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GENERAL STUDIES (TEST CODE : 872)

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<th>Name of Candidate</th>
<th>JUNAID AHMAD</th>
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<th>Q. No.</th>
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Total Marks Obtained:

Remarks:

Signature of Examiner

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).

2. There are TWENTY questions printed in ENGLISH.

3. All questions are compulsory.

4. The number of marks carried by a question/part is indicated against it.

5. 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. No marks will be given for answers written in medium other than the authorized one.

6. Word limit in questions, if specified, should be adhered to.

7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1. 

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6. 

All the Best
1. The "Outcome Budget" reflects the endeavour of the Government to convert "Outlays" into "Outcomes". Explain. Also, discuss why the potential of outcome budgeting remains untapped in the Indian context.

Outcome budget is a method which is based on outcomes rather than the budgetary expenditure.
2. What is agroforestry? Discuss its potential in making agriculture sustainable and viable. In this context, discuss the salient features of National Agroforestry Policy.

Agroforestry is a technique of mixed farming where trees are planted along with crops to provide greater returns and sustainability to agriculture in the region.

Indian agriculture is done mostly on subsistence basis where in productivity and farmer income is less.

Agroforestry could help in making the agriculture more sustainable and viable.

(a) Farmers income will be increased with the planting of trees as it can provide

5 Fs: Food, Fuel, fodder, fertilizer

(b) Soil fertility will increase as trees help in seepage of water and prevention
of soil erosion.

e) **Vulnerability to disaster and climate change** will reduce. Breezes provide a blockage against storms, strong winds which destroy the crops in the region.

f) **Environmental sustainability** - sequestration of CO₂ is done by the bees and the menace of climate change and rising temperature could be controlled.

g) **Employment generation** in rural areas which can help in improving employment scenario.

h) **Target of forest cover to 23%** National Forest Policy was formulated to ensure adaptation of this practice and ensuring sustainable forest cover in the country.

- Focus should be on providing good quality of seeds to the farmers.
- Marketing channels for the sale of timber grown in the region
- Regulations in timber movement such as that of eucalyptus have been reduced as they become a reason for harassment by police officials.
- Dissemination of information through kiwanis call centre.
- Procurement operations by the state along with community forestry on community lands, along the roads, railways also need to be promoted to ensure sustainability of environment as well as better income to farmers in the country.
3. Comment on the problem of rising Non Performing Assets (NPAs) in India, with particular reference to public sector banks. Examine the effectiveness of the steps taken by the government in recent times to deal with this problem.

Asset quality review conducted by the RBI declared flatly more of NPAs in the country. The figure has risen to 10% of loan advanced by the banks and 14% in case of public sector banks which has hampered their lending capacity as well as growth in the country.

Reasons for it

(a) Economy
Excessive lending during the time of boom which resulted in substandard loans.

(b) Governance
Crony capitalism where in big corporate houses got loan by colluding with the officials.

(c) Policy paralysis
Over 4 lakh crore of
Private projects are stalled due to red tape, clearances like environment etc in the country.

Public sector banks are mostly involved in giving loan to these sectors like transportation, mining, power which have long gestation period.

- Evergreening of loans done in order to escape the wrath of regulators.
- Government in the recent times took many steps along with RBI
  - Insolvency and bankruptcy code to ensure speedy disposal of cases
  - Amendment to SARPAESI act
  - Banking powers regulation act where in RBI has given the powers to restructure banks
  - SDR scheme
  - Private asset reconstruction companies
  - SAR
  - Strategic debt restructuring
Effectiveness of these steps
- Some projects in transportation sector
  mining etc have been resolved but largely
  the steps have been ineffective.

Reasons
- Multiplicity of lenders which make difficult
  reaching on to a consensus
- In Insolvency and Bankruptcy code the focus
  is more on liquidation rather than improving.
- Haircut which is needed but the fear
  of public backlash and favouritism hinders.
- Private ARC are not interested as they
  don't see it a profitable venture.

