

(81)

Analyse the factors responsible for the location of banking sector industries in various parts of the world. Discuss the geographical patterns and regional variations, supported by examples. (250 words)

Banking sector industries are the group of financial institutions, public or private, that provides services like capital, funds, savings etc. to its consumers.

good intro

Factors Responsible for location of Banking sector

① Topography: plain areas, plateaus are most favourable areas as they provide establishment of infrastructure.

Ex: Plain areas of Europe.

② Urban areas: They provide rich consumers base and easy accessibility to land, labour, power, transport etc.

Ex: Most of banks are situated in cities like New York, Delhi etc.

③ Internet facility: Accessible broadband facility

Urbanisation
↓
Better
making
for
economy
questioning

UPSC

enables them to perform real-time transactions without any delay.

④ Developing Economies: They provide easy demand for funds and investments for infrastructural projects

Ex: India, Brazil or developing nations.

⑤ Laws & policies: secure cyber security policies and stable government provide conducive ground for Banking sector.

Ex: War-torn African regions like Somalia saw less presence of Banking sector.

Geographical patterns + Regional variations

① Emergence of third world / global south as emerging economies led to establishment of regional banking sectors

Ex: New Development Bank by BRICS
Asian Development Bank (ADB) etc.

units
are
logically
present
and
eg
are
well
justified

② Historical factors like Bretton Woods conference led to establishment of base of Banking sector to few spots. ✓

Ex: World Bank group & IMF in USA

Globalization

③ Technological advancements by ~~few~~ ^{SWIFT} nations

Ex: SWIFT system of Europe

system

→
MOSTRO
UDSTRO
A.C.

④ More presence of Banking sector in advanced economies due to greater savings in Economy. ✓

⑥

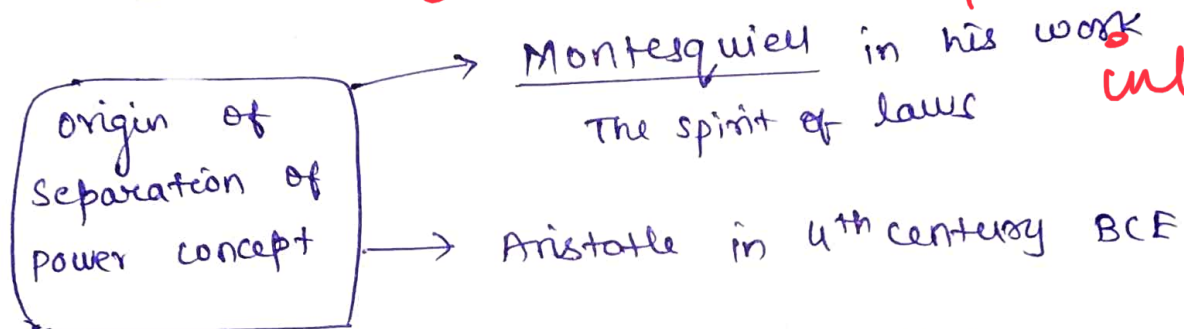
Thus with the advent of Digital Banking sector, it leads to globalization of Banking sector. Now the services are more present through online platforms. This will further help in re-distributing the services of Banking sector. ✓

good
conclusion

(Q2) Discuss the origin of the concept of separation of powers b/w various organs of govt. in a democratic system. How does this principle contribute to the effective functioning of govt. and the protection of citizen rights? (150 words)

Separation of powers essentially means the division of legislative, executive & judicial functions of government

crisp and
to the point
intro



→ Kautilya in his Arthashastra.
→ Also found in Vedas where duties are assigned to different organs of functioning setup.

points
are
good
and

→ Government of India Act 1919 by demarcating central and provincial

→ 7th schedule of Indian Constitution in form of union, state and concurrent lists.

well
executed

→ Article 50 : separation of judiciary from Executive.

Effective functioning of govt

- ① Act as a checks and balance mechanism to prevent autocracy
EX: Article 75(3) Council of ministers shall be collectively responsible to Lok Sabha.
- ② To prevent clashes of functions.
EX: 7th schedule of constitution
- ③ To work in co-operative way with each other

SOP
↓
Prevents
over
concentration
of power

Protection of citizen Rights

- ① To give citizens a mechanism to get justice
EX: Article 32 writ powers of SC
- ② To hold the government accountable for its actions through representatives
- ③ Preventing over-concentration of powers by the government.

