →

1) Low prices - When prices are low, farmers can avail MSP and earn greater income.

2) Planning - Farmers can know MSP for different crops before sowing and plan cultivation accordingly for more returns.

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diversification
of crops
prevents
distress
sale

- 3) Raise prices - MSP provides a floor price and other buyers have to keep prices at or above MSP
- 4) Predictability - Farmers can better plan since they know that they have the MSP alternative
- 5) Punjab - MSP, coupled with Green Revolution, is mainly responsible for the income rise of farmers in Punjab.

MSP has thus been a boon for farmers. However, it has also led to rampant corruption and profits for middlemen at the expense of farmers. Hence, the MSP process needs a relook to reduce leakage and benefit farmers.

(A)

Q.6) India suffers from the twin challenges of unemployment and skill gap. Do you agree? Examine the recent initiatives taken by the government to address those. (10, 150)

India is one of the fastest developing countries of the world. However, India's growth is not according to its potential, due to various factors, major of which is unemployment and skill gap

Unemployment - India has one of the lowest labor force participation rates in the world, according to ILO, with women LFPR being extremely low \downarrow 23.5%.

Give few reasons before kinds of jobs available with up skill leading to structural unemployment

Skill gap - There is a huge gap between the kinds of jobs available and the skills available, leading to structural unemployment

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Skilling initiatives →

- 1) PM Kaushal Vikas Yojana - skilling at Kaushal Kendras and providing skill certificates, along with recognition of prior learning
- 2) Atal Innovation Mission (AIM) - It aims to create an ecosystem of innovation, learning and skilled employment
- 3) Apprenticeship - NETAP (National Employability through Apprenticeship Program) to develop on-job skill.

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4) Education - The NEP, 2020 focuses on improved skill development and vocational learning from Class 6 itself ✓

Employment Schemes →

- 1) National Career Service - to provide employment on skill-basis ✓
- 2) ASEEM (Atmanirbhar Skilled Employer - Employee Mapping Scheme) - Launched during Covid-19
- 3) Atmanirbhar Bharat Rozgar Prasthahan Yojana - entice employers using provident fund-rebates to recruit employees
- 4) Swades Skill Card generated for returning immigrants to provide employment.

Employment and closing the skill gap has been one of the major focus of the govt of India. Only through closing these gaps can be utilize the demographic dividend and prevent it into becoming a demographic disaster.

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Q.7) Discuss the need for Investment in infrastructure for more effective circulation of people and goods amidst the Covid-19 times. (10, 150)

Covid-19 pandemic was an unprecedented shock which exposed the cracks in all the systems of governance in the country. The sudden lockdown announced in March 2020 led to a massive reverse migration of migrant laborers to their cities/villages, which was very ~~so~~ agonizing for them.

Importance of investment in infrastructure →

- 1) Support massive migration - People had to walk for thousands of kilometers in the absence of proper infrastructure.
- 2) Tracking of migrants - A well-knit system of tracking migrant laborers to provide aid at the earliest.
- 3) Affordable housing - Migrant laborers had to vacate their rented premises due to no income, showing the importance of affordable housing.
also. 0
general
help
increase
see
growth
(keynesian)
recession
major
- 4) Supply chain - The Covid-19 pandemic saw major supply chain disruption of even basic necessities.
- 5) Vaccine delivery - For timely vaccine delivery, the lack of logistics for remote villages got highlighted.