Economic survey has called for "ARA"
which will be a public agency. Necessary
steps regarding haircut, ARC could be
taken with it to ensure speedy
disposal of the cases.
4. To address the issue of unemployment, we need a multipronged approach and not just a focus on growth. Examine the statement in the context of various measures taken by the government in this regard.

Unemployment to the tune of 5% in 2015 is highest in the last 5 years and is a worrisome trend looking into the demographic scenario in the country.

Addressing the issue will need a multipronged approach.

(a) Skill development - According to reports only 2-3% of people in the country have acquired formal skills.

McKinsey reports say that only 25% of engineers in the country are employable.

(b) Informal economy - 80% of employment in the country is generated in informal sector which is non productive and inefficient.

(c) Labour laws and regulation which make
It is difficult for the companies to comply with the Acts like the Industrial Disputes Act restrains the companies from getting formalised.

(d) Rise of Contract Labour and Automation which is taking up majority of jobs in the world.

(e) Agriculture sector which employs 50% of population but contributes only 14% of GDP. disguised unemployment in the sector.

(f) Magnification in manufacturing which hinders the job creation in the economy.

Measures taken by government in this regard:

- Pradhan Mantri Kaushal Vikas Yojana (1 crore youth by 2022)
- Deendayal Upadhyay Gramin Kaushalya Yojana
- Skill India Mission (4 crore youth by 2022)
- Indian Skill Institute
(b) Policy of doubling farmers' income by 2022 with schemes like soil health card, insurance to increase productivity in the sector.

(c) National Manufacturing policy and Make in India with a target of increasing manufacturing share from 16 to 26% in GDP and creating 100 million jobs by 2022.

(d) Ease of doing business reforms with single window clearances, e-governance.

(e) Labour reforms like Payment of Wages Act.

(f) Deglitzation of economy which will help in formalising the system.

This will help in taking the country back on track of employment generation and reaping demographic dividend.
5. Nuclear power has a great potential in India to supplement and in the longer term even substitute coal based power as base load. Discuss. Also, mention the steps taken by the Government of India in order to achieve nuclear energy self-sufficiency.

Coal based thermal power plant constitute 68% of energy generation in the country. It is a fossil-based fuel and contributes to global warming and climate change in the world.

India's per capita energy consumption is 245 kwh which is expected to rise to 500 kwh by 2050 with growing urbanization and population. Nuclear power is a clean and steady source of energy which could help in fulfilling these energy needs.

Complementing in present times

The stage nuclear program of India has an established capacity of 6GW in the country. This could help in
Providing electricity in the country:

- With the sanctioning of other plants in Maharashtra and Tamil Nadu, this could be increased substantially.

In the longer run, it can substitute coal-based power.

- Raw material: India has 26% of the world's reserves in monazite sand of Kerala beach. This could be used as fuel in a 3rd stage nuclear reactor.

- Non-polluting: Nuclear plant is non-polluting and steady source of energy as compared to wind and solar, which are fluctuating ones.

- Indigenous technology: Which, along with energy security, could provide nuclear deterrence against other countries.
Steps taken by government

- Nuclear Liability Bill 2016 has been passed to address the concern of the reactor supplier.

- Civil Nuclear deal with Japan which will help in unhindered flow of raw material and technology in the country.

- Deals with Australia Canada for raw material like Uranium.

Efforts are being put in to get a seat in Nuclear Supplier group which will help in raising the credential of India as a responsible nuclear power. Along with this, security concerns among the people need to be addressed through awareness generation to ensure smooth transition to this sector in the country.
6. The agriculture sector needs government support but loan waivers are not the solution. Discuss the statement in the light of recent developments in India.

Loan waivers to the tune of ₹6,000 crore provided by UP government has raised concerns on the efficiency of such schemes. According to survey cumulative impact of all the states could be in the range of ₹10,000 crorrs of loan waivers in the country.

