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MAINS TEST SERIES 2024

FULL TEST GS III

Question Paper Specific Instructions

1. There are **TWENTY** Questions printed in **ENGLISH**.
2. All the questions are **compulsory**.
3. The number of marks carried by each question (or part) is indicated against it.
4. Word limit in questions wherever specified should be adhered to.
5. Any page or portion of the page left blank in the Answer booklet must be clearly struck off.

Qn No.	Marks Obtained	Qn No.	Marks Obtained
1	4	11	6
2	3	12	2
3	4	13	7
4	3	14	7
5	5	15	7
6	3	16	
7	5	17	7
8	5	18	7
9	4	19	5
10	4	20	7
TOTAL			

Name

VINEETH. LOHIDAKSHAN

Roll no

Subject

GS-III

Date

3/9/24

Questions Attempted

20



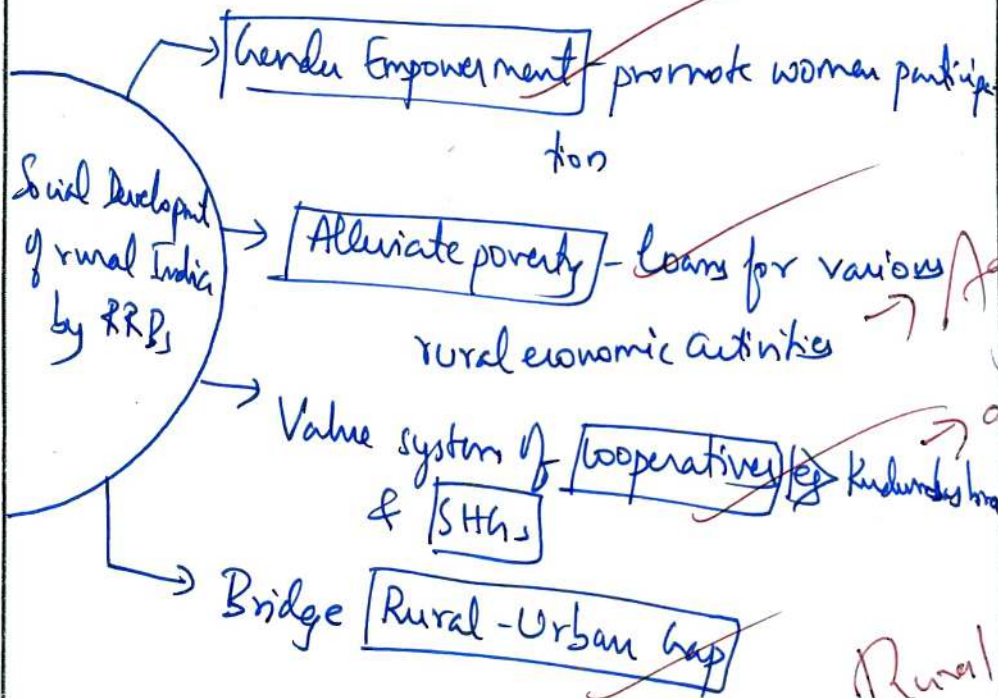
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1. Examine the pivotal role played by Regional Rural Banks (RRBs) in the socio-economic development of rural India. (10 Marks)

(Don't write anything in this area)

Regional Rural Banks are commercial institutions focused on rural development established in 1975 with share holding as 50% central govt, 35% private bank and 15% state govt.



Economic development of rural India by RRBs

2% banks in Rural India
Empower by



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(Don't write anything in this area)

- 1) Priority Sector Lending to key rural sectors
- 2) Increase farmer income $\rightarrow$ 75% loans for agri sector
- 3) Diversify activities - animal husbandry, poultry
- 4) Enable global value chain integration

Challenges

- $\rightarrow$ Huge NPAs of RRBs
- $\rightarrow$ Apathy of Bank officials
- $\rightarrow$ Disparity - There are 6 lakh Indian villages and only 1.25 lakh RRBs - lack of access
- $\rightarrow$ Siphoning of Funds $\rightarrow$ Karuvannur Bank Fraud

high dependence on sponsor bank

Cooperative bank

Way Forward

- $\rightarrow$ Direct Benefit Transfer
- $\rightarrow$ State Audit
- $\rightarrow$ SIA & Social Audit

Rural Banks can act as Vanguard of Progress in achieving dream of Doubling Farmer income by 2025



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2. Discuss the various methods used to calculate the Gross Domestic Product (GDP) of India. What are the reasons for the disparity between Gross Value Added (GVA) and GDP? (10 Marks)

(Don't write anything in this area)

Gross Domestic Product refers to the total value of goods and services produced within a country. At present India is the 4th largest economy with GDP of 3.8 billion behind USA, China & Germany.

