



# EXCEL CIVILS ACADEMY

## DAILY ANSWER WRITING PRACTICE

Date: 28-01-2021

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1. To tackle bad debt setting up of 'bad bank' might be a right step to reduce NPA's but balancing the interest of private cannot be ignored. Analyze

Reference: Live Mint

2. Analyze the pros and cons of draft of the 5th National Science Technology and Innovation Policy which is finalized and is now available for public consultation.

Reference: The Hindu

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