

**GENERAL STUDIES**

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INDEX TABLE			INSTRUCTIONS	
Q.No	Max.Marks	Marks Obtained		
1	10	05	1. Please write your Name, Email, UPSC Roll No. and Mobile number in the answer sheet  2. There are 20 questions printed in English, all questions are compulsory  3. The number of marks carried by a question or part is indicated against it.  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. 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.	
2	10	05		
3	10	4		
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6	10	4	Any specific message from Educrat IAS Mentors/Evaluators with respect to your copy? Mentor's Remarks: ..... ..... ..... ..... ..... ..... ..... ..... ..... .....	
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16	15	00	Start Time: _____ End Time: _____  Mode of Examination: Online <input type="checkbox"/> Offline <input type="checkbox"/>  Medium of Examination: _____	
17	15	6		
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Total Marks		86	TEST CODE:	

1. Discuss how inclusive growth and employment is a prerequisite for macroeconomic stability. (Answer in 150 words, 10 marks)

Inclusive growth is the growth pattern that takes into account the growth of all stakeholders across gender, rural-urban, rich-poor and different age groups.

Good introduction with definition

Employment is the necessary factor for ~~each~~ earning livelihood and leading a dignified life.

How inclusive growth & employment can help in macro economic stability:

1) participation of both male & female labour force → more economic growth

Gender parity in employment.

2) Availability of workforce with different skillset for different sectors

- low skilled
- semi skilled
- highly skilled

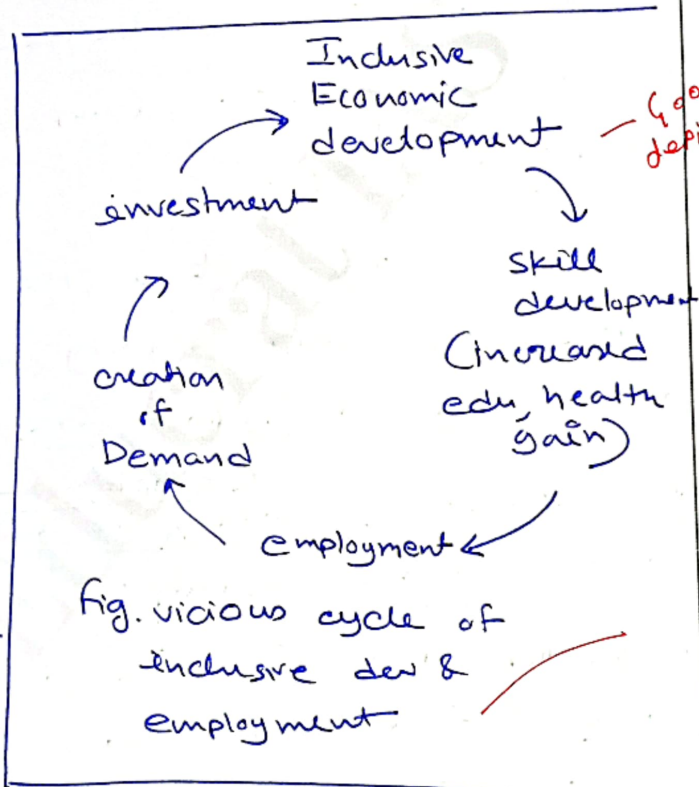
3) Reduces the average gap in income

levels of rich & poor → thus ensuring a more equitable distribution of resources.

*You can also mention about some schemes like PMKVY, financial inclusion, generation of employment opportunities through e-Shiksha ASEEM portal*

4) increased skill development & hence growth.

5) Reduced prime rates → Improved Ease of doing business, investments, Ease of living for people



*Good depiction.*

6) Employment creates demand in market

fig. vicious cycle of inclusive dev & employment

which prompts further investment.

*Good answer*

7) Push to 'Atmanirbharta' eg. self dependency → protection from global supply chain shocks → chance of being part of global value chain eg - china + I

Thus, Inclusive growth & employment helps economy.

2. What is the tax-to-GDP ratio? What problems does a low tax-to-GDP ratio pose for India's growth story? Give innovative suggestions to augment the tax base. (Answer in 150 words, 10 marks)

India's Tax-to-GDP ratio is defined as ratio of total people who pays tax to the total gross domestic product of a country in a given timeline, usually one year. India's tax to GDP ratio is much lower than global averages. Only 4% people in India pays tax.

Tax-to-GDP ratio - 11.7% (Budgeted 2023-24).  
Expenditure

Problem posed by low tax to GDP ratio -

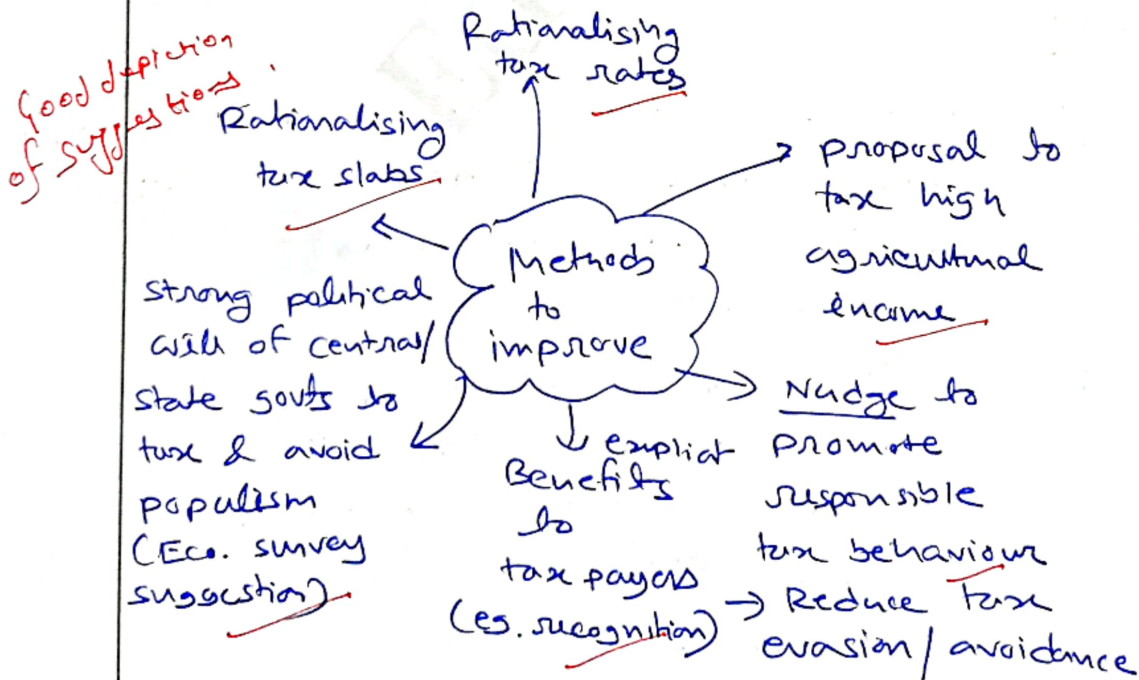
- ① low tax base → limited fiscal space for government to spend on social sector schemes and development.
- ② Trade off → limited fiscal space makes government trade off between revenue expenditure (social sector) and capital expenditure for future growth - thus hampering one or the other.

Both the points looks similar

3) Tax avoidance/evation — leads to erosion of social contract & exit of people from tax cycle → lowering govt accountability ✓

4) Increased fiscal deficit → Borrowing by govt → that creates future stress on economy ✓

5) Increased borrowing → makes economy volatile to global currency shocks & hampers domestic economic stability.



These ways can improve tax to GDP ratio paving way for a better fiscal space of government.

3. In the light of recently released Foreign Trade Policy 2023 discuss how does exports contribute to the economic development. (Answer in 150 words, 10 marks)

The recently released foreign trade policy 2023 gives equal focus to ~~domestic~~ push to export and rationalising imports. Indian export is currently at a historical high. Export contributes to economic development in following ways :-

1) Earning foreign exchange → improving country's forex reserve.