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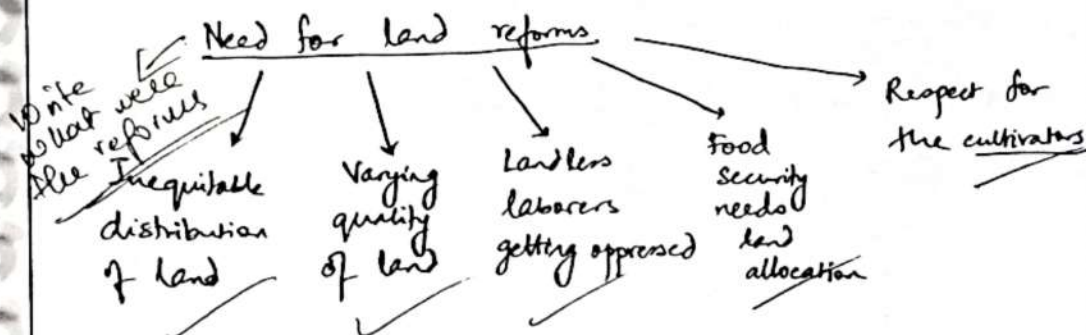
2) Covid-19 saw a major recession, entering into a stagflation. The government must follow the principles of counter-cyclical investment and invest in improving capital assets of the country, mainly infrastructure to improve ease of doing business as well as ease of living

mention
Coastal Shakti Plan

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Q.8) The efforts towards land reforms in India have been tardy and slow. Discuss the reasons for the poor progress of land reforms in India. (10, 150)

Land policies were a mess in newly-independent India due to colonial legacy. There was an urgent need for land reforms. However, these reforms have not been as effective as needed.



Reasons for poor progress of land reforms -

- 1) Resistance - Land was earlier a fundamental right under Part III of the Constitution. Implementing land reforms was met with resistance from the landed class.
- 2) Ceiling law misuse - Laws which applied ceiling on land holdings was misused by registering parcels of land to relatives.
- 3) Land records - Very poor state of land record of ownership in India.
- 4) Equitable distribution - Distribution of land among

Page — 01 —

farmers is a source of corruption as well

↳ Political will - Lack of political will due to

nexus of politicians and landlords.

execution it a
was successful
is better
placed
WB

improve
collaboration

The result of inadequate land reforms is seen in India today with systemic corruption and farmer suicides. The Govt should come with a comprehensive land reform law and focus on execution to implement 'land to the tiller'

- multiplicity of intermediaries
- high ceiling
- fragmentation

7.5

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Q.9) What are the key objectives of long pending labour reforms in India? Also, highlight the major constraints impeding labour reforms. (10, 150)

Labor reforms are described as reforms in the labor laws and conditions to bring about sustainable growth and development of labor and the economy. As India aims to improve its ease of doing business, implementing labor reforms is a necessity.

Objectives of long-pending labor reforms →

- 1) Ease of doing business - It will invite foreign investment in India ✓
- 2) Confusing laws - Labor is a subject in the Concurrent list and as such, there are many overlapping central and state laws which are often contradictory in nature
- 3) Social security - One of the major labor issues in India is lack of insurance, pension
- 4) Dispute resolution - Set clear guidelines about strikes, labor disputes to not disrupt business.
- 5) Women empowerment - Improve female labor force participation ratio by providing them special benefits focusing on safety.

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Constraints of labor reforms →

informal
sector
regulation
lack of
data.

- 1) Resistance from states - Not all states are on board the labour reforms
- 2) Resistance from labor unions - There are concerns regarding dilution of right to strike
- 3) Political will - Lack of political will due to election politics and loss of vote bank.

The implementation of labour reforms are a much-required reforms in India. for India to become a \$5 trillion economy by 2025. All stakeholders must come on a common platform to voice their concerns and make required amendments before implementing the laws

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Q.10) "Success of 'Make in India' programme depends on the success of 'Skill India' programme Discuss with logical arguments. (10, 150)

The Make in India Programme of the Government focus on the spirit of Atmanirbhar Bharat to improve manufacturing and industry in India. The Skill India program focuses on Skill Development and recognition of skills.

Complementarity of Make in India and Skill India →

1) New age skills - The labor force in India needs to be upskilled to assist in development of goods. Eg- the Semi Conductor Mission requires designers, hardware developers, electrical engineers

2) Research and development - Make in India requires R&D and needs skilled labor force for that.

At the same time, the growth of Make in India will lead to further demand of skilled workforce, enforcing complementarity.

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3) International collaboration for Make in India requires skilled labor.

4)

Examples → Development of white goods require engineers

staff from agri
to services
- help in manufacturing
- trained workforce
500 mn by
2022

→ Development of APIs requires chemists, pharmacists and biologists.