Prevents
abuse
of
power

EX: ~~power~~ NO confidence motion

Thus, separation of power
doctrine help in making the democratic set up
more accountable and enhances co-operation
of all three organs.

Final
Conclusion

4/2 ✓

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(Q3) Discuss the role and significance of National Consumer Dispute Redressal Commission (NCDRC) in India as a specialised dispute redressal institution. Examine its functions, powers and impact on consumer protection. Provide examples to support your answer. (150 words)

crisp intro

NCDRC is a quasi-judicial commission set up in 1988 through Consumer Protection Act 1986.

NCDRC → headed by retired SC judge.
NCDRC → Statutory body.

NCDRC
SCDR
DCDR

NCDRC → Roles and significance

- ① To provide speedy, inexpensive redressal of consumer disputes.
- ② Coverage of both goods as well as services under its ambit.

valued points

③ As an appellate authority, it hears against the order of state commission, if consumer was not satisfied.

NCDRC - function, power, impact on consumer

- ① Hearing cases of value more than RS 1 crore
- ② Promoting awareness about consumer rights and empowering them against malpractices.
- ③ Enables Right to be informed and Right to choose for consumers.
- ④ To prevent misleading of facts ~~by~~ in markets by punishing such acts.
- ⑤ Through investigation wing, conducting enquiries and assessing the violation of rules.

Thus initiatives like E mark

portal, Jago grahak jago etc. consumers

can be empowered to make informed decisions

your
concepts

are
clear
and

good
attention
of

facts

good
woman

14 1/2

UPSC

Prajwal
01 July

For Practice Use Only सिर्फ अभ्यास के लिए

Q1) The caste system is a complex and controversial social institution in India. Discuss the adverse impact of the caste system on Indian society, both historically and in the present day. (150 words)

Caste system is an endogamous group based on social hierarchy where position of an individual is described by birth rather than achieved status.

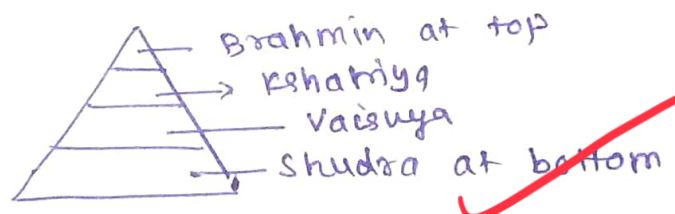
crisp intro
try to take reference
sociologists
- PM magazine

Complex

- Evolved from Varna system
- Endogamy practice

Controversial

- features of superiority over others
- Discriminatory



[Historical - adverse impact on Indian society]

① During later Vedic period, women were not allowed to participate in sabhas & samities. exclusion in society.

eg. varna system
brahmin

② During Gupta period, chandalas were to live outside of village - discriminatory

③ Denial of entry in temples during freedom struggle.

UPSC

③ Categorisation of Scheduled caste and tribes by Britishers led to division in Indian society.

④ Restrictions on Inter-caste marriages since historical times. ✓

Address Impact - on present time

① Job categorisation: certain jobs are still ~~see~~ seen as prerogative of lower castes.

Ex: Manual scavenging practice. *still prevalent in southern states*

② Practice of untouchability still followed.

Ex: In Rajasthan, teacher ~~beaten~~ the student to death for taking water from pot.

③ ~~related~~ conservative mindset regarding purity and pollution lead to discrimination based on caste. *good*

Ex: Rohit Vemula suicide case

Thus, Affirmative action like Reservation and social integration through Ek Bharat Shiksha Bharat will further help.

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- (Q2) Compare the federal structure of Indian constitution with that of Canada, focusing on the distribution of powers b/w central govt. and provinces. Analyze the similarities and differences in federal arrangements, legislative powers and mechanism for resolving conflicts b/w central & regional govt. (250 words)

Indian constitution is a mixed bag of borrowings. It has borrowed certain provisions from nations like Canada so as to incorporate a suitable federal structure.

insp
into

Similarities with Indian constitution

- ① Both have 2 key levels of government - national and provincial (regional) government.

② federation with a strong centre wherein residuary powers rest with the centre.

- ③ Both provide for a Parliamentary system of government - Lower house and upper house.

Could present in federal format

characteristics

Canada

Differences

frui
points

① India follows republican system while Canada follows constitutional monarchy like in UK.

② House of Commons is much more powerful in Canada

③ Canadian constitution does not mention socialism, secularism in its provisions.

