

GENERAL STUDIES

Name of the Candidate	Priya Punshi		
Email ID	[REDACTED]		Roll No.
Mobile No.	[REDACTED]		Date: 14th Aug, 2023

INDEX TABLE			INSTRUCTIONS	
Q.No	Max.Marks	Marks Obtained		
1	10	04	1. Please write your Name, Email, UPSC Roll No. and Mobile number in the answer sheet	
2	10	04	2. There are 20 questions printed in English, all questions are compulsory	
3	10	05	3. The number of marks carried by a question or part is indicated against it.	
4	10	05	4. Answers must be written in the medium authorized in the admission Certificate (English), which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided.	
5	10	06	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	10	06		
7	10	05		
8	10	05		
9	10	05	Any specific message from Educrat IAS Mentors/Evaluators with respect to your copy?	
10	10	05	Mentor's Remarks:	
11	15	07	Very Good. Keep it up.	
12	15	06	Keep writing.	
13	15	07	All the Best	
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19	15	04	Start Time: 3:00	End Time: 6:00
20	15	05	Mode of Examination:	Online <input type="checkbox"/> Offline <input checked="" type="checkbox"/>
Total Marks		110	TEST CODE:	Medium of Examination: English -



1. Analyze the reasons behind judicial pendency in India. Also, give some practical solutions to remedy this malady. (Answer in 150 words, 10 marks)

Currently <sup>approximately</sup> approx 5 crore cases are pending in the combs, with <sup>more than</sup> 70,000 cases pending in supreme court itself.

Reasons behind :-

a) limited infrastructure and numbers of High Courts less compare to population. (Judges: litigants ratio. poor)

b) Judicial vacancy and delay in the filling the names through collegium.

c). integrated mechanism and all cases end up in higher courts. eg: 36000 cases under Special Leave Petition / A.136 in S. Court?

d.) Judicial solutions through ADR (Alternative dispute resolutions) ~~are~~ not aware.

Relevant points

- Multiplicity of Laws/Acts.
- Lacklustre approach of Police officials
- Large number of frivolous petitions/cases





Remedy! —

- You can mention the examples of Lok Adalats e-courts.

a) Formation of Alternative Dispute Resolution Mechanism.

↳ Recent ADR Bill

b) Law Commission suggestion on Intermediate court between HC and SC.

c) Infuse technology in faster justice delivery. Ex: SUPACE, SUPAS.

d) Fast track courts and Tribunals.  
Ex: Naari Adalats

e) Increase vacancy and strength of Judges.

f) Improve judicial infrastructure  
↳ National Judicial Infrastructure Authority.

'Justice delayed, justice denied' should inspire to improve.



2. Does the Parliament seem to have lost its lustre as the temple of democracy in recent years? Critically examine. (Answer in 150 words, 10 marks)

Parliament is the apex body for the legislative function, checks and balance on Executive and maintain the responsible government. (A. 75) → *Good introduction.*

In recent years, have lost the lustre as temple of democracy: —

a) Less bills referred to committees

70% in 15th LS, 26% in 16th LS

11% in 17th LS (Lok Sabha). — *As per PRS Legislative Research.*

b) Disruption in discussion and shorter debates —

Eg. 16th LS, Rajya Sabha worked

30% less than actual effective time.

c) Ordinances and Re-ordinances



practice → Eg. Delhi Services Bill.

- criminalization  
of politics  
- Dubious  
process of  
defection.  
- Lack of  
consensus for  
discussion on  
important  
issues

d) Unfair practice of bypassing  
bills as money bills to  
reduce check by Rajya Sabha

(Eg) Aadhar Bill in 2016 (Under Article  
110)  
was money bill.

e) Excess delegation to Executives  
for framing of laws.

You should  
also mention  
some of positive  
of parliament  
using constitutional  
provisions

f) Vacancy of posts like Deputy  
Chairman (RS), Dy Speaker (A. 193)

g) Excess issue of whips on small  
parties → less freedom to  
legislators.

h) Timing of sitting of LS, RS reduced  
to Avg. 60-70 days.

As per NCRWC, the ideal days of  
working of LS & RS should be  
120 days and 100 days respectively.



3. India and USA are two large democracies. Examine the basic tenants on which the two political systems are based. (Answer in 150 words, 10 marks)

India is called as Mother of democracy (with his ancient traditions)  
US called as earliest democracy with a constitution.

Good introduction.

Basic Tenants on which the political systems are based! -

1) Written Constitutional Framework in both systems.

2) USA based on Presidential system and India on Parliamentary system of government.

Good points.

3) Independence of Judiciary in both systems with difference in appointment (collegium in India).