Various Methods of GDP calculation

- 1) GDP at ~~factor cost~~ - without inflation
- 2) GDP at market price - with inflation
- 3) GDP Deflator method - best method
- 4) GDP can also be computed using CPI and WPI.

Income
Expenditure
Production } Methods

Reasons for the disparity between Gross Value Added & GDP



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(Don't write anything in this area)

1) GVA takes into account value addition at each step while GDP only considers final value.

2) Inflation is another reason for disparity

3) Data discrepancies also leads to differences

4) Divergence in production and service activities

Challenges

→ Affect aim of 5 trillion economy

→ Inflation pressures

→ Added social burden

Way Forward

→ Proper Data collection

→ Proper inflation indexing



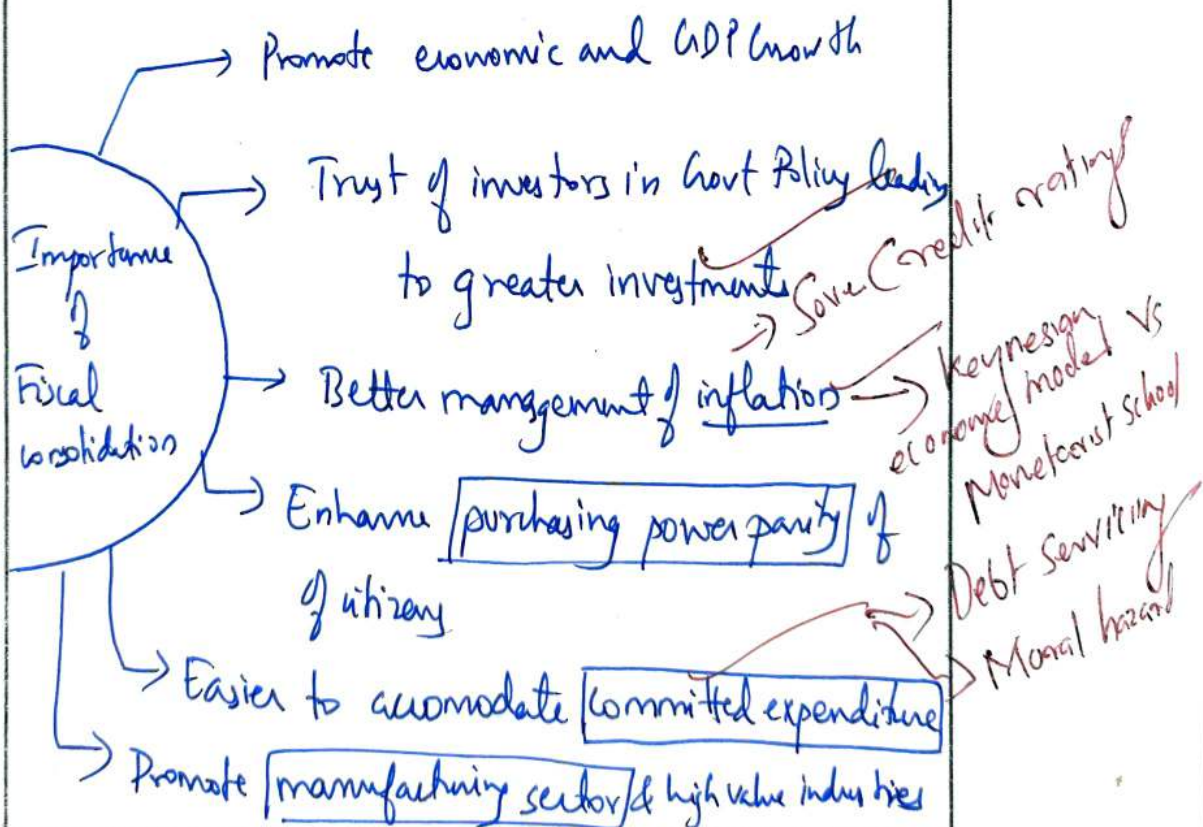
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3. What is fiscal consolidation, and why is it important for economic stability?
What are the major factors that cause governments to experience fiscal slippages? (10 Marks)

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Fiscal consolidation refers to the strengthening of economic base by proper accounting of revenue and expenditure such that debt of the economy is at a healthy level, favouring growth.





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Taxation & challenges, Economic shocks,
muted but investment.