→ Development of electric vehicles, require batteries, advanced mining and refining of rare earth material

→ Crop diversification requires trained farmers

So, both schemes go hand-in-hand and require the other for complete success. The government must focus on convergence through Make in Skilled India programme.

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Q.11) Why was the monetary policy committee formed? Discuss its composition and mandate while highlighting its significance. (15, 250)

The monetary policy committee was formed by the recommendation of the Ujjit Patel Committee through the RBI Act, 1934. It is a major committee of the RBI for fixing repo. good monetary policies.

Reason of formation →

⊗ Prior to this, repo rate targeting in India was done by RBI after looking at multiple macroeconomic rates.

↳ unpredictability increased

↓
this led to recommendation of single-rate targetting for ease of monetary policy making

Composition of MPC - It has 6 members.

<u>RBI side (ex-officio)</u>	<u>Government side</u>
RBI governor + 2 RBI officials	3 members of relevant background <u>nominated</u> by the govt

Decisions are taken by voting and majority consensus. RBI governor gets casting vote in case of a tie.

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Mandate - The MPC's mandate is to

maintain inflation rate (Consumer-price index)

at $4\% \pm 2\%$ by altering the repo rate.

Significance of MPC -

1) Maintain inflation - It maintains inflation at

levels decided by the government

2) Govt policy - It gives hint of govt policy

and leads to market movement

3) Monetary policy transmission - It suggest improvements for efficient transmission of monetary policy.

4) Change benchmark rates - It maintains repo rate, reverse repo rate, bank rate, CRR, SLR, etc

The MPC is a unique and well-advised invention. It has made monetary policy transmission smoother and improved ease of doing business in India.

is makes you can write more

10

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Q.12) Can the complete privatization of state-owned banks be the panacea to all the ailments that affect the public sector banks (PSBs)? Critically analyse (15, 250)

State-owned banks are banks where the government is the majority shareholder, while on privatization, the government sells its stake so that it is no longer the majority shareholder.

Recently, there has been a push towards privatization of banks by the govt, with a plan to consolidate and privatize banks until 4 public banks remain. eg??

Benefits of privatization →

- 1) Efficiency of operations - Implementation of corporate setup brings efficiency ✓
- 2) Profitability - scheduled commercial banks have a Gross NPA ratio of 6.5%, majority of which is due to public sector banks. ✓
- 3) Technology - Privatization brings investment and better technology to check NPAs and introduce improved products and services, like fintech, neobanks
- 4) Cost interference - It will reduce populist govt policies at the loss of public sector banks, like writers - Bureaucratization
we need to recapitalize

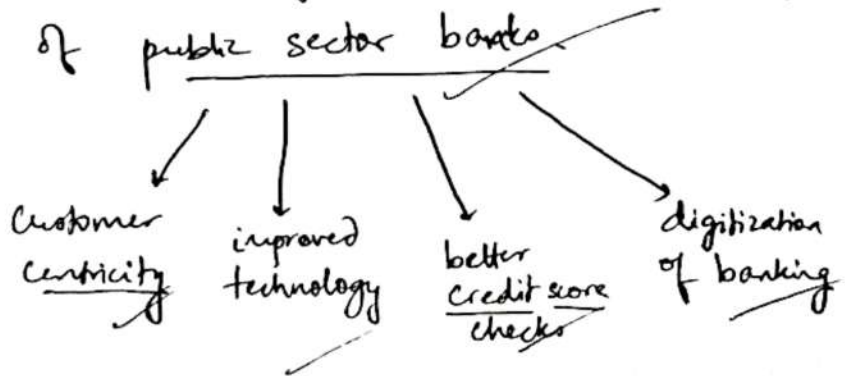
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Disadvantages of privatisation →

- 1) loss of customer relations - Informal customer relations are lost ✓
- 2) Unemployment - Bank personnel might lose jobs and it might increase burden on public exchequer for pensions ✓
- 3) Nexus of corporates - It might create monopoly and lead to loss of public welfare
- 4) Financial inclusion - Reduced financial inclusion in rural areas due to less penetration.