④ Unitary in nature (Canadian polity)

→ mechanism }
→ conclusions }
is mining

4 1/2

(Q3) India is known for its rich cultural diversity, with countless ethnic, tribal and linguistic communities. However, this diversity also poses significant challenges in terms of social integration & harmonious coexistence. Discuss the complex interplay b/w diversity & unity in India, highlighting the tensions & dynamics that arise from managing such a diverse society. (250 words)

good intro

India is repeatedly described as a melting pot where individuals from many cultures and origins exist.

Ethnic Diversity

- Indo-Aryan
- Dravidian
- Mongoloid

ep

Tribal diversity

- 75 PVTGs in India
- Bhil, Gonds, Kols etc.

Linguistic diversity

- over 750 diverse spoken languages
- 22 languages under 8th schedule

Challenges in social integration - Diversity vs Tension

① Communalism: feeling of superiority of one religious values and imposition over others.

② Regionalism: regional demands outweigh the national integration prospects.

such as ethnic and religious diversity

Ex: demand for new states or even succession from India - Khalistan issue

Carta and
tribal
Nirvanamis

③ Tribal Clash: In name of preservation of tribal cultures, clashes broke out

Ex: Kuki-Meiti violent clash in Manipur

④ Linguistic Challenges: promoting mother tongue over other led to superiority - inferiority clash.

Approach is fine
Ex: Opposition against imposition of Hindi by Southern states.

⑤ Inter-State conflicts: Emergence of over regionalism feelings also led to communication gap between states

Ex: Causey water river sharing dispute between Karnataka and Tamil Nadu.

⑥ External influence: Isolation and alienation of ethnic & tribal societies also led to undue external influence.

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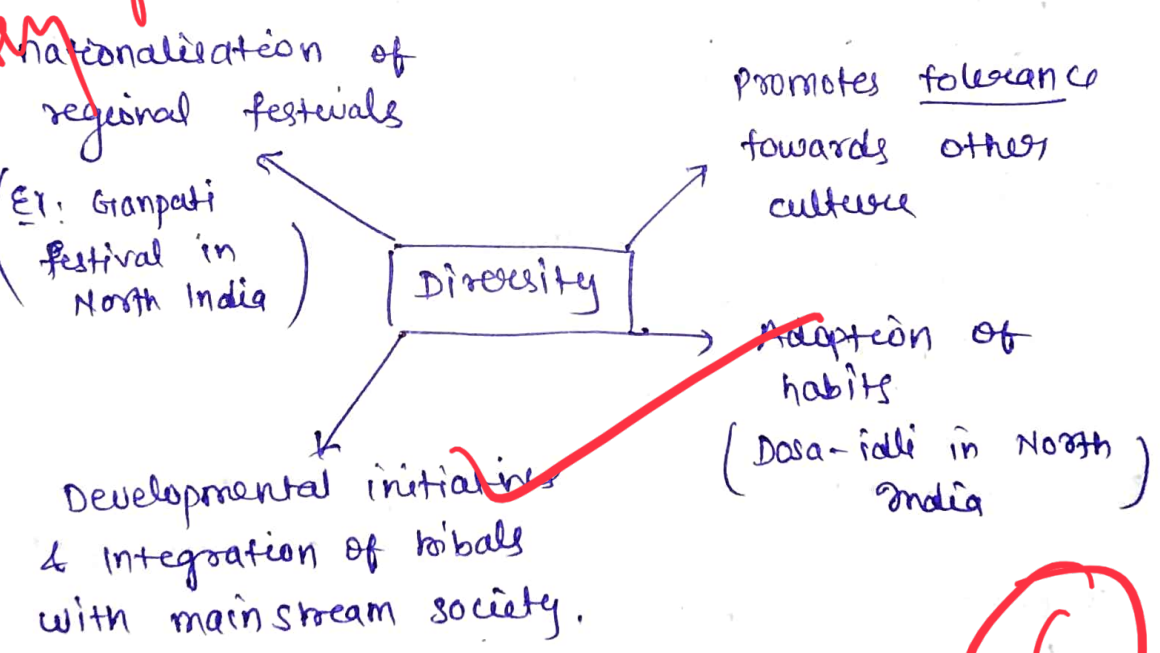
Ex: Naxalism, separatism issue along Myanmar-India border.

Heavily presented arguments and opinion

⑦ Diverse politics lead to polarisation of societies and hence affects national integration.

Despite these challenges, diversity also lead to better social integration.

