



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

24th October 2025



CONTEXT: The Youth unemployment rate is almost thrice the national average unemployment rate. The government, single largest employer in the country, has not filled lakhs of vacancies. While, this affects service delivery it also hurts national security.

Unemployment – Status :

Education Sector:

- Over 12,000 posts vacant in Kendriya Vidyalayas (KVs) and Navodaya Vidyalayas (NVs).
- 25% faculty positions vacant in central universities

Research & Development:

- Satish Dhawan Space Centre (Sriharikota): Over 25% posts vacant (scientists, engineers, admin staff).
- CSIR: Nearly 40% scientist posts vacant.

Healthcare:

- 70% specialist posts vacant in Community Health Centers (CHCs).
- 20% of doctor positions unfilled in rural healthcare.
- 2 out of 5 faculty posts vacant in AIIMS .

Aviation Sector

- **DGCA:** 1 out of 2 posts vacant – flagged by a parliamentary committee.

Railways

- **Safety Category:** 1.5 lakh vacancies (RTI data).

National Security & Enforcement

- **NIA:** 30% posts vacant.
- **Paramilitary Forces:** 1 lakh+ vacancies

Fiscal Administration

- **CBIC (Indirect Taxes):** 26% vacancies.
- **CBDT (Direct Taxes):** 34% vacancies.

Structural Shift Without Job Creation	→	7.85 million non-farm jobs each year
Disguised and Seasonal Unemployment in Agriculture	→	45 % of the workforce
Lag in Manufacturing and Infrastructure Development	→	Employment ~6 % while GVA ~11.9 %
Skill Deficit and Education-Employment Mismatch	→	Economic survey – 2.2%
Demographic Pressure and Rapid Population Growth		
Low Female Labour Force Participation	→	FLFPR at 41.7% (PLFS 2023-24)
Prevalence of Informal and Low-Quality Jobs	→	57.3 % - self-employed ; 18.3 % are unpaid workers
Declining Public Sector Recruitment		
Regional and Social Barriers to Labour Mobility	→	Share in employment - 11-12%



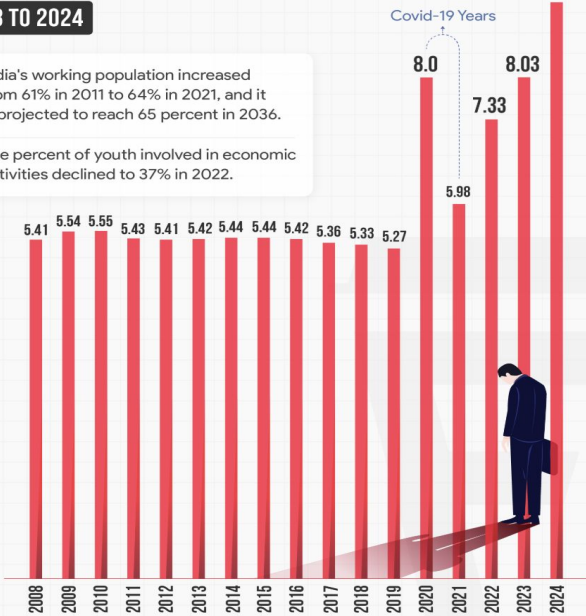
Idle hands are the devil's workshop

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UNEMPLOYMENT RATE IN INDIA

2008 TO 2024

- India's working population increased from 61% in 2011 to 64% in 2021, and it is projected to reach 65 percent in 2036.
- The percent of youth involved in economic activities declined to 37% in 2022.



Government Initiatives :

- AtmaNirbhar Bharat Rojgar Yojana (ABRY)
- Pradhan Mantri Mudra Yojana (PMMY)
- Garib Kalyan Rojgar Abhiyaan (GKRA)
- Prime Minister's Employment Generation Programme (PMEGP)
- Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)
- Deen Dayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM)
- Production Linked Incentive Scheme (PLI).
- Make in India, Digital India, Smart Cities Mission, Housing for All
- PM GatiShakti

IMPACT:

INDIVIDUAL

Loss of income, psychological stress, poverty trap, skill erosion, increase in migration and social insecurity.

SOCIETY

Increased unrest, crime risk, electoral pressure for populist measures; long-term human capital loss.

ECONOMY

Lower aggregate demand, missed demographic dividend, rising dependence ratios, fiscal burden from welfare.