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Thus the complete privatization of public sector banks is not a complete panacea. The recommendations of the PJ Nayak Committee and EASE Reforms can be implemented for improving performance of public sector banks.



Q.13) Normally countries shift from agriculture to industry and then later to services, but India shifted directly from agriculture to services. What are the reasons for the huge growth of services vis-a-vis industry in the country? Can India become a developed country without a strong industrial base? (15, 250)

The growth of various developed countries shows a transition from agriculture to industry and then to services. A set principle of economic development is primary sector → secondary sector → tertiary sector.

However, India jumped from agriculture to services directly, ~~from to the~~

Reasons for huge growth of services in India →

- 1) Internet boom - India saw a growth of the computer bubble and demand for computer proficiency shot up, at the cost of industrial training.
- 2) Demand of cheap services - Most of the service industry cater to low-skilled BPO services, which cater to the western countries. - Restrictive labour laws focus on heavy industries.
- 3) Lack of investment - Lack of timely govt investment in industry and skilling people. - English ed. you'll
- 4) Social context - Factory workers are socially looked down upon and the services sector remains aspirational.
- 5) Govt support - With huge foreign reserves, coming in from

the services sector, the govt lost focus on the manufacturing sector.

However, the increasing unemployment in India has made the government realise the importance of the industrial sector. →

1) Employment - It employs more people per unit area than services and is necessary for a populous country like India

2) Atmanirbhar Bharat - Important for self-sustainability ✓

3) Reduce imports - It will reduce imports of basic goods and reduce fiscal deficit ^{or need for raw materials}

4) Low skilling - The industrial sector requires lower skilling than services and the huge unemployment can quickly be catered to.

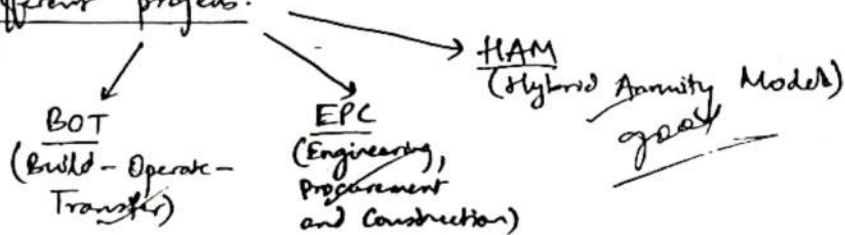
5) \$ 5 trillion economy - India needs to have equitable role of agriculture, manufacturing and services sector for this goal.

India cannot become a developed nation without developing its manufacturing sector. The recently-launched production-linked incentive schemes are a step in the right direction

Q.14) Adaptation of PPP model for infrastructure development of the country has not been free from criticism. Critically discuss the pros and cons of the model. (15, 250)

The public-private partnership model of infrastructural development has been often used in India. In this model, the public and private sector collaborate for efficient completion of projects. The recent Golden Quadrilateral project, Bullet train project, UDAN scheme are all examples of PPPs.

There are different models of PPPs, according to the nature and requirement of different projects.



Other models include BOOT, BOLT, DBFO, etc.

Pros of PPP model →

- 1) Investment - It brings easier private investment
- 2) Technology and expertise - The private sector has required technology and knowhows.
- 3) Land acquisition and clearances - Due to govt support, regulatory hurdles are quickly overcome
- 4) Reduction of risk - Risk gets distributed and

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with the advent of surety bonds, risk will further reduce

Cons of PPP model -

1) Legal issues - The public-private relationship is

not as smooth and often there are litigations

2) Renegotiation - Renegotiation of contracts is a

normal phenomena

3) Tendering - Although tendering takes place through

competitive bidding, generally the lowest-cost

project is chosen at the cost of quality

4) NPA's - Infrastructure projects are a major source

of NPA's in the country due to project delays.

Often, the company just keeps on accumulating
debt without starting the project.