Major factors leading to fiscal slippages

- 1) High committed expenditures eg Kerala in FY-21
- 2) Unsustainable policies eg Organic farming in Sri Lanka
- 3) High off-budget borrowings eg KIIFB of Kerala
- 4) Lack of revenue generating activities like manufacturing
- 5) Lack of investments and public sector-private sector collaboration

Way Forward

- Invest in safe Govt instruments like bond markets (Ujit Bhalla Committee)
- Ease of Doing Business promoted
- Invest in human skilling like Nordic Model

Measures like FRBM Act have enabled India to achieve economic stability as per Moody's Report

(Don't write anything in this area)



4. Discuss the challenges facing the formalization of the Indian economy and briefly outline the measures in the 2024-2025 union budget aimed at facilitating employment and skill development. (10 Marks)

(Don't write anything in this area)

As per Invest India Report 2022 nearly 90% of the Indian Economy is in informal sector.

Challenges associated with formalization of Indian economy:

- 1) More than 45% of population are agri-dependent (Agriculture Census Report)
- 2) Feminisation of agriculture - reluctant to register
- 3) Data Crisis - due to huge population & pending census
- 4) Rise of gig economy - promoting freelancing and contractualisation.
- 5) Lack of Awareness - regarding benefits of formalisation.



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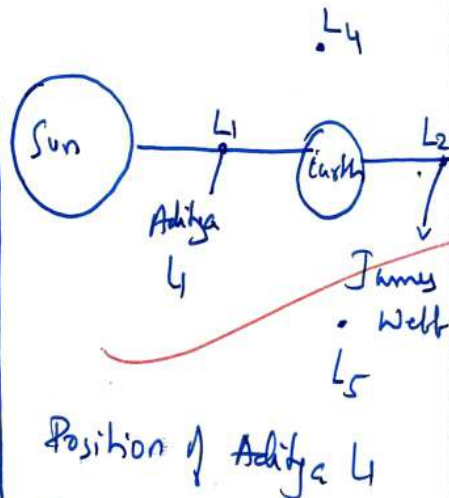
5. Recent solar missions like India's Aditya L-1 reflect a growing interest in studying the Sun. How does this mission help us understand the importance of sun? (10 Marks)

(Don't write anything in this area)

India's space journey has achieved a key milestone in 2023 with successful launches of Chandrayaan-3 and Aditya-L1. Aditya-L1 is placed at Lagrange point 1 to study Sun's chromosphere.

Growing interest in studying Sun because:-

- 1) Study the evolution of solar system
- 2) Importance of Sun in solar system
- 3) Know about impending disasters.
- 4) Betterment in space technology





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Aditya L₁ help us understand about importance of sun as

(Don't write anything in this area)

- 1) Study about solar flares & solar winds
 - 2) Study nuclear fusion reactions in sun that can help CERN large Hadron Collider & Tokamak projects
 - 3) Various payloads like HELIX measure intensity of sunlight - helpful in Particle physics experiment
 - 4) Aid in photon technology - essential for optical fibres and cables
 - 5) Evaluate the remaining life of sun and solar system
 - 6) Importance of Solar energy in sustaining life on earth
 - 7) Any similar star like sun in solar system
- Thus Aditya L₁ stand as testament to the fact of rise of India as a global space power



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6. "The missile man of India's" vision and dreams have enhanced India's defense capabilities in the last few decades. Comment. (10 Marks)

(Don't write anything in this area)

APJ Abdul Kalam, aka Missile Man of India, is behind the success of Indian defense capabilities with India recently entering top 25 countries of defense exports as per SIPRI.

APJ Abdul Kalam's vision & dreams enhanced Indian Defense capabilities as:-

- 1) Development of Integrated Missile Programme - "PATAN"
- 2) Development of Agni based Anti Missile Systems and Prithvi based Anti-Missile System



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(Don't write anything in this area)

3) Indigenisation of technologies like LCA-Tejas

4) Collaborations with foreign majors like General Electric and Dassault $\Rightarrow$ led to Apache & Rafale.

Content up 5) Skilling of engineers in missile technology - led to "Brahmos" in collaboration with Russia.

6) Painted the roadmap for Indian defense sector with nuclear submarines like Saganta.