SECURITY

Creates border protection gaps, overburdened personnel, Security lapses



Idle hands are the devil's workshop



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Way Ahead:

- **Promote Labour-Intensive Manufacturing**
- **Align Education and Skill Training with Market Needs**
- **Foster Women's Workforce Participation**
- **Boost Rural Non-Farm Employment**
- **Modernise Agriculture and Address Disguised Unemployment**

- **Expand Public Investment in Infrastructure**
- **Promote Ease of Labour Mobility**
- **Strengthen Data and Employment Governance**
- **Encourage Entrepreneurship and the Digital Economy**

Mains Practise Question:

Q. "A demographic dividend without jobs becomes a demographic disaster." examine the statement in light of the India's employment landscape. (250 words)



CONTEXT: As COP30 in Belém, Brazil, approaches, many Western nations are showing reluctance to uphold climate leadership. In this backdrop, India faces the crucial question – should it step forward to lead global climate action through updated commitments and a robust adaptation plan?

The Paris climate agreement: key points

The historic pact, approved by 195 countries, will take effect from 2020

21st

Temperatures 2100



- Keep warming "well below 2 degrees Celsius". Continue all efforts to limit the rise in temperatures to 1.5 degrees Celsius

Finance 2020-2025



- Rich countries must provide 100 billion dollars from 2020, as a "floor"
- Amount to be updated by 2025

Differentiation



- Developed countries must continue to "take the lead" in the reduction of greenhouse gases
- Developing nations are encouraged to "enhance their efforts" and move over time to cuts

Emissions objectives 2050



- Aim for greenhouse gases emissions to peak "as soon as possible"
- From 2050: rapid reductions to achieve a balance between emissions from human activity and the amount that can be captured by "sinks"

Burden-sharing



- Developed countries must provide financial resources to help developing countries
- Other countries are invited to provide support on a voluntary basis

Review mechanism 2023



- A review every five years
First world review: 2023
- Each review will inform countries in "updating and enhancing" their pledges

Climate damage

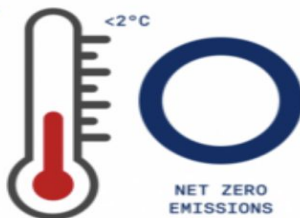


- Vulnerable countries have won recognition of the need for "averting, minimising and addressing" losses suffered due to climate change

AFP

PARIS CLIMATE AGREEMENT

1.



Limit the avg. global temperature increase to < 2° centigrade + achieve net zero emissions by mid-century

2.



Enhance resilience and adaptation to climate impacts certain to occur

3.



Align financial flows in the world with these objectives



CONTEXT: As COP30 in Belém, Brazil, approaches, many Western nations are showing reluctance to uphold climate leadership. In this backdrop, India faces the crucial question – should it step forward to lead global climate action through updated commitments and a robust adaptation plan?

India's NDC in Paris deal

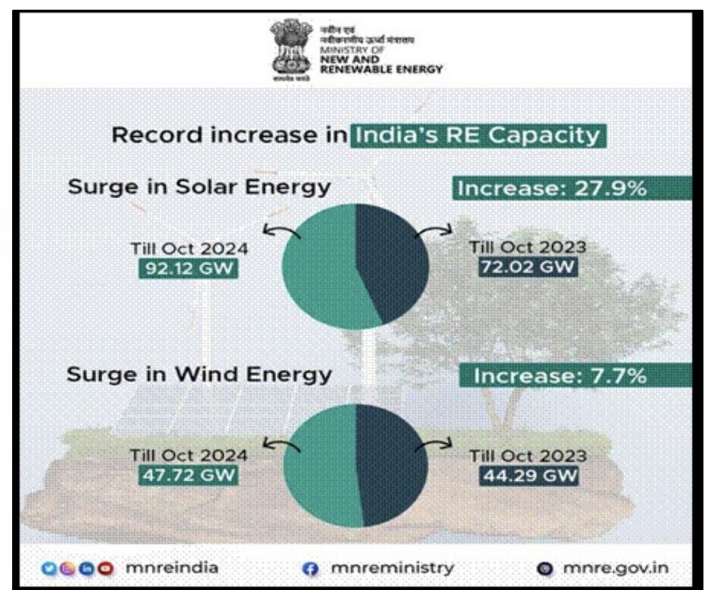
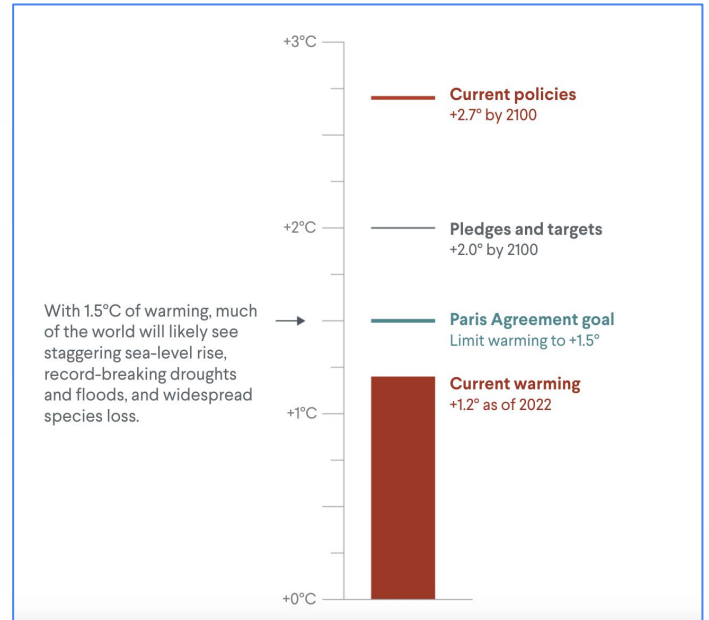
- A **33 to 35% reduction** in emissions intensity from 2005 levels.
- At least **40% of total electricity generation** to from non-fossil renewable sources.
- An increase in forest cover to create an additional carbon sink of **2.5 to 3 billion tonnes** of carbon dioxide equivalent.