↓  
protection from global currency shocks & volatility of market.

2) Strategic exports: improves country's space in global economies and places country as a major geo-political player es. Defence exports.

3) part of global value chain → creates dependence which in turn helps in global policy partnering.

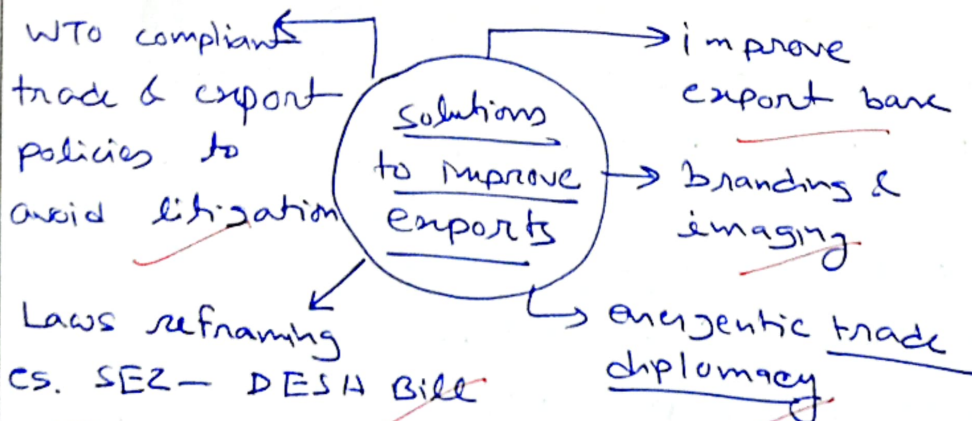
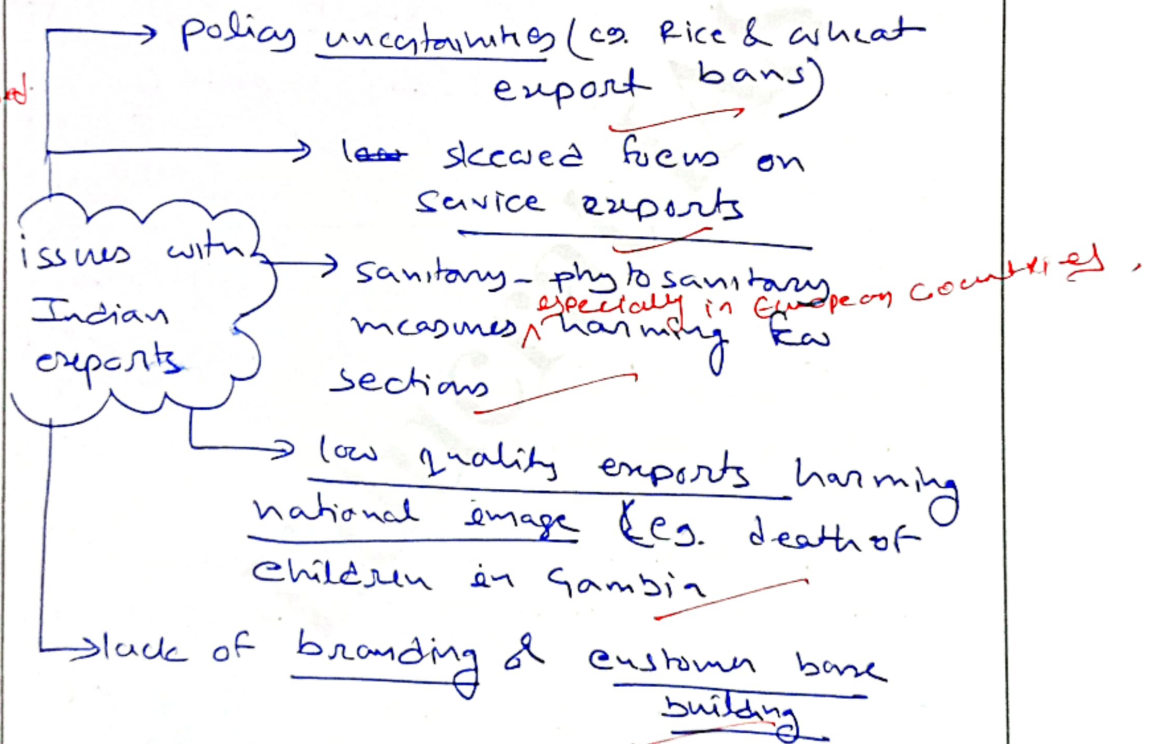
Good introduction -  
- you should also mention some provisions of FTP 2023  
- one time amnesty  
- Tows of Export Excellence  
- Target of USD 2 trillion by 2030  
- RoD TEP scheme.

4) creating global market for Indian goods - thus improving soft power too.

5) Best to reporting sectors → es.

MSME, service sector

Good option.  
But, first part is unaddressed.



Thus, exports can play a crucial role in economic development.

4. Discuss the potential of the unorganized food processing sector in the Indian economy. How does the recently launched Scheme for Formalization of Micro Food Processing Enterprises (FME) aim to address lacunae in harnessing the potential of the fishery sector in India? (Answer in 150 words, 10 marks)

In India, only 10% food gets <sup>Good</sup> Agri produce gets processed leading to <sup>introductions.</sup> a lot of issues ~~and~~ like distress sale of farmers, low value realisation of produce etc.

Potential of unorganised food processing sectors :-

① scope of huge processing as only 10% is getting processed.

② Availability of high number of low skilled labour for food processing sector.

③ Requirement of smaller capital

④ Change in lifestyle & demography → increased demand ~~to~~ of ready to cook / processed food

⑤ Foreign trade policy & energetic trade diplomacy → paving way for exports of processed

— Large domestic market.

— Increasing consumption of processed / packaged food.

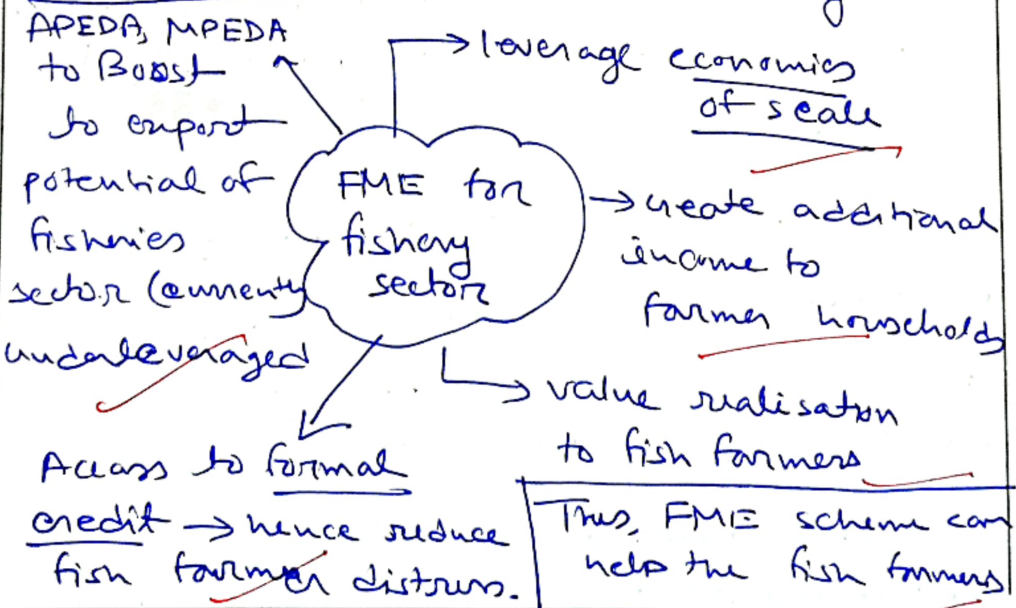


Cut short this part  
↓  
write about the previous issues in fisheries sector  
↓  
Then mention how FME solves these problems.