7) led to promotion of Anti-Tank missiles like Nag and Helina

At J. Abdul Kalam's vision have strengthened India as one of the defense majors with aim of \$150,000 crores defense export by 2050



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7. "NDRF has evolved over the years according to the situation ever since the enactment of NDMA 2005". Discuss about the effective role played by NDRF in dealing with natural disasters. (10 Marks)

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NDMA 2005 was enacted with the aim of

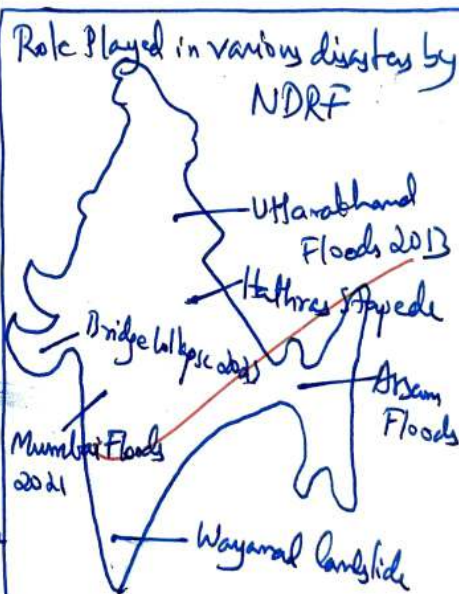
holistic ~~law~~ to deal with disaster as Climate Risk

Perception Index rate India as 7th most vulnerable country to Disaster.

National Disaster Response

Force is designated force to provide immediate relief & rehabilitation support.

Evolution of NDRF over the years →



1) Better training facilities and National Institute

2) Increased budgetary allocation

3) Designated state forces in lines with NDRF.



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(Don't write anything in this area)

- 4) Increased squad strength
- 5) latest technology integration like ground sensing
radar and satellite mapping

Effective role played by NDRF in natural disasters

- 1) Hazard Mapping of disaster prone areas and prior warning Eg Ansam Flood warning
- 2) Quick mobilisation & saving lives & property
Eg Uttarakhand Floods - 2013
- 3) Aid in rehabilitation Eg Wyanad landslides
- 4) Saving livestock Eg Mumbai floods 2021

Challenges → lack of mock drills
→ lack of social security like insurances
→ corruption - CAtN Audit - 2019

NDRF is a key symbol of India's resilience to disaster
preparedness as evidenced during Odisha cyclone 2017 with

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zero casualties.



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8. Identify the regions in India that are considered 'hotspots' for landslides.

Discuss the unique challenges that landslide-triggered disasters pose for the state, particularly in relation to the livelihoods of vulnerable communities.

(10 Marks)

(Don't write anything in this area)

Landslides refer to mass movement of land, rock & debris down a slope. As per the ISRO landslide atlas 2023, landslide prone areas are:-

1) Himalayas

2) Western Area

Approximately 30% of total landslides in world occur in India as per IWMO.



Unique challenges caused by landslide for the state with respect to livelihoods:-

1) Disruption of agriculture - 45% population depend on agriculture in India.



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(Don't write anything in this area)

- 2) loss of livestock affect circular economy
- 3) loss of property - which decreases input cost that can be put for agriculture or business
- 4) Morbidity & Mortality - affect worker productivity
- 5) Decline in tourism potential - due to safety concerns
eg Wayand

Measures → Maulhar Gadgil Report :-

- 1) Prevent unwarranted quarrying
- 2) Proper EIA & SIA for projects
- 3) Hazard Mapping and rehabilitation

Recent Wayanad disaster which led to death of over 350 people is a wake up call to prevent unplanned development & ensure sustainable urbanisation



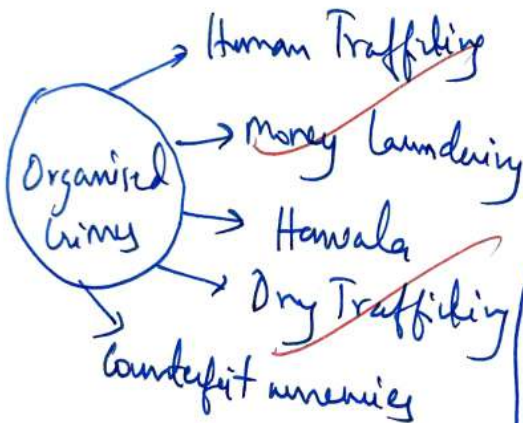
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9. Amongst the different types of organized crimes in India, analyse why drug trafficking poses a unique challenge to deal with, considering into account her credentials as a welfare state (10 Marks)

(Don't write anything in this area)

Organised crime can be defined as well structured network of malicious acts outside the normal structure of society with main intent of profit.