Glasgow update - COP 26 - Panchamrit

- **500GW Non-fossil energy** capacity by 2030.
- **50 per cent of its energy requirements** from renewable energy by 2030.
- Reduction of total projected carbon emissions by **one billion tons by 2030**.
- Reduction of the carbon intensity of the economy by **45 per cent by 2030**, over 2005 levels.
- Achieving the target of **net zero emissions by 2070**.

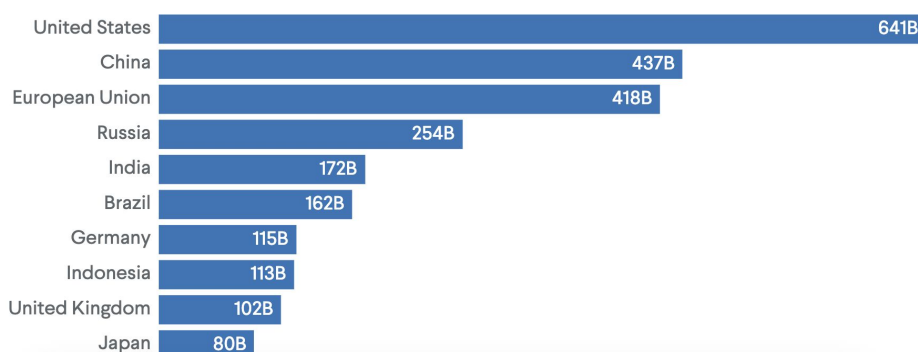
Hurdles in Climate Negotiations:

- **Financial Disparities and Climate Finance**
- **Lack of Binding Commitments and Accountability**
- **Geopolitical Tensions and Divergent Interests**
- **Scientific and Technical Challenges**



Top Greenhouse Gas Emitters Since 1850

Emissions in metric tons of carbon dioxide equivalent, as of 2023



A Vishwaguru in spirit, a green pioneer in action



CONTEXT: As COP30 in Belém, Brazil, approaches, many Western nations are showing reluctance to uphold climate leadership. In this backdrop, India faces the crucial question – should it step forward to lead global climate action through updated commitments and a robust adaptation plan?



Challenges for India :

- Financial and Technological barriers
- Resource constraints
- Development v/s Emission Reductions
- Domestic Policy Alignment

Way Ahead :

- Strengthening Accountability
- Robust climate finance mechanism
- Technology transfer
- Bilateral and Minilateral cooperations

Mains Practise Question :

Q. Despite efforts, Climate change negotiations and their implementation have remained elusive. Discuss (150 words)



How do monsoons affect Tamil Nadu?

SYLLABUS : GS 1 Paper : *Important Geophysical Phenomena*
Newspaper: *The Hindu* Page Number: 12

The story so far:

The northeast monsoon has kicked in early this year, at least four days sooner for the second year running, over Tamil Nadu. Last year, this phase of the monsoon ended with the State recording 33% more rain than the long-period average, and forecasters expect this year to go the same way.