Issues with loan waivers

(a) **Fiscal deficit** of government increases as they have to borrow more money.

(b) **Crowding out effect** as private players don't have enough resources of borrowing as government use up a major chunk.

(c) **Credit discipline** of the banks got hampered with extension of loan waivers.
(b) The [domino effect] can be seen as other states get pressurized to extend the waiver to their people also.

(e) The [willingness of farmers] to pay back the loan in future as they await for waivers.

(d) The [percentage of people who have taken] loan from is 52%, among which 23% have taken from unorganized sector.

Multiplicity of loan waivers within a family, corruption defeats its purpose.

The agriculture sector needs a holistic support from government rather than these waivers.

(a) MS [Gurumurthi recommended MAP's to be production cost + 50% profit which will result in 30,000 crore may be less the loan waivers].
(b) Crop insurance need to be promoted. Currently only around 29% of farmers are covered under the insurance, Pradhan Mantri Fasal Bima Yojana can help in this.

(c) Tailor made loans to the farmers where the payback scheme should be 3-4 years in case of crop loss.

(d) Apart from this extension services with reforms in APMC, development of food processing industries need to be promoted.

Agriculture in the end need to be diversified with horticulture, Agroforestry, horticulture to make it more sustainable and profitable in the country.
7. What are the objectives of District Mineral Foundation? Discuss the challenges that need to be addressed for this institution to achieve its desired objectives.

District mineral foundation is a body set up in each district to provide for royalties, rehabilitation and reemployment of local people affected from the mining activities.

Objectives of District Mineral Foundation

(a) Information gathering related to the people affected by the mining activities in the region.

(b) Sharing of royalties between the government, industry and local people.

(c) Rehabilitation of affected people mainly because due to such activities.

(d) Reemployment of those people in other avenues.
District mineral foundation is supposed to be a body of diverse people from government, NGO's, civil society who will look in to the matter.

Though conceived as an ambitious step, there are many challenges in the success of this institute:

(a) Lack of association of people from NGO's, civil society which render this body as an extension of government.
(b) Lack of funds and financial support make it dependent on state government.
(c) Red tapeism and bureaucratic culture render it ineffective.
(d) Many of the states where mining is a major activity have not constituted...
This body

Thus, there is a need to make this institution diverse with people from different walks of life along with ensuring its success on outcome basis to ensure sustainable development in the region.
8. What factors explain India's poor merchandise export performance in recent times? Enumerate some recent measures taken by the government to help boost merchandise exports.

India's merchandise export is to the tune of $300 billion which is way less than the potential of the country.

Factors for poor merchandise export:
(a) Lack of competitiveness of domestic industry due to high cost of credit, electricity, shipping, and other charges.
(b) CEZ's which were brought in to boost exports have resulted in sectoral disparities with gains in IT sector only.
(c) Governance issue with multiple regulatory agencies, clearances on ports and other issues.
(d) Logistics support is not there which
is a policy made for exports in the country.

Port facilities elsewhere in southwest period is as high as 2-3 days whereas in Singapore it is 2-3 hours.

The government of India has unveiled foreign trade policy with an objective of increasing foreign trade from $400 billion to $900 billion by 2022.

Provisions of it:

(a) Merging of various schemes such as merchandise export promotion scheme, export promotion scheme, etc. into the new scheme for easier movement.

(b) Boost to make in India with reduced compliances in export promotion capital goods.
(c) Ease of doing business through e-governance, Single Window Clearance etc.

d) Other provisions like Transferable duty script, defence exports, new ports etc to boost the exports.

Apart from this government has proposed Sagarmala project to ensure port led industrialisation which will help in developing export base in the country.
9. Despite numerous health hazards associated with traditional cooking energy fuels, access to clean cooking in India still continues to be a luxury. Discuss. Also enumerate the steps taken by the government to make it accessible along with the challenges faced in the process.