4) Strict Separation of Power in US and porous separation in India (A.S.O).



- Citizenship  
- Rule of Law  
- Due Process of Law + Procedure established by Law.  
- office of Vice President
5. Both have Party system, India has mulky party, US has single party ~~double~~.
6. Fundamental Rights are justiciable and enforceable in both systems.
7. Federation models are different. US is strict federal, India is Quasi federal (KC Wheare).
8. Indian Judiciary is integrated, US Judiciary is different and decentralised to States.
9. The procedure to change constitution in US is rigid (20 approx times in 200 years), flexible in India.
10. The tenure of President fixed and limit on reelection (two terms of 4 years). Indian PM can be relected.
- India-US have many commonalities as democracy enable a political link today.



4. Over the years, several demands have been made, for reasons that could be either political or administrative, to change the name of some states in India. In this context describe the procedure to change the name of the state in India and implications of it. (Answer in 150 words, 10 marks)

Recently, the state of Kerala has proposed to change the name to Keralam.

Good contextual introduction.



Relevant points

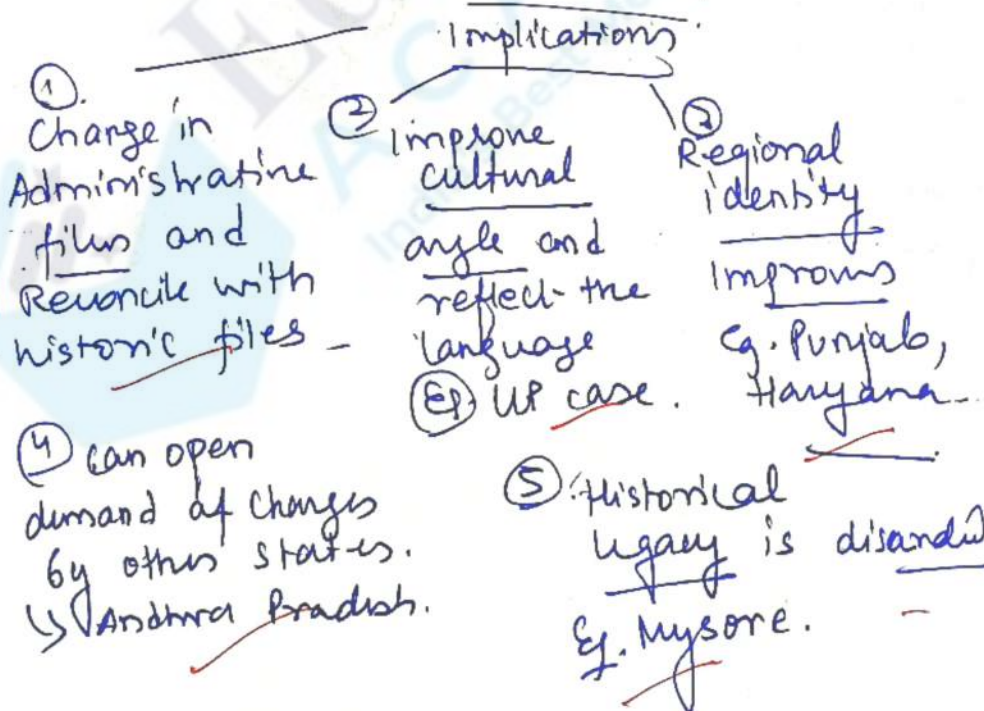
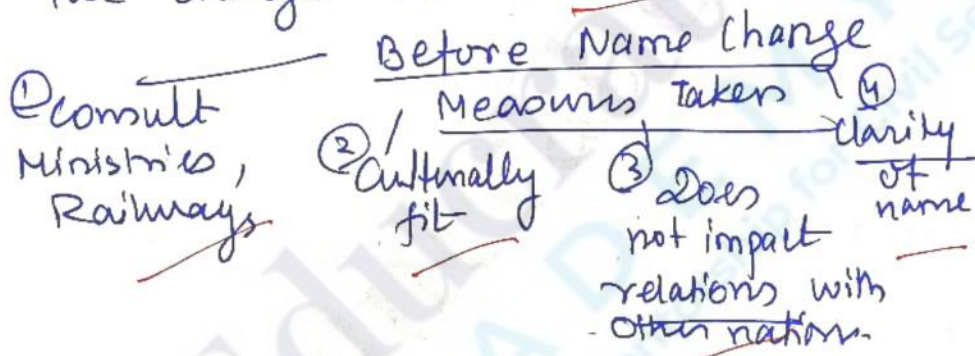
Procedure to change name:

①. State Assembly has to pass a resolution with simple majority and send it to centre.