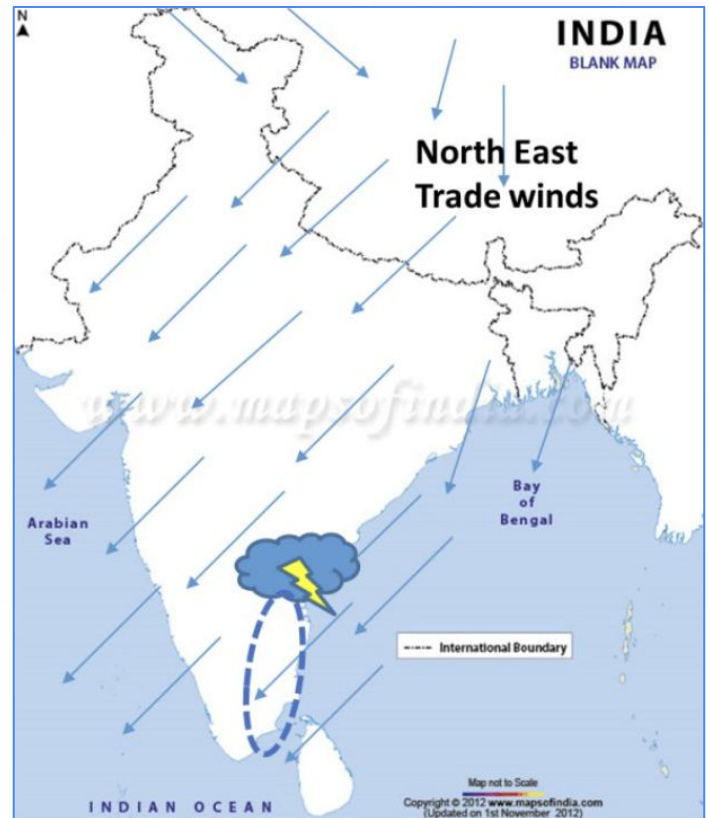
Historically, policymakers and State authorities have consistently interpreted excess rain as a positive. Climate change is complicating this calculus because while rainfall volumes increase, they are often concentrated in short and localised bursts, delivering over-large quantities of water in places that often can't absorb them in full. As a result, it might be time to reconsider the idea that "excess is good".

Why is excess rainfall a concern?

In urban areas, surfaces paved with concrete and asphalt keep them from absorbing heavy rainfall, leading to rapid runoff that overwhelms drainage systems, leading to flash floods, low-lying areas being inundated, property damage, and disrupted transportation.

As seen during Cyclone Michaung and Tamil Nadu in 2023, urban power authorities are also prone to cutting power supply in such circumstances, citing loose cables. The sheer volume of water can also lead to sewage overflows, where untreated wastewater is discharged into streets and waterbodies, unleashing significant health and environmental hazards.

The agricultural sector's vulnerability to excessive rainfall is well-known: waterlogged soil suffocates plant roots, washes away seeds and young crops, sheds the nutrient-rich topsoil over time, and ultimately loses its long-term fertility.



Too much moisture can also ease the spread of fungal diseases and pests that devastate crops and undercut yield, leading to significant financial losses for farmers. Intense bursts can also wash fertilizers, pesticides, and other agricultural debris into waterbodies, including reservoirs, degrading water quality. Finally, stagnant water becomes a breeding ground for mosquitoes, increasing the risk of vector-borne diseases such as malaria and dengue fever and zoonotic diseases like leptospirosis, Japanese encephalitis, and scrub typhus.

What are the wider impacts?

Prolonged periods of rainfall also raise the water table, the level below which the ground is saturated with water. And a persistently high water table can compromise the stability of building foundations, roads, and other infrastructure; it can also exert pressure on basement walls, leading to cracks, leaks, and the growth of mold. Saturated soil also loses its load-bearing capacity and causes foundations to shift or settle, potentially leading to significant structural damage over time.



How do monsoons affect Tamil Nadu?



SYLLABUS : GS 1 Paper : *Important Geophysical Phenomena*
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The cumulative impact of these issues translates to significant economic and social costs. Damage to buildings, public infrastructure, and agricultural land warrants substantial investments in repair and rebuilding solutions. Disruptions to businesses and transport networks hamper economic activity. Flooding and landslips can also displace communities, injure people, and even kill them if they are particularly vulnerable. The psychological toll on affected populations, including stress and anxiety, is another significant and often overlooked consequence.

Why is Tamil Nadu particularly vulnerable?

Tamil Nadu, in particular, needs to consider the Kerala factor as well. The two States receive rain from two different monsoon patterns: Kerala's primary rainy season is the southwest monsoon from June to September, whereas Tamil Nadu receives most of its rain during the northeast monsoon from October to December. An important problem arises when these monsoon periods overlap or when both States experience intense

When the catchment areas of the Mullaperiyar Dam receive heavy rainfall, the reservoir fills up rapidly. To ensure the dam's safety and to manage the rising water levels, Tamil Nadu's authorities are compelled to open the dam's shutters.