PPP model is a relatively successful
model for infrastructural development. However,
the cons of this model needs to be
addressed and a comprehensive set of guidelines
should be published to reduce possibility of
crony capitalism

Q.15) While the Insolvency and Bankruptcy Code (IBC) has successfully chartered a new era in the history of bankruptcy resolution in India, it needs reform in order to speed up resolution and recovery from insolvency firms. Analyse (15, 250)

The Insolvency and Bankruptcy Code (IBC) was a major banking reform in 2016 to streamline the process of bankruptcy resolution. It has sped up resolution timelines since its implementation and helped in recovery of a lot of NPAs.

IBC process → freedom of exit

Creditors approach the NCLT (tribunal) to declare the bankruptcy of debtor

NCLT appoints insolvency professional after declaration of bankruptcy

If not accepted, by majority, the debtor moves to liquidation under SARFAESI Act

Insolvency professional makes resolution plan within a maximum of 250 days

Importance of IBC -

- 1) Timely resolution - The Code sets a deadline of bankruptcy resolution mentioned here
- 2) Procedural - The IBC provides a set procedure and proper timelines to each ??
- 3) Insolvency professional is an individual trained

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specifically for developing insolvency plans
4) Liquidation as last resort - to ensure the creditors get maximum value at the earliest

Recommended reforms →

why are reforms needed??

1) Follow deadlines - In spite of the promise of timely resolution, rarely is the deadline met without extension

limit have to initiate insolvency limit parties that can initiate insolvency

2) Subroto power *

2) Pre-NCLT process - to resolve NPAs before litigation a form of pre-pact mechanism.

3) Set minimum amount for insolvency - Even low amounts should be allowed to file for litigation

4) Management of firm interim - The management of the firm should be under supervision of insolvency professional in the interim.

5) Geotagging assets - Debtors' collateral should be geotagged to ensure quick liquidation in SARFAESI.

The IBC has been a revolutionary step.

write on how it is a solution to the insolvency problem

However, it needs proper reforms to improve resolution and reduce losses for banks and other creditors.

Q.16) What are the present challenges before crop diversification? How do emerging technologies provide an opportunity for crop diversification? (15, 250)

Crop diversification refers to cultivation of a variety of crops, and not just a single crop in a particular piece of land, over time.

Monocropping leads

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Q.17)
towa
ecolo

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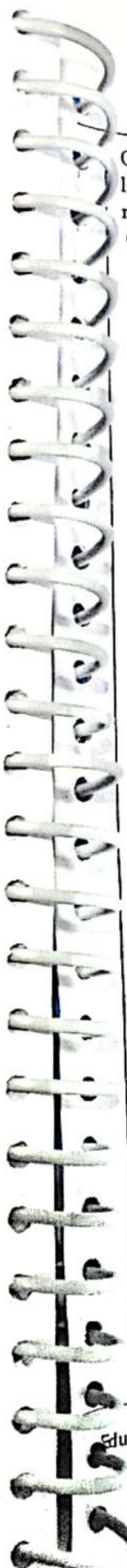
Q.17) National Mission on Edible Oils and Oil Palm (NMEO-OP) may be a step towards "atmanirbharta" in palm oil production but its fraught with economic and ecological concerns which need to be addressed. Analyse. (15, 250)

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Q.18) Discuss the unemployment scenario of India and what measures can be taken to tackle this unemployment wave. (15, 250)

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Q.19
labo
mea
(15,

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Q.19) Account for the failure of manufacturing sector in achieving the goal of labour-intensive exports rather than capital-intensive exports. Suggest measures for more labour-intensive rather than capital-intensive exports.
(15, 250)

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Q.20) What is depreciation of Indian rupee? Examine the factors behind its recent depreciation and its impact on the economy in general. (15, 250)

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comfort zone

① pockets of development ^{or prosperity} in islands of poverty

↳ which is bad

② PANCH PRAN. → 2022 - 2047.

AMRIT KAAL.

Future challenges/goal.

↳ 25 years of
'Vision.'

DES
PLI
Bharatmala - for states
e-Shram
Labour codes
CoDB

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