- ② other states can also suggest
- ③ Parliament under Article 3 can change the name with provision not considered as A. 368, that is simple majority.
- ④ With Assent of President the changes are made.

well-written  
a.g.w.a.



Conclusion is missing

5. "A Governor should be discharging his/her duty in accordance with the spirit of the Constitution, not just be an agent of the centre". Discuss the statement in the light of the role of Governor in the Indian polity. (Answer in 150 words, 10 marks)

Sankaria Commission called the position of Governor as the lynchpin between Centre and States.  
Under Article 153 - a governor is constituted as nominal head of State.

Very Good introduction

Discharge duties with spirit of Constitution

- uphold the spirit of federalism (A-246)
- As the person of eminence and perform Stability
- Friend, Philosopher and Guide
- uphold the Basic Structure principles of separation of Power.

Not as agent of Centre

- Not as Union's discretion but follow his discretion. (CSC verdict)
- Vendetta and not on politics
- eg. Manipal and Orissa case Majority party not called.

Relevant points.



Role of Governor:—

Good  
example

a) Legislative:— Pass or withhold  
the bills (A-200) → in W. Bengal  
few bills on hold since 2016.

- Preserve bills for President (A-201)
- Pass ordinances (A-213)

b) Executive - Appointment of posts  
like CM, COM, Ad. General of State,  
District Judges.

— Discretionary appointment without  
majority in assembly. Eg. C. Rajagopalacharya  
case (he was not MLA)

— Seek information from State (A-167)  
→ Misused in W. Bengal.

— Interference with State Universities.

c) Judicial - Pardon, consultation in  
appointment of Judges of HC.

Good  
conclusion

Provisions like discretionary authority,  
pleasure doctrine has been misused.

Following Punchi and Rajmanna Commission  
needed i.e. consult with CM for the post.

6. "A data protection law is needed more than ever in the recent times." Do you agree? (Answer in 150 words, 10 marks)

Recently the <sup>draft</sup> bill of digital Personal Data Protection Bill passed in parliament. as the data protection law is needed.

Based on the recommendation of BN Srikrishna committee.

① Need in present time

① Growing numbers of online users  
Ex. 76% population by 2027.

② Digitalisation and influx of data-led governance  
Ex. Aadhar, UPI.

③ Emerging threats like cyber attack.  
Ex. Ransom ware threat of Akira, AI MS Delhi case.

④ New Technology in place  
- AI, ML, IOT

Good coverage of dimensions.

⑤ More than 70 nations already have data protection law - EU's GDPR

⑥ Risk of data theft cross-country.

↳ need of localisation

⑦ Personal data should be regulated.

⑧ Protection of Data Fiduciary and Data Principals.



- Manipulation of Political Behaviour  
e.g.:- Cambridge Analytica

① Extortion to government may lead to Surveillance  
→ Snooping by Pegasus.  
→ Extortion in recent bill.

Concerns are there

② Regulation can inhibit business prospects.  
↳ Impact on data storage within/outside India.

③ Issue of Consent Age and parental involvement in share.

Measures

① Following the BN Srikishna Committee's Suggestion with focus on Privacy.  
(K.S. Puttaswamy case)

② Lower consent age to 15 years

③ Ensure compliance for data centres

Conclusion is missing



7. What is a no confidence motion and how different it is from a censure motion. Explain the procedure to move a no confidence motion? (Answer in 150 words, 10 marks)

No-confidence and Censure  
motion are ways - of parliamentary  
check and control over leg executive

Good  
introduction.

No-confidence

- For testing the confidence on floor of house
- Followed by PM's speech - mandate.
- Failure to pass can cause government to fall, COM to resign.
- 50 candidat need to pass resolution.

Censure  
Motion

- To raise a matter of grave concern.
- PM's speech not mandatory.
- Failure to pass is not resignation of Council of Minister.
- Can be raised by any member.

Relevant  
points.



Procedure to move the <sup>No-confidence</sup> motion: -

a) Can be raised only in Lok Sabha

b) 50 members or <sup>more</sup> ~~pass~~ make resolutions to the speaker.

c) If speaker accepts the motion then he votes the resolution

d) After 7-8 days (at time 12 days) discussion is held in the lower house on important topics and government's schemes

e) Ruling government is answerable and following the speeches, vote on confidence is done.

f) If passed, the government said to have enjoyed confidence of House.

Such motions are necessary for setting accountability on issues like Manipur.

Good coverage of the issue  
In introduction, you can also mention about the recent context.

8. How is India tackling the menace of malnutrition? How can this problem be eliminated from the society? (Answer in 150 words, 10 marks)

As per National Family Health Survey 5, 34% of under 5 children are malnourished, 19% are in wasting.