Food items.  
⑥ India is at a historical high of foodgrain production at 314 MT in 2022 → first in milk, banana etc, 2nd in many grains like rice, vegetables etc → thus ensuring enough raw material for food processing sector.

⑦ Additional income to farmer household (as recommended by Ashok Dalwai committee)

~~How~~ However, lack of formalisation causes issues in the sector which can be harnessed by FME scheme for fishery sector in following way—



Thus, FME scheme can help the fish farmers

5. Explaining the need of public private partnership (PPP) in infrastructure projects, examine the role of PPP model in port infrastructure. (Answer in 150 words, 10 marks)

Public private partnership is where both government and private sector work together on basis of a previously agreed upon concession agreement from which both sectors

Good introduction.

Sain. ~~inter~~

Need of PPP models in infrastructure project :

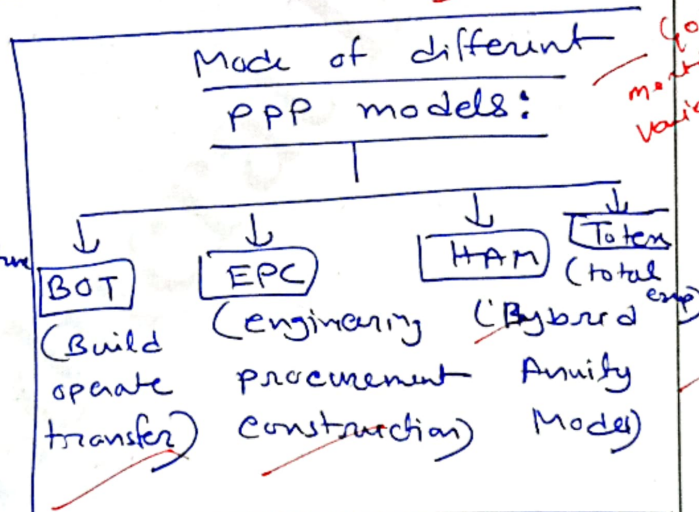
① Additional investment from pvt players

② Private planning, expertise and domain knowledge.

③ long gestation period of infrastructure projects → Need of government support & finance for affordable credit

④ Role of government in infrastructure

Good mentioning of various models.



Relevant points.

Projects → can ensure minimum government  
maximum governance by  
ensuring private company  
takes care of construction &  
operation, maintenance.

You can also mention some of the examples

Kandla port (Adani group) known for

efficiency in handling cargo.

Need of PPP in port infrastructure:

- ① leverage private expertise in construction of ports.
- ② strategic importance of ports for economy, security & disaster resilience
- ③ Huge coastal line of India (7500 km) → unleveraged potential of ports
- ④ less than optimal success of Sasanmala project → need of private sector
- ⑤ India's push to port infrastructure → 70% by value & 90% by volume of trade by maritime route.

Reducing Turn around time.  
Improve efficiency in logistics sector.

Thus, PPP models, if leveraged correctly can be a success in ports.



6. How can the Indian Space Policy-2023 act as a catalyst for the development of a robust, innovative and globally competitive space ecosystem in India? (Answer in 150 words, 10 marks)

Indian space policy 2023 is a much required policy document that determines governments policy and vision about space industry and encourages private sector participation.

Good introduction.

Features of Indian space policy:

① creates division of task for different government and private players.

Also mention about IN-SPACE

② NSIL → (New space India limited) to focus on operational aspects

ISRO → to focus on R&D in space sector

ANTRIX → to facilitate pvt participation  
→ marketing arm of ~~ISRO~~ ISRO

Relevant points.

③ creation of a regulator to ensure create policy guidelines, ensure private sector participation, grievance redressal and vision of government about space industry.

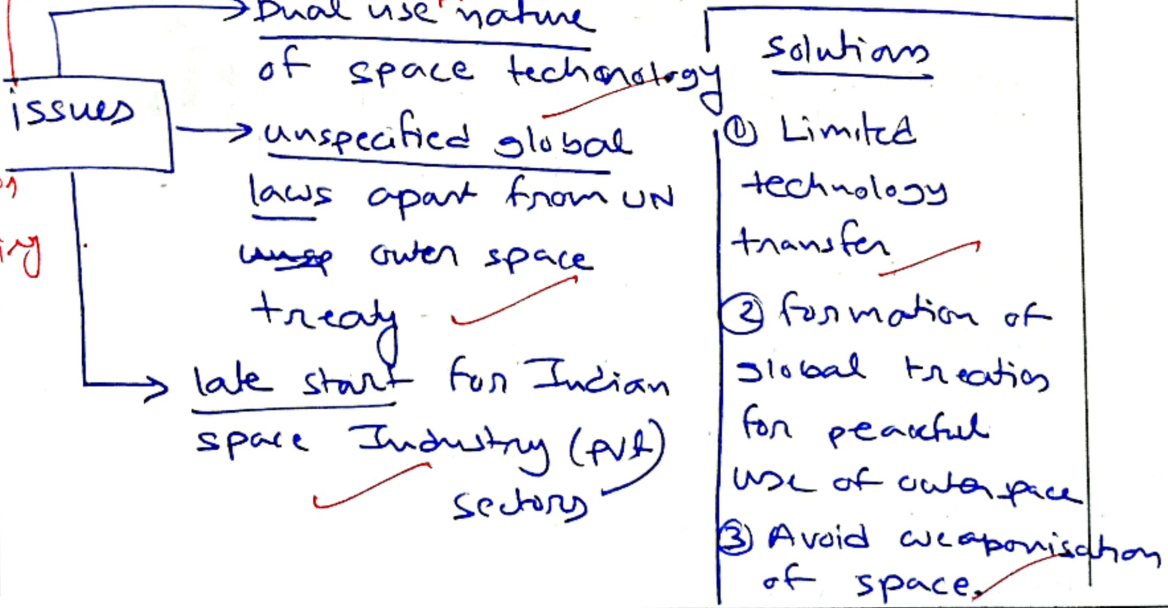
How it helps India's space ecosystem

You can mention about private organisations like Skyroot Aerospace

- ① opens up private sector participation areas - more investment and avenues
- ② Non strategic sectors to be improved by pub sector.
- ③ operation, manufacturing & service sectors to benefit
- ④ space economy to evolve
- ⑤ Promote space tourism

⑥ Push to economy by taxation & services & development

*Context of interest to ISRO - regulator of world and competitor of private sector*



Conclusion is missing

7. What do you mean by metaverse? Also, critically analyse the potential of the metaverse for New India. (Answer in 150 words, 10 marks)

Metaverse is a advanced technology in Information Technology (IT sector) which uses Audio visual experiences, Augmented reality (AR), virtual reality (VR) which gives the user a feeling of physical interaction with others in a virtual space and experience feeling of a virtual reality.

Good introduction.

eg. Person interacting with someone in other continent but use of instruments & technology gives the experience of physical interaction.

Potential of Metaverse in <sup>New</sup> India

four points.

① Improved technology → enables of metaverse

② Advent of Industrial Revolution 4.0 along with blockchain, Artificial intelligence, cyber physical systems etc.

③ Young population (65% population in 18-60 age group) → Amenable to better technology use *and moving towards 6G*

④ Advent of 5G → super high speed internet needed for multiverse experience

⑤ Improved skill set & talent in India

*You can use Data protection of a* → to design, implement & experience Metaverse technology

⑥ huge market in India & Internationally for the upcoming technologies

⑦ Use in immersive learning, health, education  
issues of Metaverse -

① Exacerbate digital divide

② in rural-urban divide

③ Need of huge technical infrastructure & electricity → increased carbon footprint

④ Ethical & Psychological issue → cyber threat, deep fake, cyber bullying etc for vulnerable population.

Solution → Ethical & regulated use of these technologies can help in long term.

*You can use Data protection of a*  
*Big way forward in the answer.*

8. Explain the reasons behind increasing human-wildlife conflict in India. Discuss the measures taken by the Government to mitigate the human-wildlife conflict. (Answer in 150 words, 10 marks)

MoEFCC & NCRB data mentions increased human-animal conflict in past five years.