④



⑥

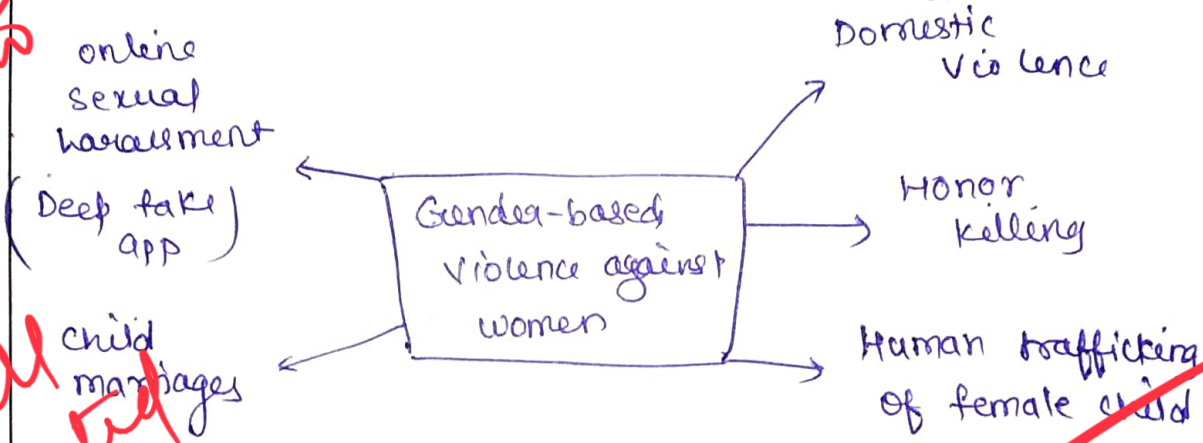
Thus, initiative like Ek Bharat, Sheshta Bharat will help in making

final conclusion India as a single national family that nurtures everyone's culture.

(Q1) Examine with the help of examples, the role of women's ~~examples~~ organisations in addressing gender based violence and advocating for women's rights in India. (150 marks)

As per WHO Report, 1 in every 3 women in India faces physical, sexual or verbal violence in their lifetime

gory intro



well presented points

Role of women organisation

① SEWA (Self-Employment women's Association) started as a trade union, worked for improving women condition in unorganised sector.

valid approach

② Breakthrough Trust - against violence and discrimination. Multimedia campaigns to create awareness

③ Jagori - ~~delhi~~ Delhi-based NGO working against sexual harassment and spreading feminist principles.

④ Blank Noise Project 2003 against eve-teasing and safety of women.

⑤ Bekhauf Azadi campaign of 2017

⑥ Kudumbashree of Kerala to financially empower women to fight against violence.

justified
nicely

4/2

Thus these organisations will further steer the initiatives like Beti Bachao Beti Pado campaign, stand up India etc. Empowering women will make inclusive society and peaceful future for all & SDG 5 of gender Equality

good

(Q2) Analyzing the recommendations of NCRWC on strengthening state legislatures in India, discuss the key four areas identified by NCRWC and their significance in enhancing the role and functioning of state legislatures within the democratic framework. (250 words)

NCRWC was established on 2000 under Mr.

Venkatachalan to further strengthen the

federal structure of Indian polity.

NCRWC on state legislatures

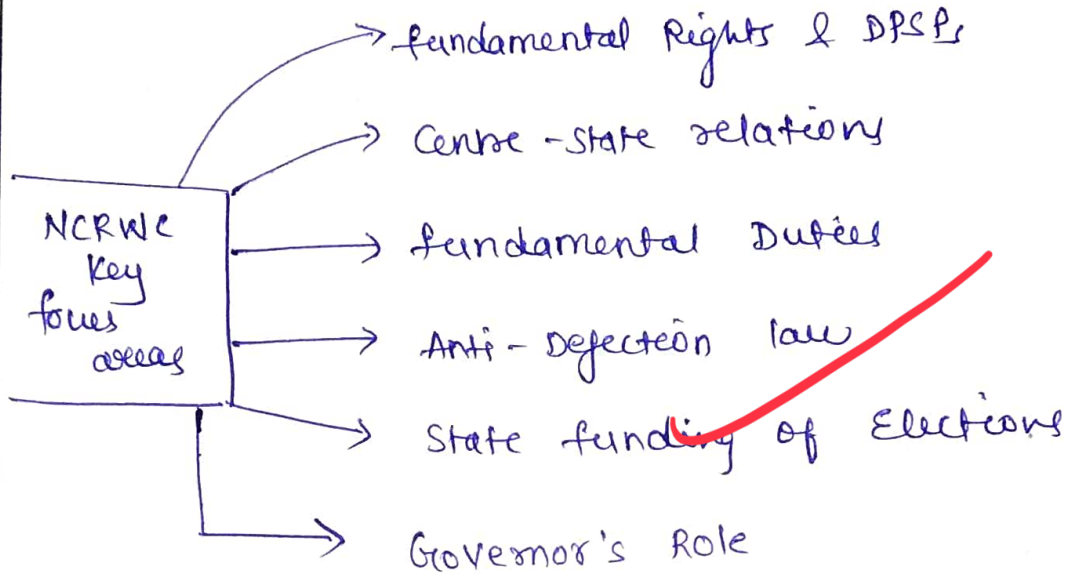
① Defining privileges and codifying the same for independent functioning of state legislatures