Good use of data

To tackle the menace, following measures have been taken! —

a) ICDS - Mid Day Meal Programms (Integrated Child Development Service) in schools.

Fair points

b) Poshan Abhiyan and close to 80 crore beneficiaries in PM Kisan Ann Yojna and NFSA - DBB.

c) Monitoring by Aanganwadi and Asha workers.

d) Reporting by indices like NFHS, Pratham, Multidimensional Poverty Index of Niti Aayog.



- Biofortified grains in PDS

- Promoting the use of

Coarse grains like millets (shree Anna)

1) Nutritional care of Mother under Matsru Vandana Yojna, Interoperability of Ration cards.

2) Ration facility through One Nation One Ration facilities.

Measures To be Taken

①. Improve Mid-Day Meal Access to Secondary School.

(Kothari Commission)

②. Hidden hunger to be met by Food Fortification.

③. Nutritional care in tribal and backward region.

④. Improve role of Angan Wadi Centres with nutritional support to Pregnant Mothers.  
Eg. Rajiladoo.

⑤. Increase Awareness among mothers.

Eg. Project Sampoorna in Assam.

⑥. Address the Sanitation and Hygiene.

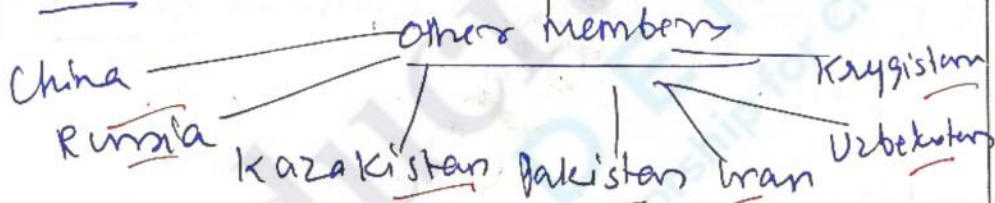
⑦. Behavioural Change → Breast Feeding Project



9. Critically examine the aims and objectives of SCO. What importance does it hold for India? (Answer in 150 words, 10 marks)

Shanghai Cooperation Organisation was formed as intergovernmental regional forum for Eurasia in Asia by Shanghai Five. In 2017, India became the permanent member.

Good introduction.



Aims & Objectives of SCO.

Examination of Policies and Aims.

1. Terrorism and protection of security in region.

→ RATS → Anti-terror group not successful due non-listing all terrorists in UN.

fair points.

2. Regional Cooperation

→ Blockade by antagonism by China vs India

3: Integration on matters of Trade,

India vs. Pakistan

Climate Change.

→ lesser finalisation of deals. Eg. BRI is not liked





Importance of India! -

a) India ~~has~~ held the presidency in 2023 with the theme SECURE

b) With joining of Iran, India has an opportunity to regionally change policies eg. Chabahar port.

c) Better link with Central Asian States  $\rightarrow$  <sup>1st</sup> Buddhist Summit by India. and soft power.

d) Dialogue on border issues with China  $\rightarrow$  on 2014

e) Negotiate with China, Russia to control Pakistan.

f) Further goals on integrated trade, climate concerns and interconnection like Int. North South Transport corridor.

Good points

Conclusion is missing



10. Discuss the impediments India is facing in its pursuit of a permanent seat in UN Security Council. (Answer in 150 words, 10 marks)

India has recently restated the need for governance of UN body and expansion of permanent seats in UN Security Council.

Good introduction.

Two Groups

G74  
India, Germany, Japan, Brazil  
(Support)

Coffee Club  
Italy, Pakistan etc  
(Oppose)

Impediments India is facing.

Relevant points.

- a) Blockade by the Coffee Club — Italy, Pak and counter the suggestion on allocation of seats by India.
- b) Blockade by P5 nations through Veto → hurdle is China.
- c) India's demand for group.



- India's ambivalent approach  
- Inability of India to take stronger stand on global issues  
- India's perception of a soft state

admission like G4 instead an lone admit.

d) Political calculations are different  
is different suggestion on new format of permanent and non-permanent seats  
Africa's Sitwe Resolution not support's India's idea.

e) difficulty in change in UN Charter  
↳ consensus, majority vote in Assembly.

f) confusion over dilution of veto power.

way ahead

① Diplomacy by Peacekeeping Forum of India

② India's responsible Nuclear Doctrine

③ Create Global Consensus on UN Reforms



11. There is a dire need for electoral reforms in India, discuss various challenges related to elections in India and suggest some measures to resolve them. (Answer in 250 words, 15 marks)

Electoral Reforms in India

refers to varied changes in the conduct of elections, qualifications of candidates, funding etc.

Good introduction.