Good introduction

Reasons

→ encroachment in animal habitats

→ indiscriminate urbanisation squeezing space for animals

→ unplanned industrialisation with no regard for animal habitats (eg. passing of highways through animal corridors)

Relevant points

→ Insensitive planning & design → ~~not~~ not taking animals into consideration while planning developmental projects  
eg- death of animals (eg- elephant) by electrification, great Indian Bustards death by electric poles

→ Non participation of local communities in wildlife conservation



Steps taken by Govt to mitigate

Good points.

- ① dedicated animal corridors
- ② Projects like Project Tiger, Project Elephant that focus on species specific <sup>animal</sup> population conservation & augmentation.
- ③ Translocation of animals e.g. Project cheetah & use them as meta-population to ensure bio diversity.
- ④ Promote Newly drafted forest conservation Act → zoo, ecotourism to increase local community participation in conservation so that they are more sensitive towards animals and as they are source of earning & livelihood.
- ⑤ Best practices like that of Panna tiger reserve that reversed tiger population with community participation & civil society organisations help.

Concessions should be given appropriate attention.

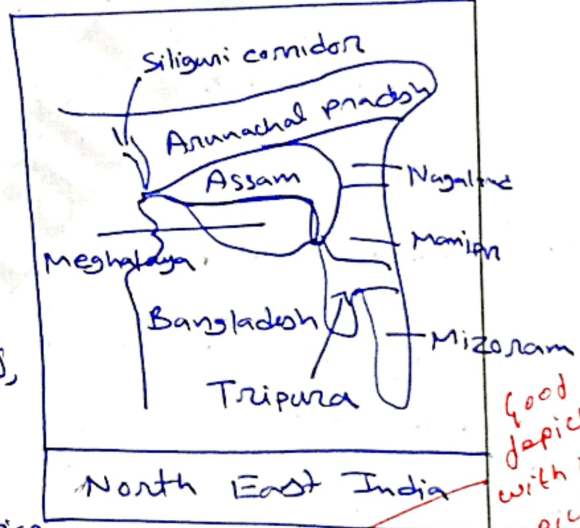
9. Discuss the various factors contribute to the emergence of ethnic insurgencies in North East India. (Answer in 150 words, 10 marks)

The North East India has long been invested with insurgency which hampers its growth & development harming overall national safety, security.

*You can use contemporary events in introduction.*

Reason for ethnic insurgencies in North East :-

① presence of golden triangle & nearby → causing Narco trafficking, terror funding

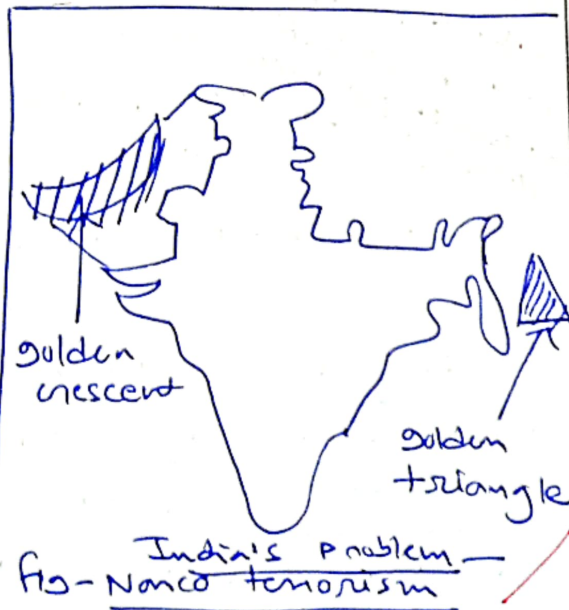


*Good depiction with relevant depiction.*

② Multitude of ethnicities

→ Kuki, mizo, meitei and many other ethnic groups

③ Difficult terrain to control, supervise & monitor insurgencies



④ several separatist tendencies  
e.g. Bodoland demand, greater  
nagaland demand

⑤ Developmental deficit  
Both points address the same issue. → decreased participation in economy

⑥ feeling of Alienation → longtime  
phenomenon of North East alienation

⑦ Differential development of different  
ethnic groups

You should mention suggested measures in 3-4 points.

⑧ Non-implementation of Forest Rights Act → providing forest rights to specific ethnic groups - creating

Act at all places  
- creation of employment opportunities  
- Infrastructure development to improve accessibility  
- Recent government initiatives for North Eastern region. (e.g. non transfer of tribal land lease) resentment among others

⑨ Ethnic protectionism of few groups

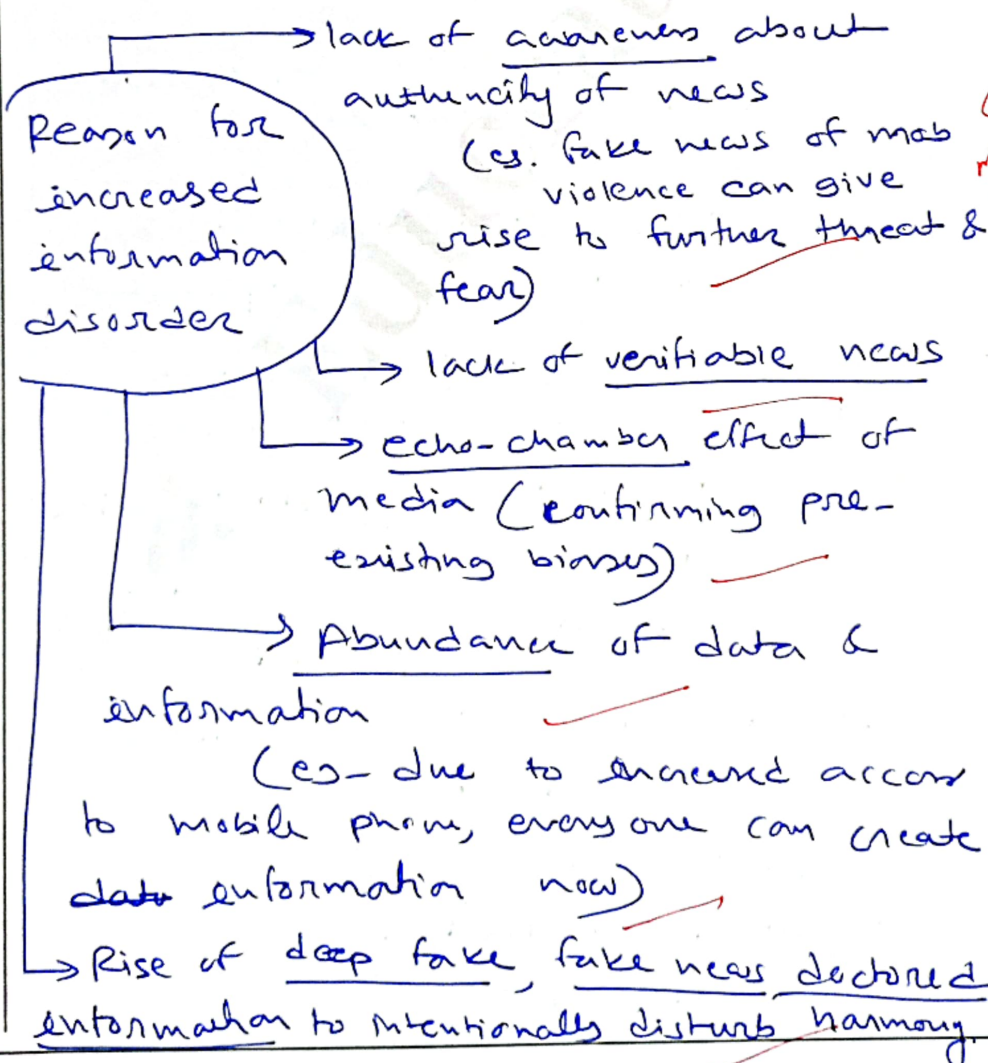
⑩ Availability of Arms, funds and external support from state & non state actors → e.g. Alleged ~~state~~ support from China & Myanmar.