Drug trafficking poses a unique challenge with respect to welfare state because:-



1) Youth development - Impede personal liberty as envisioned by welfare state. PCI Study - 15% youth affected



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- 2) Trigger Ethnic violence eg Kuki-Meitei conflict
- 3) Create social unrest - criminal activities, breakage of families
- 4) Greater burden on security forces
- 5) Affect output of Economy as productivity is affected

Measures to counter Narcos terrorism

- 1) Operation Samudra yut - 15,000 worth drugs seized off coast
- 2) Narcotic Drugs & Psychotropic Substances Act, 1988
- 3) Nasha Mukt Bharat Abhiyan

Narco terrorism can impact the broad vision of Amrit Kaal for which basic security and personal

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(Don't write anything in this area)



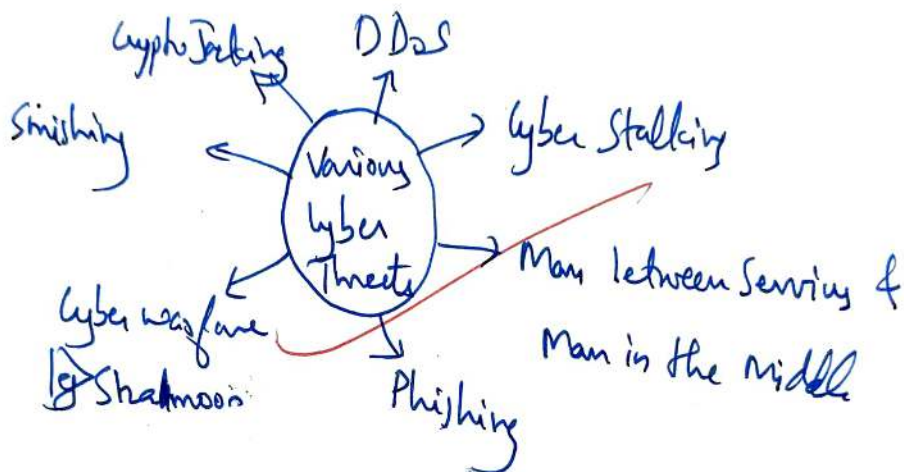
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10. As the economy becomes increasingly digitized, cyber threats have multiplied. Analyze India's preparedness to defend against large-scale cyber-attacks on critical infrastructure. (10 Marks)

(Don't write anything in this area)

As per CERT-In report annual cyber crime incidents have seen 30% spike with 1.2 lakh cases reported annually.



India's Preparedness to defend large scale cyber attacks on critical infrastructure (CII):

1) Institutional :- CERT-In

I4C - Indian Cyber Crime Coordination Centre



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NCIIPC - National Critical Infrastructure Protection Centre

2) Policies - Cyber Security Policy - 2013
Cyber Security Strategy - 2023

3) Campaign - Cyber Swachhta Campaign

4) International - Part of Budapest Declaration on AI

Did not sign Budapest Convention

Challenges

- Digitalisation drive - 'Digital India'
- Rising digital penetration
- Promotion of e-Governance

Cyber Swachhta and Cyber Suraksha should be key matters to ensure sustainable Cyber future for India

(Don't write anything in this area)



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11. India's increasing GDP growth rate and the widening inequality gap present a contradictory picture. In this light, discuss the reasons behind this disparity and analyze the feasibility of various methods that could be employed to address it.

(15 Marks)

(Don't write anything in this area)

As per RBI, the GDP growth rate projected for FY 24-25 is 7.2% while OXFAM's inequality report says that current rate of inequality in India is worse than that during colonial rule.

Reasons behind disparity between GDP growth rate and inequality gap:

- 1) Boost to Manufacturing sector - witnessed growth rate of 9.9% due to govt policies like PLI.
- 2) Post-Covid Pent up demand - led to demand driven growth which is more prudent.
- 3) Increase in population - As per UN Population

no need to link GDP-Inequality tell reasons of inequality



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Prospectus, India became most populous country
20 years in advance, leading to inequality

4) Middle Income Trap - Almost 75% population

fall into Middle income Trap as per C.M.I.E.

5) Lack of skillets - <5% as per Skill India report

to capitalise on emerging technologies

6) Lack of high value industries like automobiles

Feasibility of various methods to address it

1) Skilling of population - can reap benefits in
medium term like Japan & South Korea

2) Increased FDI - can trigger domino effect and
lead to V-shaped recovery in short time

(Don't
write
anything
in this
area)

Issues with land redistribution
Flow in taxation
Missy middle
Policy priority



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3) Industry Academia linkage - Best method in long term for demographic dividend.

4) Social measures like insurance and allowances beneficial in short term but counter cyclical in long term due to increased committed expenditure.

5) Modernisation of Agriculture - increased productivity and better income (Ashok Dalwai Committee)

6) Gender empowerment - led to 27% increase in GDP as per IMF

As per Surjit Bhalla Committee, the best method to address the inequality is to focus and invest on cooperatives - "Sahakar Se Samridhi"

(Don't write anything in this area)

Analyse
wealth tax,
UBI etc

6h