① Issue of Criminalisation on hike.

E.g. 43% candidates in newly 17th LS from criminal background. (ADR-Lokniti report)

Dire need for Reform

② Funding Misuse. ₹26430 crore in 17th LS election (and after vs.)

③ growing no. of voters. and rise in seats by 2030 after new census

Good coverage of points.

Remote Voting System.  
Anonymity in Electoral Bonds.  
ECI's inability to de-register parties.  
No legal backing to the voter code of conduct.

④ Uphold free and fair Elections (malpractices of populism)

⑤ Democratic Principles should rise. (V-DEM says democracy falling in India)





④ .EVM Hijack  
cases → WB's  
Panchayat Poll.

⑦. Need for  
digitalisation  
of process  
for migrants,  
NRIs.

Measures to Resolve them!

a) Can consider state funding for  
elections. Eg. Indrajit Gupta Committee  
↳ (partial) -

b) Reform the electoral fundings  
process → bring more transparency  
on the role of private companies  
donation. Eg. 70% donation to  
Pol. parties. anonymus

c). implement the -SC's verdict on  
Janchockidana case, Common  
cause case (2018) → details of  
criminal antecedents of candidates.

(d) Appointment of Election Commission  
by Committee. eg. SC's  
Aroop Baranwal case (2023)

- Dinanath  
Goswami  
committee  
- 244th Law  
Commission  
Report.

(e) Bring political parties under RTI  
Amibic explicitly.

(f) Reform in RPA Act 1951 on  
section 27 to include S. Media  
as platforms for limiting fake news.

Related  
Points

(g) Improve level playing fields by  
limiting election fundings and  
allow new candidates.

(h) Allow changes in EVM voting for  
migrants and IVRIS for remote  
voting.

Free and Fair Elections should upheld  
in reforms.



12. What is delimitation and why is it needed? Describe the procedure for the delimitation process in India. Is there any need to change the process of delimitation in India? (Answer in 250 words, 15 marks)

Delimitation refers to process of <sup>re-organising</sup> limitation of the constituency for the elections of MPs and MLAs

In the state,

- one vote, one value  
- Article 82 and Article 170 of constitution

① Limit the boundary of voters for elections

- formation of delimitation commission in 1952, 1962, 1972, 2002

④ Population should reflect changes in the seats

Reason for it  
② Maintain the population ratio and homogeneity across seats and states  
③ Ensure fair representation

as mandated by the constitution.

⑤ Free fair election procedure

⑥ Reservation of seats for SC, ST (A-340) maintaining

Procedure!

1) As per constitutional mandate,



the President constitutes a Commission after every census after passing of the Act of delimitation.

2) Commission consists of <sup>C. J of</sup> Suprem court and Election Commission, State Election Commission if needed. In that state.

3) As per census the borders are adjusted and fixed to represent fair no. of voters in each constituency, ward, area etc.

Need to change procedure: -

5) Controversy over Centre's involvement in change of demography and composition of seats in J/K constituency of Jammu.

*you can mention about:-*  
84<sup>th</sup> CAA, 1976  
87<sup>th</sup> CAA, 2001  
87<sup>th</sup> CAA, 2003.  
Regarding use of census data.





b) Election Commission is appointed  
by Executive (A.75 by PM w/ COM)

use of  
old data  
does not  
ensure  
uniformity

c) Delay in the Census release.

d) Measure for the fair share  
of backward region not clear.

Way Ahead

① Broaden the Commission's Members by adding members of opposition.

② Review of the Suggestions by local administration

③ Fair and transparent audit by etc.

Delimitation is the process of elections in India. should witness on the test fair representation and timely changes.

13. Though there have been several different estimates of poverty in India, all indicate reduction in poverty levels over time. Do you agree?  
(Answer in 250 words, 15 marks)

Recently, NITI Aayog's Multidimensional poverty <sup>(MP)</sup> index and edition stated 13.5 crore people out of poverty with only 3 19% now subject to MP.

Good introduction.

- JK Akash committee  
- Lakshminarayana committee.

Several estimates

① Tendulkar committee  
₹1.9 per day.

② Nutritional estimate  
2250 kcal.

③ Rangrayan committee  
↳ raised the weekly threshold of earnings

Estimates are agreeable:

1) cross studies by other organisations like UN states only 16.4% poverty in population.





b) Achievements in increment by self employment (Centre for Monitoring Indian Economy) in which 70% are from low income category.

c) Higher growth rates by WB (6-7%) → led to trickle down in Economy.

Non Agreeable! Not considerable jump of people from poverty.

Qualitative v/s Quantitative Growth.  
a) Factors that improve conditions are different. As per (NitiA's) MPI there is double digit growth in Banking Service Avail but single digit growth in Health, Education.

b). Dependence on subsidies high.