6 lakh people die every year due to asphyxiation, resulting from unclean cooking fuel in domestic households.

Traditional cooking energy fuels are still a preferred mode in rural areas.

Reasons
(a) Poverty is high due to which they are not able to get clean cooking fuel like LPG.
(b) Distribution companies are restricted to urban areas as the cost couldn't be recovered in rural areas.
(c) Access to forest which makes people dependent on wood for burning purpose.
Livestock dung which is used for cooking purposes,

Effects of it:

- Health hazards related to respiratory diseases
- Environmental degradation because of cutting down of trees,
- Wastage of time of women in collecting fuel. Sometimes as high as 4-5 hours which can be used in productive activities.

Government of India has launched Jadan Mantri Visvlakshana Yojana for tackling the issue.

Provisions of it:

(a) 5 crore household will be given free LPG connection.
(b) A one time amount of 1,000 will be
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Admissions to educational institutions can be made on a first-come, first-serve basis. If a child is enrolled in a school, they may not be able to re-enroll in another school due to overcrowding. However, certain authorities accept late applications, allowing students to enroll after the cutoff date. If a child is unable to attend their first choice school, they may be placed in a nearby school. This process is regulated by state and district authorities.

Apart from formal education, there is a need for behavioral change in society. Regular interaction with the community by members of various faiths can help bridge the gap between different communities. Children need to be encouraged to participate in community activities, fostering a sense of unity and understanding.

In conclusion, while addressing educational disparities, it is crucial to consider both formal and informal aspects. Ensuring equal opportunities for all students is vital for a just and progressive society.
10. Taxing agricultural income is an idea whose time has come. Critically discuss.

50% of the people are employed in agriculture on the country which is exempt from any kind of taxation. This results in a lower tax base of 1.5% of the total population in the country.

A survey has talked about the need of taxing agriculture income especially rich farmers.

Reasons for it:
1. Non-farmers use it to evade taxes as they show the income as agricultural income. During demonetisation some part of black money was converted through this route.
2. Tax base will increase as majority of population is engaged in agriculture.
4. Green revolution has created despondency with rich farmers and poor farmers. This will help in bringing parity between them.

5. Contract farming, processing industries, etc., can take advantage of this and escape without paying any tax.

6. Income tax records will help in digitizing of land records which ultimately will benefit farmers and agriculture sector. But there are issues regarding it.

- Negative externalities like suicides on farmers at a time when farmers suicides are increasing.

- Monsoonal variability and fluctuations in agriculture production will make it difficult to assess the tax.
- Tax terrorism could further increase with discretionary powers in the hand of IT officials.

- According to Belkaar Committee conducted in 2002, 95% of farmers will be below the threshold due to subsistence farming.

Thus there is a need to take gradual steps with first focusing on digitization of land records and making available data regarding agriculture.

After this, rich farmers and processing firms could be brought in under the tax structure to ensure revenue collection as well as sustainability of agriculture in the country.
11. Dismantling of administered price mechanism for fuels is being deemed as a significant piece of economic reform. Analyse. Also, discuss how the recently introduced dynamic fuel pricing can prove to be beneficial for both the OMCs as well as consumers.

Fuel prices are controlled by the government in order to protect the customers from undue shock because of price fluctuations.

But in the recent times, with the liberalization of economy and a favorable fuel market scenario, government has moved on a course of dismantling the administered price mechanism which will help in the longer run.

(Government)

This will reduce the intervention of government in the market. In turn, increase in fuel price they have to shell out extra money increasing fiscal deficit. This could be controlled as the price will be left on market to decide.
b) **Distribution Companies**

They had to incur losses in case of fall in fuel price or relative increase in the price were regulated.

c) **Customers**

Price will be dependent on domestic and international prices. In case of fall in price, customers will benefit but in case of rise they will have to bear the extra cost.

Dynamic fuel pricing is a mechanism where in the fuel charges will be adjusted on daily basis, in relation with international prices.