Proper monitoring, developmental efforts &

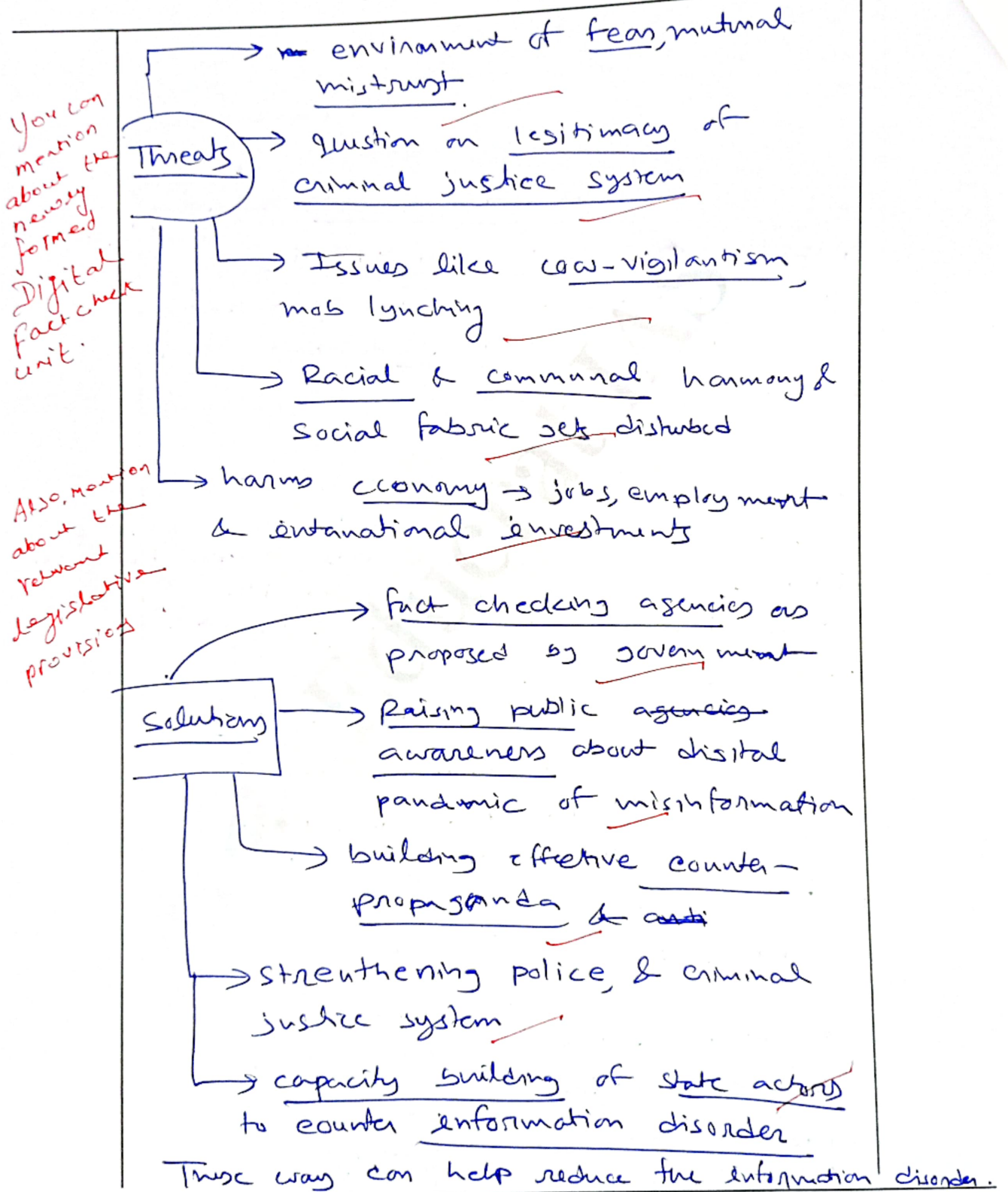
10.. 'Information disorder' has disproportionately increased with increasing internet penetration. Discuss the potential threats to the law-and-order situation due to it and suggest some solutions.  
(Answer in 150 words, 10 marks)

Information disorder means spread of fake news, disinformation, misinformation which has the potential to create law-&-order situations when aggravated.

Good introduction.

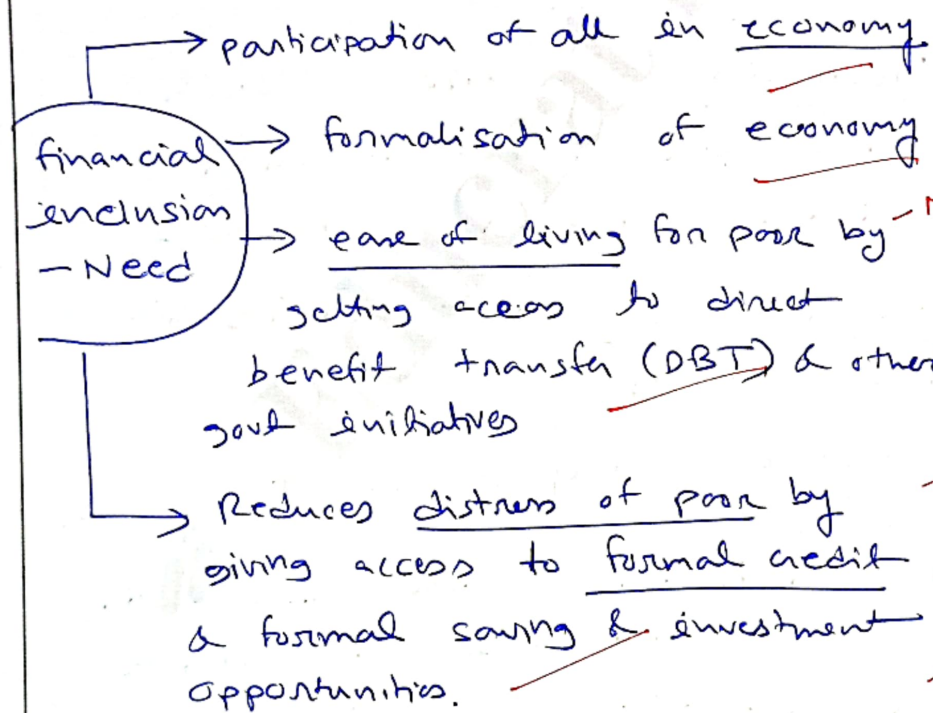


Good mention of the issues.



11. Even after the concerted efforts by the government and RBI to promote financial inclusion, millions of people are still excluded from basic banking. Discuss how the rapid adoption of new emerging technologies by the banks will be helpful in this regard. (Answer in 250 words, 15 marks)

Financial inclusion is one of the first steps of a inclusive & functional economy.



- Mention about the efforts of RBI :-  
- Financial Inclusion Index  
- No-frills account  
- Promotion of UPI.  
- Digital lending options.  
- Easing of KYC norms.

Reason for non achievement of desired goals in financial inclusion :-

① ~~Non~~ Remoteness of some areas.

Mention the efforts of Government:  
- Jan-Dhan  
- AEPs  
- DBT  
- JAM trinity etc.

- 2) ~~part~~ patrilineal society → less women have access to basic banking.
- 3) focus of banks on class banking rather than mass banking.
- 4) Insensitivity of financial institutions to encourage financial inclusion in letter & spirit.
- 5) Accessibility of banks by local people → Non-existent or under functional banks in remote areas.
- 6) Non awareness about benefits of formal economy.
- 7) parallel economy → money lenders etc.
- 8) denormalisation & such steps creating fear of economic loss in illiterate & unaware people.