↳ 80 crore beneficiaries of free

ration under PM Ann Yojna:

c) Health and Nutritional Status

WOMISOME — 67%. Women anaemic (NFHS-3), 24%. children malnourished

d) Standard of living on holistic issue → 20 cities of India most polluted → poverty of climate.

e) Trigger factors → COVID pushed people, Unemployment pre-covid highest in 45 years (6%), Disaster Risks etc.

Still Menus

PM Ujjwala Yojna

→ 9.6 crore households with LPG

PM Awasan Yojna  
aim - 4 crore households

like

Rajgas Mela, SHGs

Link to MGNREGS, Skill India

have helped.

Further tightening of leakage and innovation of schemes needed to tackle poverty (SDG 1)

Good use of SDG in conclusion.



14. Public health system has limitations in providing universal health coverage. Do you think that the private sector could help in bridging the gap? What other viable alternatives would you suggest? (Answer in 250 words, 15 marks)

Source of Data?

In India 70% of the health facilities are catered by private sector and 30% by public sector.

Public Health System

Limitations

- ① Poor Funding. only 2-3% of GDP on health.
- ② Focus on Primary Health Care and Preventive care is less.
- ③ Limited infrastructure and professional in the field.
- ④ Doctor Ratio in India is approximately 1:1500 (WHO 1:1000) mostly in pvt sector.
- ⑤ Better Health Access in Pvt but low Affordability.
- ⑥ Health Insurance penetration at less than 5%.

Private Sector

Helpful

- In reaching to district and village level with telemedicine  
Eg. Practo, Apollo APPS.
- Reach of healthcare services in speculation high
- Help India to become Medical Tourism Hub.

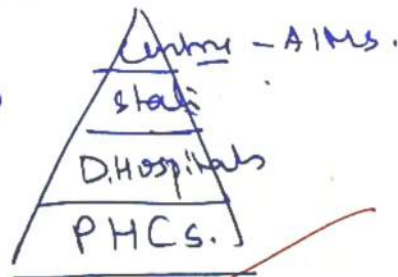
Unhelpful

- Out of pocket expenditure at 43% (Parliament report).
- less role of subsidy
- high costs of equipments
- costly for poor families
- Import dependence high.

*More health expenditure leading to poverty.*  
*Cost of tertiary care too high.*  
*unethical medical practices in private sector.*

Alternative Measures:

① Investment in Primary Health Centres in PPP Eg. Delhi's Mohalla Clinic





2) Increase Health funding as per National Health Policy 2017 to 6.5% of GDP.

- capacity building of public health infrastructure.

- Maintaining requisite number of public workforce in health sector

3) As per Bhore Committee follow decentralisation of Primary H.

Cons.

1) focus on preventive care system like AYUSH, Yoga centres

2) More AYUSH practitioners will lead to 1:800 ratio (as per present data)

3) subsidy for out-pocket exp → Jan Arogya Yojna.

4) Use of Technology → E-Sanjeevani (more than 4 more beneficiaries)

5) Improve Health Insurance products.

Quality Health is sine qua non for healthy nation



15. The quality of higher education in India requires major improvements to make it internationally competitive. Do you think that the entry of foreign educational institutions would help improve the quality of higher and technical education in the country? Discuss.

(Answer in 250 words, 15 marks)

Recently, foreign university from Australia (Drake) allowed in the setting up campus in GIFT City.

Good contextual introduction.

Higher education enrollment has also crossed the 4 crore mark in 2023 (ASER Report).

Marks based education system rather than Skill-based  
- Lack of entrepreneurial capacity

Requirement of Major Improvements

① Infrastructure and enhance brick and mortar buildings

② Growing demography need

↳ young population below 20 more than 30%

③ Quality aspect.

International Standards

↳ low presence in QS rankings

(IITB, IISc)

Relevant points.

- Lack of research ecosystem.

④ Higher competition for seats.

27 lakh register, 65000 seats (Net)



Entry of foreign educational institutes would improve higher and technical education! —

Relevant  
Points -

a) Uniform standards as followed by top 500 universities → India has put condition → top 500 rankings may apply.

Reducing  
Brain drain

b) Open avenues for research and student transfer of knowledge.

c) Employment for local professions

d) improve competition for Indian universities

e) Technical application based study increases → STEM

f) Avenue for more gendered inclusive seats. —

(g) Saving of forex of ~~state~~ students spent on overseas.

Issues!

a) High cost of students fees.

Eg. ISB (Int. Standards of Management) fees of 38-40 lakhs per annum.