The released water flows in two directions and risks creating a double whammy. One portion flows down the Periyar river within Kerala, potentially flooding the low-lying areas of Idukki district and creating an inter-State issue while the primary flow is diverted to Tamil Nadu's Vaigai Dam. And this influx may arrive precisely when Tamil Nadu's own rivers and reservoirs are already swollen from the ongoing northeast monsoon.

Impact of excess rainfall

Urban Areas:

- Rapid runoff overwhelms drainage systems, causing flash floods.
- Low-lying areas get inundated.
- Property damage and disruption to transportation occur.
- During events like Cyclone Michaung (Tamil Nadu, 2023), power cuts are common due to safety concerns (loose cables).
- Excess water can lead to sewage overflows, discharging untreated wastewater into streets and waterbodies.
- Results in significant health and environmental hazards.

Agricultural Sector:

- Excessive rainfall leads to waterlogged soil, suffocating plant roots.
- Seeds and young crops can be washed away.
- Nutrient-rich topsoil is eroded over time.
- Long-term soil fertility declines.
- Excess moisture promotes fungal diseases and pests, damaging crops and reducing yield.
- Leads to significant financial losses for farmers.
- Heavy rainfall can wash fertilizers, pesticides, and agricultural debris into waterbodies, degrading water quality.

Impact on Public Health:

- Stagnant water becomes a breeding ground for mosquitoes.
- Increases risk of vector-borne diseases: malaria, dengue fever.
- Increases risk of zoonotic diseases: leptospirosis, Japanese encephalitis, scrub typhus



Modi to participate in ASEAN meet virtually



SYLLABUS : GS 2 Paper : *Regional and Global Groupings*
Newspaper: *The Hindu* Page Number: 14

Prime Minister Narendra Modi will not travel to Malaysia to attend the 47th ASEAN summit on October 26, but will participate in it virtually. This was announced by him in a social media post on Thursday.

The annual summit of the Association of South-east Asian Nations (ASEAN), a 10-nation grouping, and associated meetings will be held from October 26 to 28 in Kuala Lumpur.

Jaishankar goes instead

The Ministry announced that External Affairs Minister S. Jaishankar would represent Mr. Modi and lead the Indian delegation at the summit on October 27.

host of dignitaries, including U.S. President Donald Trump. It was expected that the venue would be a meeting opportunity for Mr. Modi and Mr. Trump, especially as the India-U.S. relations remain uneasy after Mr. Trump imposed punitive tariff on India because of India's purchase of Russian crude oil.

Officials had earlier given mixed signals about Mr. Modi's travel plans for Kuala Lumpur saying that the Bihar election campaign requires the Prime Minister's attention. Earlier, Mr. Trump had invited Mr. Modi to the Sharm-el-Sheikh peace summit for ceasefire in the Gaza Strip but India was represented at the event by Kirti Vardhan Singh, Minister of State for External Affairs.

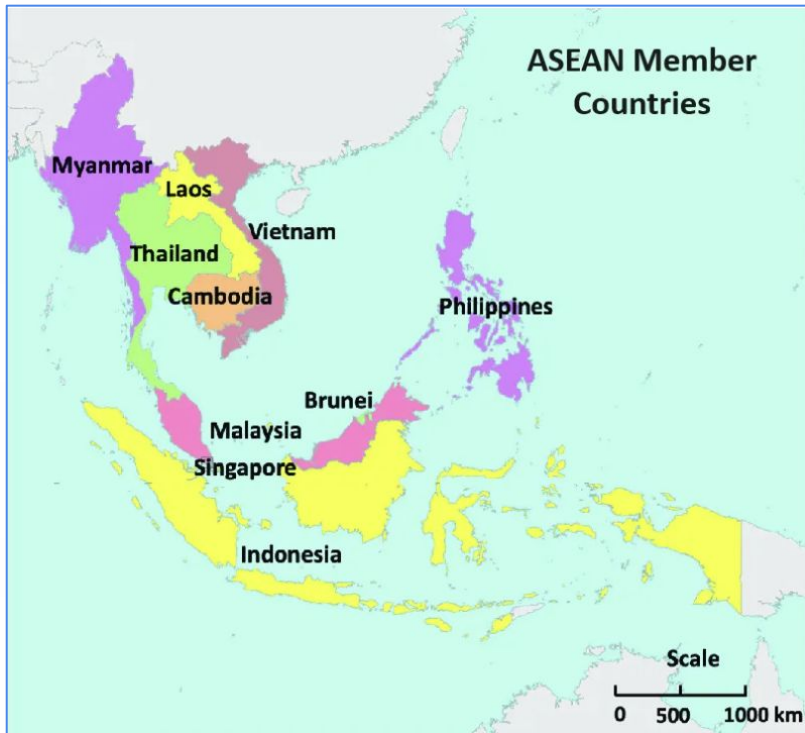
About ASEAN:

- **ASEAN (Association of Southeast Asian Nations)** in 1967 – Bangkok, Thailand.
- The founding document is the **ASEAN Declaration (Bangkok Declaration)**.
- **Founding Members (1967):**
 - Indonesia
 - Malaysia
 - Philippines
 - Singapore
 - Thailand
- **Later Members:**
 - Brunei Darussalam –1984
 - Viet Nam – 1995
 - Lao PDR – 1997
 - Myanmar –1997
 - Cambodia – 1999
- ASEAN today consists of **10 Member States**.