How Emerging technologies can help

- 1) Bank Sakhi - Site Bank linkage - improve basic banking facilities



② Digital banking → from service centers

③ Phone banking → e-eye, video-eye etc

④ National missions of PM-WANI, Digital India Mission, Bharat Net can help penetration of Internet & hence financial inclusion

⑤ Artificial intelligence → help in health, education, Agriculture & other sectors

⑥ Blockchain → improve banking facilities & identify underserved areas - better identification & touching of financial inclusion schemes

JAM (Jan-Aadhar-Mobile) Trinity & other significant efforts by government has already improved the financial inclusion in country. However, implementation of emerging technologies can further improve the situation by the above stated means and ensure reduced inequalities as envisioned by SDG # 10

More focus should be given to RBI and government's initiative in this answer.

Good concept



12. A subsidized PDS for the well-targeted groups still remains the best form of food security for the poor. Explain. What are the main problems facing the public distribution system? In what ways can its efficiency be improved? (Answer in 250 words, 15 marks)

Good use of Economic Survey data. In India, about 65% people are under public distribution system. (Economic Survey)

PDS as food security measure for poor:-

Good Points

- ① Assured subsidized food grains at exposure of poor people
- ② fallback option in case of pandemic & other issues  
eg. PM - Karib Kalyan Anna Yojana during and lockdown
- ③ Access to subsidized food grain - ensures availability of food - rescue from hunger
- ④ can focus expenditure on other spheres → health, education
- ⑤ source of food security for



Below poverty line groups.

Problems of PDS system -

① procurement → issues in APMC  
↳ middlemen → non-realisation of actual price by farmers

② skewed production → MSP guaranteed  
Food grains produced more —  
monoculture & water guzzling  
crops promoted  
↳ increased ecological footprint

③ Storage & transportation cost by  
FCI is huge

④ Storage of FCI → more than  
required buffer limit → wasted of  
public fund → spoiling of food grains  
at FCI godowns

⑤ Distribution → Inclusion-exclusion  
errors, corruption, siphoning of funds  
↳ not reaching intended beneficiaries

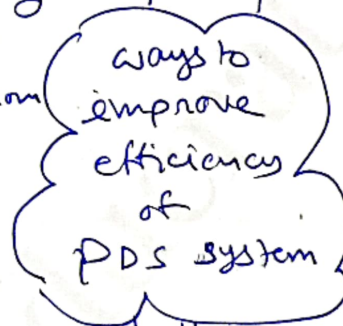
- Also stress on soil health and ground water extraction.  
- Diversion of food grain in black market.  
- Technological barrier in implementation of one nation one ration  
- Shortage of grains in open market due to open ended procurement policy leading to food inflation.

⑥ ensures food security but not nutritional security

Good use of supply chain by Economic survey

As suggested by Economic survey, cater only lowest strata by PDS

Stop storage, procurement by FCI → let people buy from market and state can support by transferring price gap as DBT.



ensure nutritional security by diversifying crop basket

check skewed focus on MSP secured crops

Use of technology to reduce siphonage of funds (eg. Aeps to ensure it reaches intended beneficiary)

collaboration with all departments (es. logistics improvement for better storage & transport)

These way PDS can be made more effective.

13. Digitizing land records and conclusive 'land titling' will go a long way in making India a \$5-trillion economy by 2025. Analyze. Also, highlight the steps taken by the government of India in this regard. (Answer in 250 words, 15 marks)

Agriculture, though contributing only 18% of national GDP is a livelihood option for 49% of Indians. Hence digitizing land records would surely help Indian economy. *Good introduction.*

How land record digitization will help:

① Land record digitization

↓  
land rights

↳ access to formal credit by poor farmers. *Good linkage.*

② can help precision Agriculture

↳ by understanding the need of soil,  $\rightarrow$  Amount of fertilizer, Pesticides, micro & secondary nutrients to be specified. *formalisation of agricultural economy.*

↳ soil health card can help in this.

③ Land rights  
↳ feminisation of land rights  
can empower women

④ Doubling farmer income by giving  
access to credit by starting a virtuous  
cycle

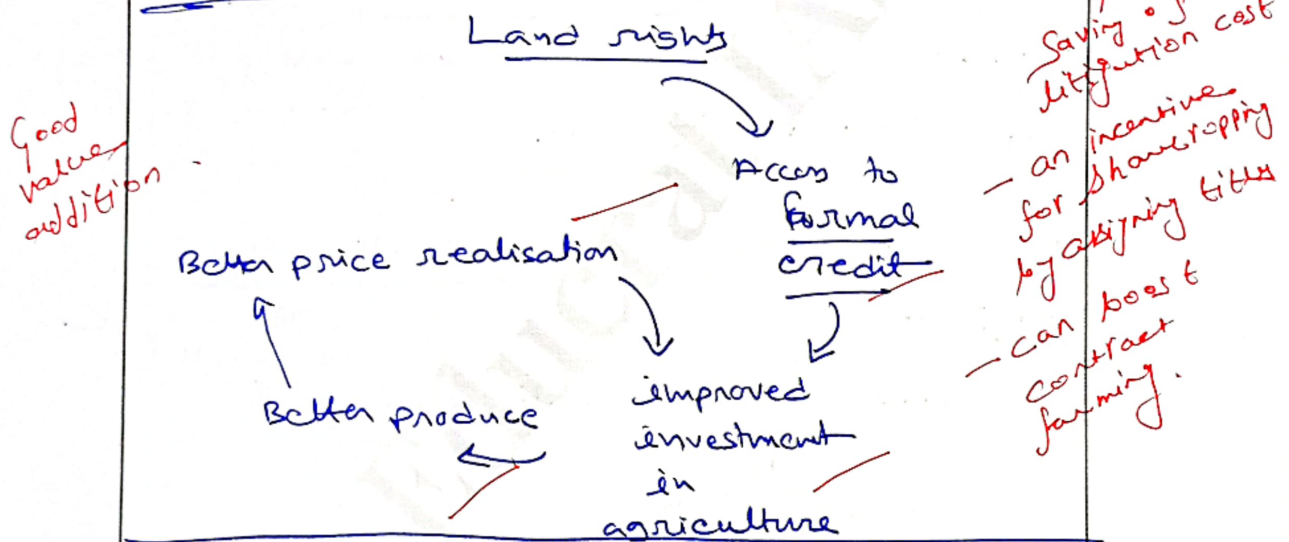


fig - virtuous cycle of formal credit in Agricultural investment

⑤ Reduce disguised unemployment  
→ improved resource spill off to  
other sectors → e.g. manufacturing

Steps taken by government

① Mapping of land digitally by satellite data — es. Bhuvan Portal

Good examples.

② Digitization of land records

es. Bhoomi by Karnataka govt.

③ Land rights to farmers

④ Model tenancy Act → to protect landless labourers

⑤ push to doubling farmer's income

- by
- solar power (KUSUM<sup>PM</sup>)
  - Allied ~~Act~~ Agro activities
  - ~~B~~ marine products

(Blue economy)

⑥ Making best use of available land by

- Precision agriculture
- soil health card
- multicropping
- vertical farming etc.