- Issue of uniformity of curriculum.  
- Quality of teaching faculty  
- Profit maximization.

b) Issue on the conditions of rankings set by govt. → need clarity which ranking is opted.

c) Focus on primary education

get diluted  
d) Autonomy issue. Higher Education opens avenue of demographic dividend. To harness

it properly, planning and insight such as New Education Policy <sup>2020</sup> and with credit score and flexibility should be followed.





16. Blanket bans on digital connectivity not only violate the fundamental right to access the internet but also have wider implications for society. Discuss. (Answer in 250 words, 15 marks)

Good contextual introduction

Recently, Supreme Court has directed Manipur government to reverse blanket ban and allow internet for whitelisting numbers.

Blanket-ban on digital connectivity refers to internet ban, and lack of opportunity to use it.

might be banned for months  
→ JK case

Blanket ban  
→ Telephone in some areas too

Non-wifi and not internet

violate Fundamental

Rights :-

Observation of the Supreme Court

4) Right to freedom to know under Article 19(1) is diluted in garb of reasonable restriction 19(1)(a)



(b) ~~Free~~ Internet use violate privacy.  
as hinders the personal services of  
people.

(c) Right to life has wider implications  
on standards of education limited

(A.21A)

wider implications for society:

a) social menace and breach of  
social capital. Eg. Manipur.

b) social bondage own internet,  
community work is hindered.

c) The social information gets delayed

Eg. Manipur video was delayed.  
therefore delayed justice.

d) Economic opportunities are hindered.

Relevant points.

- Supply chain disruption.

- Loss of employment opportunities (e.g. work from home).





You can also mention about the need of Internet Ban

Relevant laws: - IT Act, 2008  
- Telegraph Act, 1885  
- Section 144

Maintain a balance of law and order situation and allow limited time window for internet.

Way thro

Participate with s. media companies to regulate number of messages sent.  
In local areas - with origin of sender

Keep separate list of Whitelist number like  
- Journalists  
- Business  
- Social workers

17. Microfinancing was introduced in India as a solution to poverty and to empower Self Help Groups (SHGs). Despite its strong potential, the microfinance sector faces challenges related to accessibility in India. Analyse. (Answer in 250 words, 15 marks)

Self Help Groups are the informal groups with common objectives of financial savings and leverage and business opportunities.

Good introduction with definition.

It was linked with NABARD in 1990s for better credit facilities.

Microfinance is the channel of allowing credit without security in low income category with small amount.

① Security less credit access help in pushing business activities for low-income families.

Strong potential  
② Access of microfinance in villages, districts open water for SHGs.

③ Enable formalisation of economy



④ Employment and new banks.  
Eg. Bandhan Bank

⑤. JUDAS rate in microfinance category is low.

- Stigma associated with SHGs  
- Lack of approach of bank officials  
- Language barriers

①. Lower awareness among families and less risk prone.

### Challenges

②. Low ticket size of loan leads loss on interest income for the Bank.

③. Pattern of early payment reduces int. payment

④. The working in villages low in tribal belt.

Way Ahead :-

a). Follow the compulsory lending options - Narasimhan Committee.

(b) Innovations in the financial  
products through technology. (FinTech)

(c). Enable women participation  
and more banking drives

→ Jan Dhan

(d) Kiosks lending products

- Banking correspondents  
- oversight mechanism  
to monitor disbursement  
of funds to  
beneficiaries

(e) Mobile Bank (Bank on wheel)  
in interior areas

conclusion is  
missing.

(f) Reduce role of middlemen

(g). Deploy Bank Sakhis for  
better awareness and participation.





18. Initially Civil Services in India were designed to achieve the goals of neutrality and effectiveness, which seems to be lacking in the present context. Do you agree with the view that drastic reforms are required in Civil Services. Comment. (Answer in 250 words, 15 marks)

You can quote Sardar Patel

Civil servants are the foot soldiers of governance chiseling the limbs of many as the steel frame of administration.

Neutrality and Effectiveness

→ Role of partisan decision and connection with bureaucrats of politicians, business, criminals.

Politico-Bureaucratic nexus

(Vohra committee, Anty Corruption)

→ colonial aspect of rule based and strictness to procedure, red tape still continues. (Alagh Committee)



→ limited presentation for SC, ST → Recent parliament report (Rohini Commission) shows 90% of reserved posts by 25% SC. - Siphoning of benefits of elites of the class.

→ Practice of generalisation, where specialised knowledge required. (Recent report of Parliamentary Committee).

→ Practice of corruption.

→ New clash due to lateral entry.

Reforms needed in Civil Services!