② State legislatures should meet at least 90 days in a year.

③ Governor should not dismiss the government as long as they enjoy confidence of house and proceed only after taking floor test before imposing state Emergency.

crimp
hold
facts
along with
it

five
points



NCRWC on enhancing state legislative functioning

① In case of defection, Election Commission should decide on disqualification instead of speaker.

② Governor nomination by a committee consisting of (PM + Home Minister + LS Speaker + CM of State) for better harmony between Raj bhavan and vidhan sabha.

③ codifying privileges of legislators will entail them more freedom to scrutinize

logically
presented

government policies and make them accountable.

④ state funding of elections will ensure level playing field to all and deter use of black money in elections - free & fair elections.

⑤ strengthening inter-state council will enhance relations between states

key
arguments

Thus strengthening state legislatures will help in achieving the maxim of co-operative and competitive federalism in letter and spirit

6

(Q3) To what extent has the declining role of individual parliamentarians as national lawmakers adversely affected the quality of debates and their outcomes in Parliamentary proceedings? (250 words)

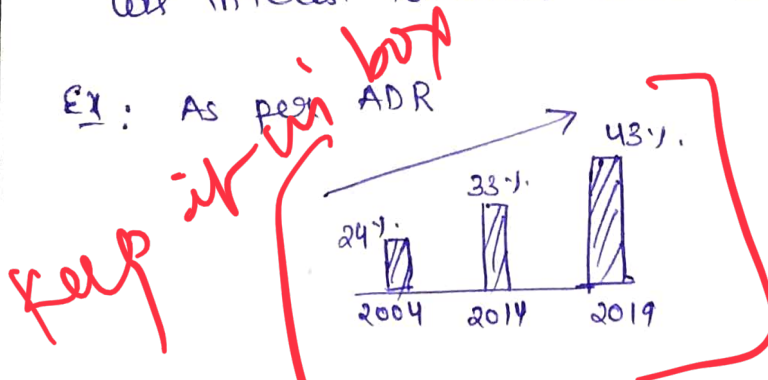
Parliament is often described as the temple of democracy whose debates and discussions held the government accountable.

Effect of declining role of individual parliamentarian

① Increasing Absenteeism led to non-participation of lawmakers into crucial debates.

② Criminalisation of politics leading to less interest towards debates

Ex: As per ADR



③ Role of whip also binds the individual parliamentarians to not participate even if it against the will of a person.

- ④ fear of defection also deter the
- role of individual parliamentarians.
- ⑤ politicization of role of speakers leading
to frequent disruption of houses, hence
low debates.
- ⑥ Huge Majority of the ruling party also
lead to less role of opposition
- ⑦ Less support for private member's bill as
compared to government bill.

neatly
and
logically
presented
points

Measures to strengthen debates

- ① strict code of conduct and codifying privileges
as recommended by NCRWC to improve
attendance in house.
- ② Increasing the no. of sitting days of
lok sabha to enhance the role of
individuals in house.

③ Anti-Defection law relaxation so that members would be able to speak dissent without fear

Ex: In UK, USA Assembly

④ Strengthening the role of leader of opposition for better scrutiny of debates.

⑤ Increasing the eligible days for introduction of private member's bill as against the current practice of Friday only.

⑥ Year round proceeding of Parliament than Monday - Friday - currently

These three will further help in increasing participation of all parliamentarians and make our democracy in real sense.

good
conceptual
clarity
about
the
topics
and
fairly
mentioned
arguments

②