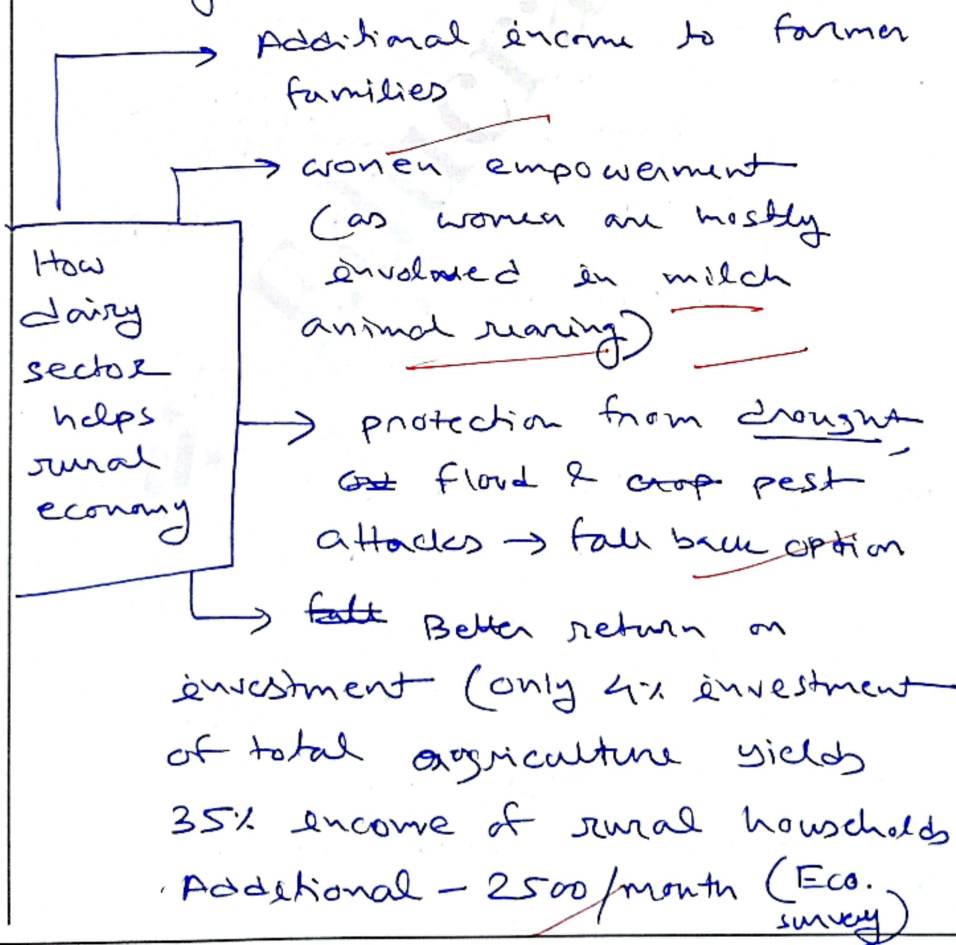
These are not required.

These ways digitization of land records can help Indian economy & farmers.

14. The development in the dairy and livestock sector of the country is directly related to a more balanced socio-economic development of the rural economy. Critically examine. (Answer in 250 words, 15 marks)

India produces 24% of the global milk production.

The white revolution in dairy sector has led way for improvement of dairy & livestock sector. It also helps in a balanced socio-economic development of rural economy.



Dairy & livestock sector issues

① increased input cost of dairy & livestock sector

② fodder price inflation

③ Diseases in livestock (e.g. FMD & Brucellosis)

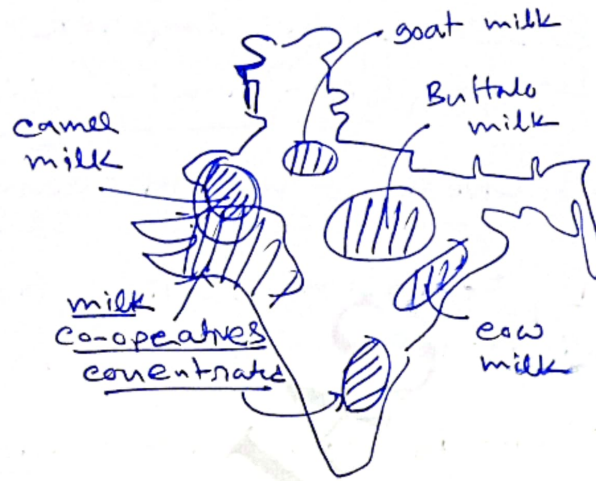
④ Lack of formal training to optimise gain from milching animals

⑤ standardisation & issues in dairy products

⑥ Dual burden on women

Solutions

① focus on indigenous livestock breeds. (low cost of procurement & better climate adaptability)



Map - distribution of dairy sector in India

Relevant points



Co-operatives  
like  
AMUL.  
↓  
assured  
return on  
investment  
↓  
fixed source  
of income  
↓  
Better  
planning of  
resources

- ② schemes to improve indigenous breeds. (AM-GOKUL Yojana)
- ③ Livestock health cards
- ④ extension services for dairy & livestock sectors.
- ⑤ efforts to promote integrated farming system.

Thus, though not a ~~full~~ fool-proof protection against rural poverty, but dairy & livestock sector can significantly improve a balance in rural economy.

15. Briefly explain the laser Interferometer Gravitational - wave observatory (LIGO). How will the establishment of LIGO - India contribute to advancing India's Scientific capabilities? (Answer in 250 words, 15 marks)

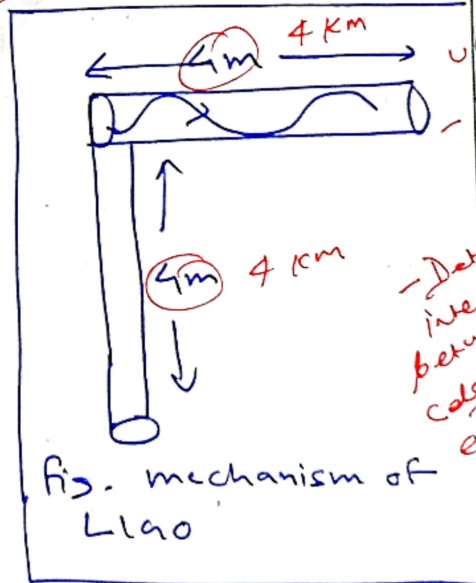
Gravitational waves are waves in space and time - first proposed by Albert Einstein in 1916 in his General theory of relativity, due to cosmic events like Big bang, supernova, rupture of stars etc. India has started implementation of LIGO project in hingeli district of Maharashtra.

Good introduction with background and relevant context.

LIGO - contribution in Advancing India's Scientific capabilities.

① LIGO ~~was~~ It supports Einstein's idea of space as proposed in his theory of relativity.

② Ensures the idea of space



Mention the features of LIGO.  
Utility:-  
- Detection of gravitational waves.  
- Detection of interaction between massive celestial bodies e.g. - collisions of Black holes.

as a 3-Dimensional matter.

③ gives input about origin of universe, nature of space, and other cosmic events such as Supernova, Big Bang etc.

④ gives idea about ~~other celestial bodies in space~~ gravitational wave functioning

⑤ Demonstrates India's capability & scientific advancement.

**Challenges** → gravitational waves are very hard to detect

→ No concrete evidence of nature of waves proposed

→ Lack of international concurrence on effectivity of these projects

— positioning of India as a major player in the field of technology.

— Economic significance  
— Also, essential component of soft power.



However, the L110 project is definitely important for placing India at a higher pedestal in science.

16. The development in the dairy and livestock sector of the country is directly related to a more balanced socio-economic development of the rural economy. Critically examine. (Answer in 250 words, 15 marks)

India's Line of control (LoC)  
lies along borders of Pakistan,

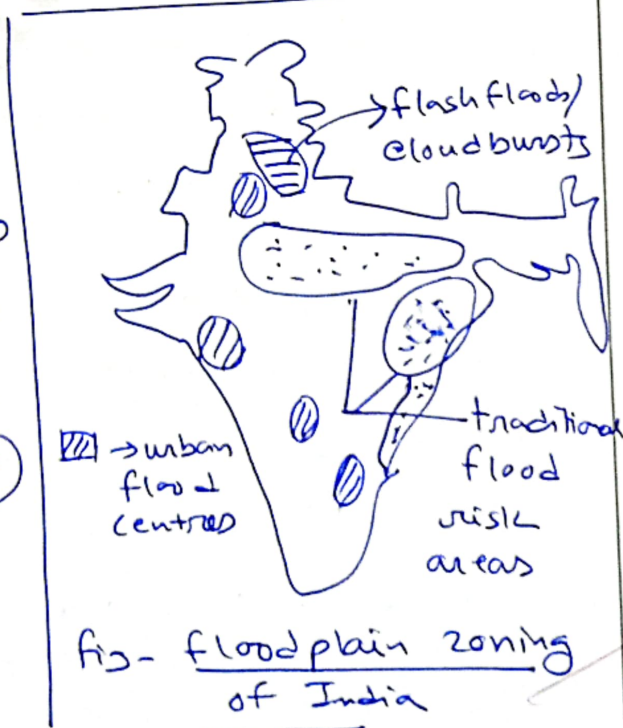
17. Explain how flood plain zoning will help in disaster mitigation in the case of floods in India. Also, with reference to NDMA guidelines, discuss the measures to be adopted to mitigate the impact of floods. (Answer in 250 words, 15 marks)