This will be applicable in select metro cities on trial basis.

**Benefits of it:**

- Oil Companies - They will not have to
In case any losses at the price can be forwarded to the customers...

Customers - In case of fall in price they will benefit but if there is a rise they will have to shell out extra money.

This will help in saving of fuel subsidies which are to the tune of 25000 crore by the government. This could be used in other productive areas of the country.
12. Ensuring that buildings comply with green norms will require much more than current arrangements. Analyse. Also discuss the relevant features of the new building code issued by the Bureau of Energy Efficiency in this context.

Green norms refer to the requirement in the construction process of building so that they are sustainable in nature.

Present buildings are not developed according to the norms.

- IT industries and buildings have large mirrors and glasses for aesthetic purpose. It results in capture of green house gases.
- Green space in the form of parks, trees is not given adequate attention.
- Appliances which minimise energy we are not in the trend as they are a bit costly.
- Built up area is less and congested too.
Object rising population.

New building code has been issued by bureau of energy efficiency to make green norms a priority in buildings.

(a) Smart appliances which saves energy need to be used.

(b) Green space need to be created to maintain a balance between construction and greenery.

(c) Material used in construction should be sunlight reflector so that buildings don't get heated up.

(d) Smart meters connected with grid which could help in saving of electricity.

(e) Solar energy panels and microgrids at the top of buildings.
This will help in improving buildings which adhere to the green norms in the country.
13. Given the worsening of air quality in National Capital Region, discuss the need for Graded Response Action Plan against air pollution and the challenges in its implementation.

Air pollution during Oct-Nov month in Delhi reached to hazardous level with percentage of PM 2.5 at >400 PPM and PM 10 >700 PPM risking health and lives of the people.

Various steps like shutting down of construction sites, thermal power staions, sweeping of roads were taken up but this requires a proactive approach to control the menace of air pollution.

Graded response action plans proposed by the government.

It is based on the quality of air with strict monitoring and measures need to be taken accordingly.
(a) Normal

Information dissemination at regular intervals.

PM 2.5 ≤ 60 PPM

PM 10 ≤ 100 PPM

(b) Poor

Vacuum and sweeping of roads. Water sprinkling advisory to people.

PM 2.5 60 PPM - 100 PPM

PM 10 ≥ 100 PPM

(c) Very Poor

Shutting down of Badarpur thermal plant. Halting of construction activities. Stop burning of crop residue in nearly areas.

Entry of trucks should be banned.

(d) Extreme

Old - even schools should be introduced. School should be closed.

PM 2.5 > 250 PPM

PM 10 > 500 PPM

Challenges associated with it:

According to NIT Kanchipuram report 52% of pollution in Delhi is due to road...
...dust and construction debris. Halting such activities could impact the economic activity in the region.

Multiplication of authorities like state government, municipal bodies, central government impact the effective response.

Actions like burning of crop residue could not be controlled from within the state.

Activities like fire cracker burning during religious festivals which can have a societal effect.

Governance issues need to be resolved along with coordination between different states to ensure effective resolution of the problem in the country.
14. A new disease emerging in any part of the world is a global threat. In the context of "zoonoses" and "emerging infectious diseases", analyse the risks for India. Also, identify the structures in place and measures required to combat these risks.

India is a country situated in a tropical region with high humidity, low levels of development and inadequate health infrastructure which make her vulnerable to emerging diseases in the world.

Risks for India

(a) Poverty - 29% of the people live below poverty line and 76% of the expenditure on health is out of pocket. People are not able to get health service which make them vulnerable to diseases.

(b) Infrastructure - Health infrastructure is not adequate. E.g.: In recent case in Gorakhpur more than 200 people died due to encephalitis.
(c) Climate - India's climate is favourable for the propagation of bacteria and disease due to high humidity in many parts.

(d) Migration - Migration within and outside the country is at a large scale which make India a vulnerable place.