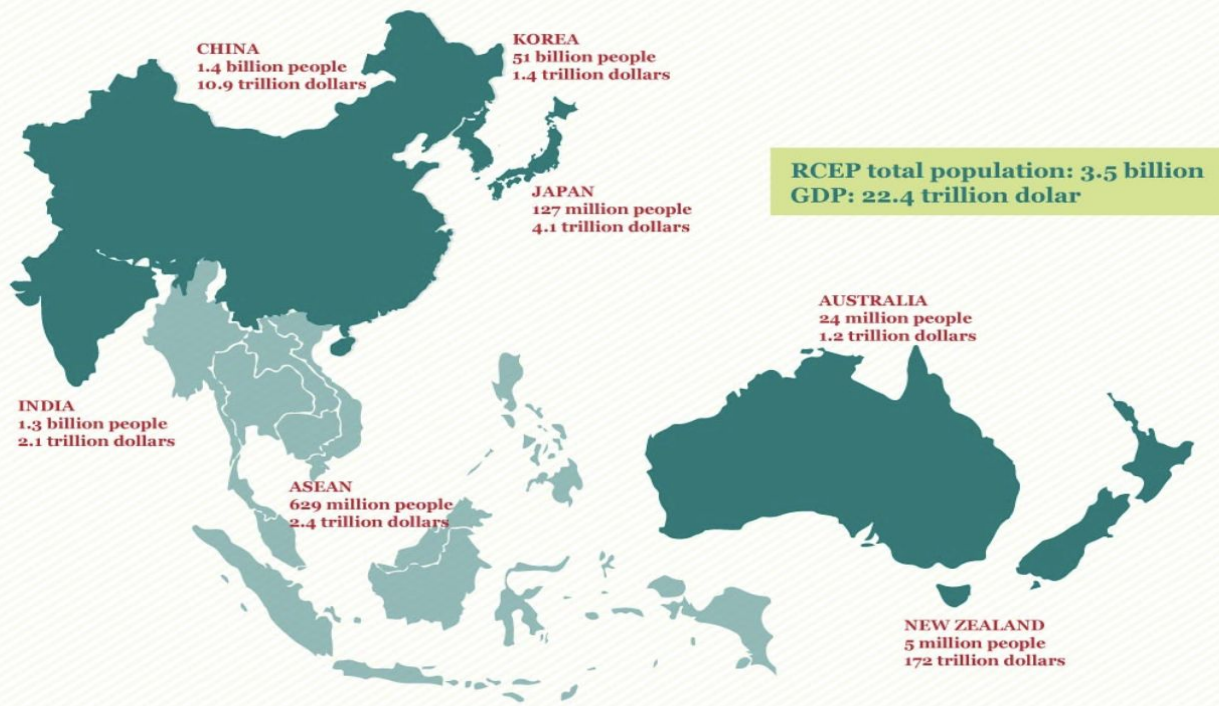


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Coverage of the Regional Comprehensive Economic Partnership (RCEP)



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2006 Act restores livelihood, dignity of forest communities



SYLLABUS : GS 2 Paper : Welfare Schemes for Vulnerable Sections of the population
Newspaper: Indian Express Page Number: 15

IN A strong defence of the landmark Forest Rights Act (FRA), 2006, the Ministry of Tribal Affairs (MoTA) before the Supreme Court has sharply rebutted a plea that challenged the legal validity of the 2012 Rules, made under the law, *The Indian Express* has learnt.

In a counter affidavit filed before the SC, the Centre has not only defended the legal validity of the Act but also stressed that the law goes beyond mere land ownership regularisation and aims to restore dignity, livelihoods, and cultural identity of forest-dependent communities. It has also rebutted assertions that FRA violates the wildlife and forest protection laws, and has termed as misguided the view that rights of forest-dwelling communities conflict with forest and wildlife conservation. It cited the examples of indigenous communities such as Baiga and Santhal, and said they have lived harmoniously with wildlife, nurturing and preserving them through traditional practices.