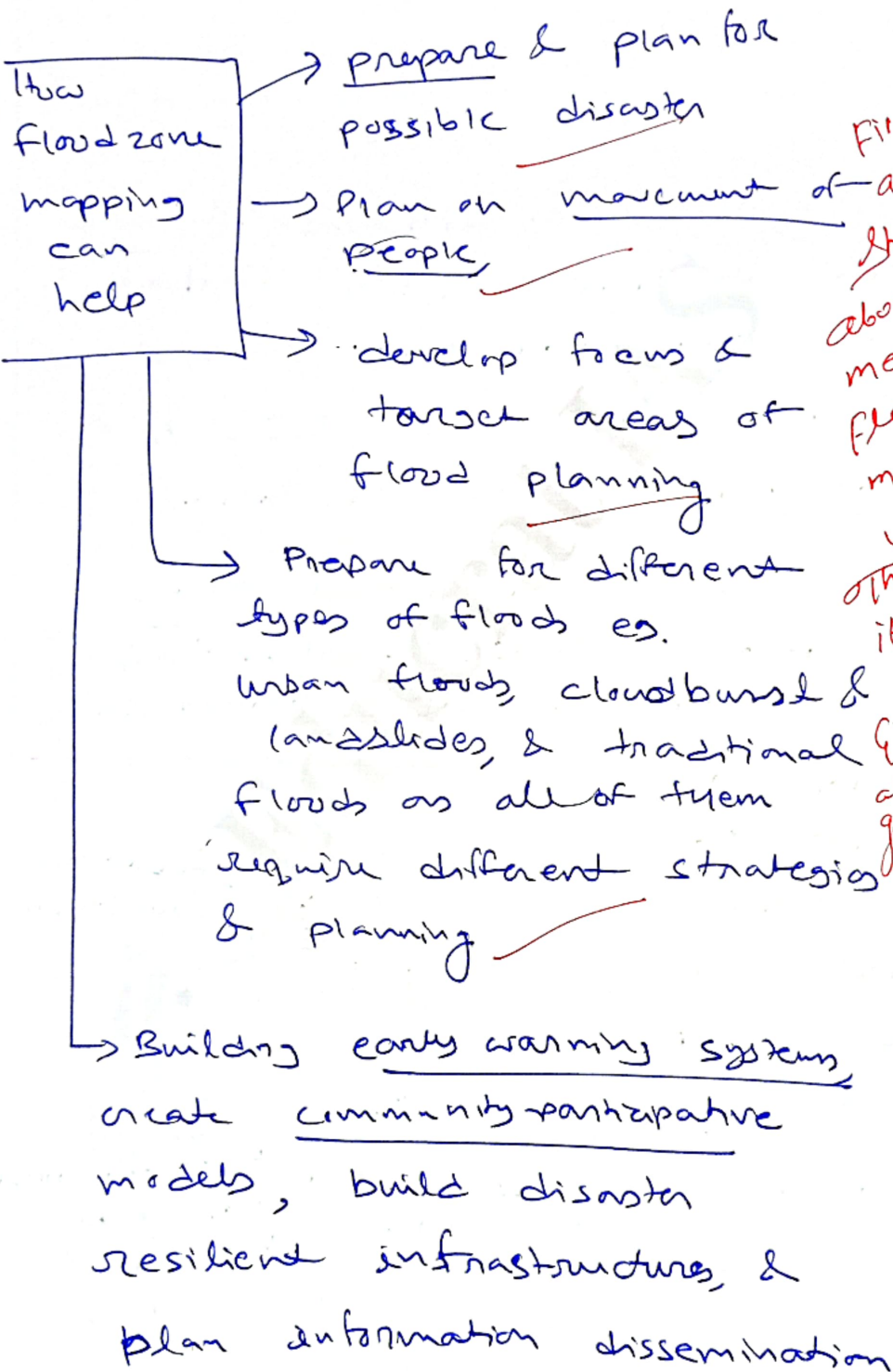
Good  
Introduction  
Keep it  
short.

As per IMD, 65% of area in India is prone to floods. Hence flood plain zoning can effectively improve the planning & mitigation of floods in India.

Apart from natural floods, flashfloods, cloudbursts & urban floods have become increasingly common in

India. Hence zoning for all these types of floods are required. (as suggested in figure →)





First of all, you should discuss about the method of flood zone mapping.

↓  
Then discuss its utility.

↓  
Give information about NDRA guidelines.

NDMA guidelines & measures taken -

- ① Build early warning systems
- ② in information dissemination systems
- ③ flood resilient infrastructure
- ④ Plan → mitigate → rebuild for floods
- ⑤ Develop community awareness & community participation in disaster relief
- ⑥

Write more points

Thus, By following NDMA guidelines & taking help of floodzone mapping, impact of flood hazards can be reduced.



18. Biodiversity underpins the health of the planet and has a direct impact on all our lives. Discuss the extent of biodiversity loss and its impacts. What steps have been taken at the national and international levels to arrest biodiversity loss? (Answer in 250 words, 15 marks)

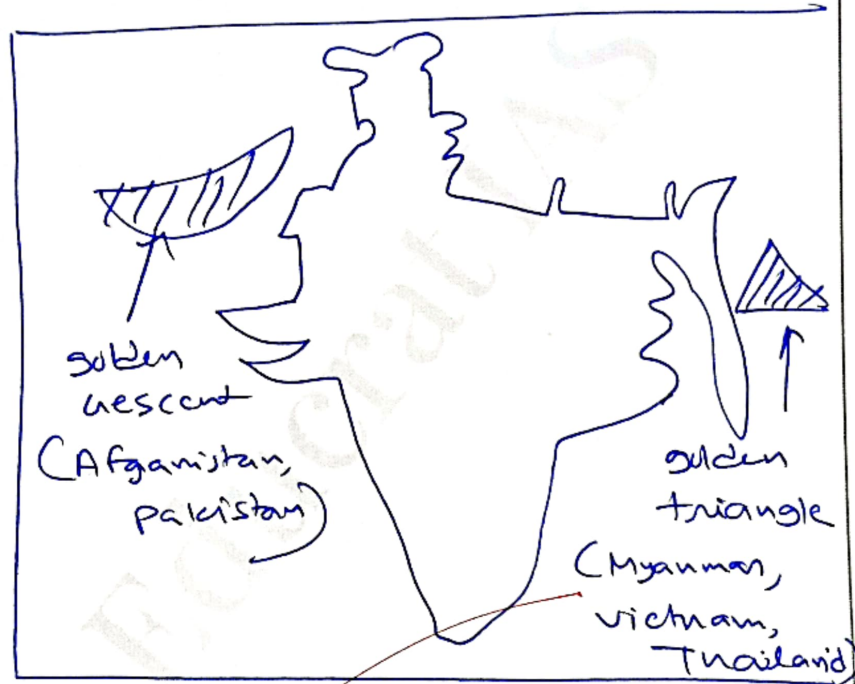


**19. Despite commonalities and synergies between money laundering and tax crimes, leveraging anti-money laundering (AML) measures for tackling tax crimes presents political, legal as well as operational challenges. Discuss. (Answer in 250 words, 15 marks)**

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20. The geographical proximity to both Golden Crescent and Golden Triangle, major opium production regions of the world, puts India in a very precarious position. Assessing the vulnerabilities, discuss the challenge of narcotics trading in internal security. Suggest a way forward to curb the menace of Drug trafficking. (Answer in 250 words, 15 marks)

Try to complete the paper.



vulnerabilities

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