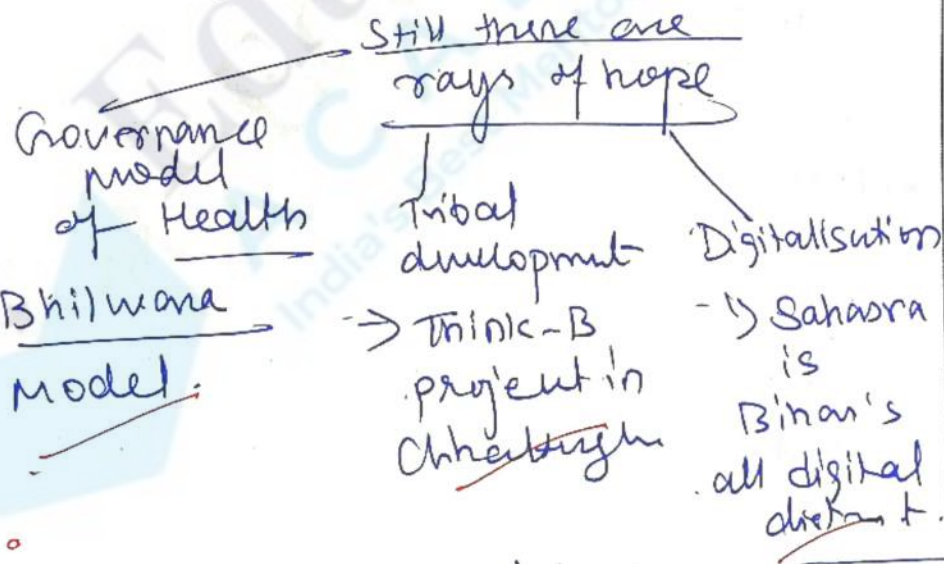
1) Change from rule based to role based work with newer fields of social-development.

2) As per Hota Committee, changes in the training procedure needed.



Good coverage of points

- 3) Study in newer fields like data governance, IoT etc.  
↳ Mission Karmayogi, iGOT.
- 4) - More transparency in postings and transfers → Civil Service Board. (SC's Prakash Singh case)
- 5) More specialisation towards mid career



can be concluded in a better way

Civil Servants should be able to change and newer aspects explor



19. "The key to a more settled Sino-Indian relationship is a greater acceptance by both countries of multi-polarity and mutuality, building on a larger foundation of global rebalancing." Critically analyse the above statement. (Answer in 250 words, 15 marks)

India and China became  
strategic partners in 2003.  
Indo-Sino relation today are  
going through stress: —

a) Border issues and claim  
on Arunachal Pradesh

b) loggheads in UN on  
listing of terrorists.

c) Soldiers clash in Doldam

d) Antagonism in groups.

→ China called Quad as  
Western NATO.

Too  
short  
introductions.

Relevant  
points.

China's Salami  
slicing strategy.

Both are continuing  
civilization and  
economic  
competitors.



## Rebalancing

① Multipolarity  
of  
financial  
powers

② Both  
nuclear  
states

Relevant  
points

Please  
complete the  
answer

↳ Risky  
Economy

with high  
equipments

③ Interdependence  
of trade

↳ \$ 100 billion's  
more

④ Common  
interests  
of  
connectivity  
with  
Asia and  
Europe

⑤ Balance  
vs hegemony  
and work on  
Asian century

⑥ Settle  
border  
issues

20. Strategic autonomy and no military alliances are two tenets of India's foreign policy. In this regard what do you understand by 'strategic autonomy'? Do you think India is strictly pursuing strategic autonomy? Critically analyse. (Answer in 250 words, 15 marks)

Introduction is missing -

India's foreign policy have two tenets! —

Strategic Autonomy

↳ It means to take independent decision in f. policy.

↳ NAM was started in cold war era

↳ India's balancing with

QUAD	SCO
I2U2	BRICS
IPEF	RIC

No Military Alliances

→ India's non join to NATO as partner

→ India's reluctance in QUAD as military group.

Relevant points -

Strategic autonomy is the foreign policy where national interest of





nations is followed without <sup>Good use of</sup> under pressure of blocks of <sup>definitive.</sup> powerful nations like US or Russia.

Today, India follow strategic engagement: —

(a) Relation with USA →  
transfer of technology of  
defense.

(b) Meddles with Russia on  
trade → Rouble-Rupee  
Swap.

(c) Joins strategic grouping  
like QUAD but balance it with  
SCO summits.

Cover more  
dimensions

(d) India's stand on Russia-UK  
war was also not under  
pressure. (Purchasing of  
Russian oil)

(e) India's clear reluctance on  
trade pillar of IPEF  
shows India's deviation from  
US.

(f) Showing soft power of  
India like pacifism and  
panshheel with NAM2.