Enacted in 2006, FRA seeks to recognise and vest forest rights in forest-dwelling Scheduled Tribes (ST) and other traditional forest dwellers who have lived on such lands for generations but whose rights were never formally recorded. The Act and the Rules enunciate the process of submitting claims, recognition of individual and community forest rights, including rights over forest resources, evidence that can be submitted for claims, among others provisions.

The MoTA's submissions were filed last month in response to an interlocutory application (IA). The IA was filed by non-profit Wildlife First in 2020 to add additional grounds to a pending petition which has challenged the constitutional validity of the law. The Act and the Rules under it have been challenged on the ground that they are "beyond the legislative competence of Parliament and therefore unconstitutional". The response was filed recently, after

The Centre has countered the charge that allowing forest right title holders to meet livelihood needs, including through sale of surplus produce, was leading to "commercial" and "large scale" extraction of minor forest produce. Non-timber forest produce

cultural affiliations. On constitutional and legislative issues, the Centre has submitted that there were no grounds to doubt the competence of the Parliament, the supreme law-making body of the country to enact the historic legislation, it is learnt.

Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act

Key Objectives:

- **Recognition of Rights:** To recognize the historical rights of forest-dwelling Scheduled Tribes (STs) and Other Traditional Forest Dwellers (OTFDs) over forests they depend on for their livelihood.
- **Protecting Livelihoods:** Ensuring the sustainable use of forest resources by local communities.
- **Empowering Communities:** Granting legal rights to forest land and resources to these communities.

Types of Rights Recognized:

- **Individual Rights:** Ownership and access to forest land for cultivation and habitation.

- **Community Rights:** Use of minor forest produce (e.g., bamboo, honey, lac). Grazing rights and access to water bodies. Management and conservation of forests by local communities.
- **Community Forest Resource Rights:** Rights to protect, regenerate, and manage forests sustainably.

Eligibility: Member or community that has for **at least three generations (75 years) before the 13th day of December 2005** lived in the forest.

Authorities for vesting forest rights

- **Gram Sabha: Authority to initiate process** for determining nature & extent of individual/community forest rights.
- **Sub-Divisional Level Committee:** Constituted by state government examines resolution passed by Gram Sabha.
- **District Level Committee:** Final approval of forest rights.



Tri-services to get systems, platforms for ₹79,000 cr



SYLLABUS : GS 3 Paper : *Various Security Forces and Agencies and their Mandate.*
Newspaper: *The Hindu* Page Number: 16

The Defence Acquisition Council (DAC), chaired by Defence Minister Rajnath Singh, on Thursday approved a series of capital acquisition proposals worth around ₹79,000 crore aimed at strengthening the operational capabilities of the Army, Navy and Air Force.

For the Army, the DAC accorded Acceptance of Necessity (AoN) for the procurement of the Nag missile system (tracked) Mk-II (NAMIS), ground-based mobile ELINT System (GBMES), and high-mobility vehicles (HMTVs) with material handling cranes.

For the Navy, the AoN was granted for the acquisition of landing platform docks (LPDs), 30 mm naval surface guns, advanced light weight torpedoes (ALWTs), electro-optical infrared search-and-track systems, and smart ammunition for 76 mm super rapid gun mounts.

The LPDs will augment the Navy's amphibious warfare capabilities and enable it to undertake joint operations with the Army and Air Force. They will also enhance India's capacity to conduct peacekeeping, humanitarian assistance, and disaster relief (HADR) missions. The indigenously developed ALWT by the DRDO's Naval Science and Technological Laboratory is capable of engaging conventional, nuclear, and midget submarines.

For the Indian Air Force, the AoN was accorded for

the collaborative long-range target saturation/destruction system (CLRTS/DS) and other related systems. The CLRTS/DS features autonomous take-off and landing, navigation, target detection and payload delivery capabilities, aimed at augmenting the IAF's long-range precision engagement capacity.

The approvals reflect the government's continuing emphasis on modernisation, self-reliance and indigenisation under the 'Aatmanirbhar Bharat' initiative, officials said.



Tri-services to get systems, platforms for ₹79,000 cr



SYLLABUS : GS 3 Paper : *Various Security Forces and Agencies and their Mandate.*
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Defence Acquisition Council (DAC)

Composition

Chairperson: Minister of Defence

Members include:

- Minister of State for Defence
- Chief of Defence Staff (CDS)
- Chief of Armed forces
- Defence Secretary
- Secretary Defence Production & Supplies
- Secretary Defence Research & Development
- Secretary Defence Finance
- Vice Chief of Defence Staff
- Special Secretary (Acquisition)
- **Member Secretary:** Deputy Chief of Defence Staff (Procurement & Financial/Defence) (PP&FD).