Substructures in place to combat these diseases

(e) Check on airports with vaccination for in and out tourists

(f) Hospitals like AIIMS and other specialized institutions involved in research in these areas.

(g) Targeted schemes like INDIRA ANUDAN for vaccine preventable diseases

(d) An integrated health care with PHCs, district hospitals and multi-specialty hospitals
but still much is needed to be done.

1. Strict checks on borders like airports, ports, land boundaries to check spread of such diseases.

2. Strengthening public health infrastructure with increasing its share to 2.5% of GDP in the country.

3. R&D need to be promoted in the medical field, to ensure early detection.

4. International collaboration like that for global epidemics to ensure drugs manufacturing for the disease.

This could help in improving health scenarios and infrastructure in the country.
15. There is a growing recognition that efforts should not be limited to post-disaster relief and reconstruction, rather development paradigm should integrate disaster risk reduction strategies. Discuss in the context of India.

National disaster management plan 2005 is the first integrated disaster plan based on ‘Sendai framework’ of disasters in the country.

Till now the approach was more focused on post-disaster relief with reconstruction and rehabilitation rather than on prevention and mitigation of it.

Sendai framework is based on 4 bundles

(a) Understanding disaster risk
(b) Improving disaster risk governance
(c) Investing in disaster reduction technologies
(d) Disaster preparedness and response

Based on this National Disaster Management plan has been formulated.
Provisions of it

- Comprehensive definition of disaster
- Short, medium and long term plans
  - 5 years
  - 10 years
  - 15 years
- Integrated approach and role clarity
  (From panchayat to centre)
- Major activities as a checklist
- Information and media regulation to
  stop panic
- Disaster preparedness and response

Based on it, flood which is a recurring issue, claiming thousands of lives can be seen as an example.

Steps:

(a) Minimizing flood risk
    Mapping of flood prone areas
    Information dissemination beforehand
1) Hard management techniques
   - Construction of embankment
   - Dams, reservoir
   - Inter basin water transfer.

2) Soft management techniques
   - Water shed Management
     - Land use zoning
     - Renuing of swamps, marshes which act as sponges during flood times.

3) Flood preparedness and response
   - Flood education to the people
   - NDRF team in the region
   - Supplies (food, medicine, shelter)
   - Training like swimming to local people

This approach could help in tackling these disasters at a holistic level.
16. The emphasis on TRIPS plus by developed countries is contrary to the position and interest of developing countries like India. Discuss.

TRIPS+ is a trade agreement that is being proposed by the developed countries to ensure smooth flow of trade in the world.

But certain provisions are there which are contrary to the interest of developing countries like India.

(a) Trade facilitation

Removal of tariff and non-tariff barriers may result in influx of cheap goods distorting the domestic economy.

(b) IPR Protection

Greater IPR protection will be detrimental in sectors like health where affordable healthcare is the need of the hour.

(c) Issues like [Patent Term Extension] and
Data exclusivity could keep the reach of generic medicines out for a longer period of time.

(c) Agriculture could get impacted with free flow in the sector as countries like India provide subsidies for the survival of these industries.

(d) Public procurement done in cases of PDS or as seen in case of solar energy, care will become difficult due to the Triple P provisions.

Indeed being a voice of developing world need to tread the path cautiously as it could hurt the growing prospect of many sectors.

Special provisions as taken in 2014 Nairobi deal where special safeguard
mechanism was provided need to be taken up till the time the domestic industries don't come at par with international standards.

Along with regional agreement based on India's strength like IT, pharmaceutical need to be promoted in order to compensate any revenue losses accruing out of such deal.

This will help in protecting the interests of the country alongside getting the time for a transition to more competitive domestic industry in the country.
17. Coherently dealing with security threats facing India requires deeper operational synergies among the army, navy and air force. Discuss in the light of the latest Joint Doctrine for Indian Armed forces. Also, delineate the reasons for resistance to the idea of a joint Chief of Defence Staff over the years.