DEFENCE PROCUREMENT BOARD (DPB)

Chairman: Defence Secretary

Members:

- Secretary, Dept. of Defence Production and Supplies Secretary, Defence Research and Development Secretary, Defence Finance

- Vice Chief of Defence Staff (VCDS)/CISC till VCDS is appointed.
- Vice Chief of armed forces
- Special Secretary (Acquisition)
- **Member Secretary:** Financial Advisor (Acquisition)

Key Functions :

- Provide **in-principle approval for a 15-year Long-Term Integrated Perspective Plan (LTIPP)** for the defence forces.
- Accord **Acceptance of Necessity (AoN)** for acquisition proposals.
- Categorise acquisition proposals under **'Buy', 'Buy & Make', and 'Make'**.
- Decide on **single-vendor clearances**.
- Make **decisions on "offset" provisions** for acquisition proposals above ₹2000 crore.
- **Handle Transfer of Technology (ToT)** issues under 'Buy & Make' category.
- **Oversee field trial evaluation** of equipment/acquisition.



Centre asks CJI to recommend a successor



SYLLABUS : GS 2 Paper : Structure, Organization and Functioning of the Executive and the Judiciary

Newspaper: The Hindu Page Number: 1 & 14

The Centre has, in a letter to Chief Justice of India B.R. Gavai, sought his recommendation for naming his successor. The CJI is currently on a four-day visit to Bhutan. His office said he would come back and send his recommendation to the government.

As per seniority norms, Justice Surya Kant is the next in line to become the 53rd CJI. Chief Justice Gavai is scheduled to retire on November 24. Under the Memorandum of Procedure for appointment of the CJI and Supreme Court Judges, the Law Ministry seeks the recommendation of the outgoing CJI on the next appointment. The letter from the government kickstarts the appointment process for the next CJI.

Composition

- **Strength – 34 Judges** – (31- 34 Supreme Court (Number of Judges) Amendment Act, 2019.
- **Appointment**
- **Chief Justice** – President – after **consultation** with such judges of the Supreme Court and high courts as he deems necessary.

Established convention and its Violation :

- **Seniormost Judge**
- **Violated twice** – 1973 (A.N. Ray) & in 1977 (M.U. Beg)
- **Second Judges Case (1993)** – Seniormost judge of the Supreme Court

Consultation or Concurrence :

- **First Judges case (1982)** – only implies exchange of views.
- **Second Judges case (1993)** – Concurrence – advice on the matter after consulting two of his seniormost colleagues.
- **Third Judges case (1998)** – ‘consultation of plurality judges.’ – four seniormost judges of the Supreme Court
- **Fourth Judges case (2015)** – 99th Constitutional Amendment Act of 2014 (NJAC) – Null and Void



Q1. Consider the following statements :

1. The Chief Justice of India is appointed by the President of India.
2. The Constitution explicitly mentions that the Senior Most judge of the Supreme Court shall be appointed as the Chief Justice of India.

Which of the above given statements is/are correct?

- a) 1 Only
- b) 2 Only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: a

Q2. Consider the following statements regarding the Defence Acquisition Council (DAC):

1. The Defence Acquisition Council is headed by the Prime Minister of India.
2. The Chief of Defence Staff & Chiefs of Armed Forces act as members of the council.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: b

Q3. Consider the following statements regarding the Forest Rights Act of 2006:

1. It recognises the historical rights of forest-dwelling Scheduled Tribes.
2. The Forest Dwelling communities are provided with the right to use minor forest produce & access to water bodies within the protected forest area.
3. A community living in a forest for at least 50 years or two generations is recognised as a traditional forest-dwelling community.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 and 3 only
- c) 1 and 2 only
- d) 1 and 3 only

Answer: c

Q4. Which of the following statement regarding ASEAN is NOT correct?

- a) It was adopted through the Bangkok Declaration.
- b) It was established in the year of 1985 in Bangkok, Thailand.
- c) Indonesia, Malaysia & Singapore are considered founding members.
- d) It consists of 10 Southeast Asian countries

Answer: b

Q5. Which of the following statements regarding India's "Panchamrit" commitments announced at COP26 are correct?

1. India aims to achieve net-zero carbon emissions by 2070
2. India targets to meet 50% of its energy requirements from renewable sources by 2030
3. India has pledged to reduce the emissions intensity of its GDP by 45% by 2047, compared to 2005 levels
4. India will reduce the projected carbon emissions by 1 billion tonnes by 2030

Select the correct answer using the codes below.

- a) 1, 2 and 3 only
- b) 1, 2 and 4 only
- c) 2, 3 and 4 only
- d) 1 and 2 only

Answer: b





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