The recent issue of Doklam and continuous threat from Pakistan has necessitated the building of operational synergies between the army, navy and air force.

Joint doctrine of Indian armed forces has been formulated to bridge the gap existing in coordination.

(a) Nature of warfare is changing with new technologies. This requires coordinated effort.

(b) A long coastline of 7500 km and border issues with Pakistan, China requiring the readiness of army for a dual front war as said by the general in recent times.
Talking difficult terrain like Kashmir, cult of
witchcraft need an organised approach for mobilization of troops within
small time.

Cyber warfare, nuclear attacks, biological weapons and other emergent threats need a coordinated response.

Joint chief of defence staff was proposed by Narinder Chandra Pahalaj to look into defense management.

This was considered as a post of five-star ranked officer who could promote synergy between the forces as well as direct advisor to government.

But there has been resistance against such a move.
Army which is the largest unit and the general of which has largest crowd, doesn't want any new post above them.

- Selection of the person from which force is also a matter.

- Concentration of such powers is also a reason as it will become a highly powerful post.

- Socialization with the people could happen which is not considered right for the army.

A proper rotational policy with selection from three forces along with strict accountability could help in this post being a coordinator within the forces as well as civilian-military relations in the country.
18. Over the years, laws dealing with money laundering have proved to be less than effective. Briefly discuss the statement in the context of government’s proposal to make money laundering a separate criminal offence. Also enumerate the recommendations made by FATF to combat money laundering.

Money laundering is a big menace to the country as it results in loss of tax revenue as well as poses a threat to national security of the country.

It has been made a separate criminal offence which will help in plugging the loopholes in the implementation of it.

- Earlier money laundering cases were probed by state police, CBI and other agencies and later they were handed to Enforcement Directorate.

- This use to result in multiplicity of...
authorities and delay in conviction of people.
Under the new separate law, money laundering cases will be taken up directly by enforcement directorate to ensure speedy conviction in the cases.

Financial Action Task Force recommendations to combat money laundering

(a) Sharing of information between different countries.
(b) BEPS and PoEM rules are implemented
(c) Tax heavens
(d) Brokers need to be regulated
(e) Hawala transactions need to be curbed
19. State the reasons which render Critical Information Infrastructures (CII) a preferred target of attack from state and non-state actors. Also, mention the steps taken by the government in order to secure its critical information infrastructure.

Critical Information Infrastructure are important institutional infrastructure like banking, security establishment, defence estate, nuclear station etc. which are critical for national security.

Reasons for being the preferred target:

(a) Economy could be crippled with attack on banking infrastructure.

(b) Defence secrets and nuclear technologies could be lifted which would be disastrous to the country.

(c) Panic could be created as people are most attached to these institutions.
(4) GPS satellites and other things could be controlled by stuxnet virus for Iran nuclear program.

Steps by government:
- Cyber security policy 2013
- National critical infrastructure and information protection centre (NCIPC)
- Tainted manpower.
- Use of public key infrastructure.

- National Technical Research Organisation
  Cert as nodal agency for cyber attack
  Cert in for financial institutes.

Along with IT cyber coordination centre at national level and cyber cell in police station to ensure cyber security in the country.
20. In the context of recent developments briefly explain the issues involved in the Doklam area. What are the challenges that India faces in the management of border with China? In this context, also identify key steps taken by India over the years.

Doklam is an area at the trijunction of Sikkim, Bhutan and West Bengal on the Chumbi valley where India-China forces are engaged on border issues.

- Issue
  - China claim that territory to be theirs and are involved in road construction.
  - Bhutan claim that region as a part of their territory and because of Indo-Bhutan treaty India has been engaged.
  - Challenges that India faces with management of China border.
- Difficult terrain
- Lack of skilled manpower
- Natural mountain farming crops
- Modernization of troops and mobilization
- Issue of Arunachal Pradesh