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Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

24th November 2025



24th November 2025

Reinventing State PSCs: Meritocracy for Bureaucracy

CONTEXT: Slew of protest by Aspirants highlights persistent Rot needing reforms.

CGPSC ex-chief shared question papers with nephews, claims CBI in alleged Chhattisgarh recruitment scam

The CBI on January 16 filed its first chargesheet in the alleged CGPSC scam, which came to light during the previous Congress regime.

Updated on: Jan 19, 2025 3:56 PM IST

PTI | Raipur



Thousands of aspirants protest outside UPPSC headquarters in Prayagraj over exam format

The police use lathi charge to disperse protesters and the Opposition questions government's use of force on aspirants

Updated - November 11, 2024 11:28 pm IST - Lucknow

MAYANK KUMAR

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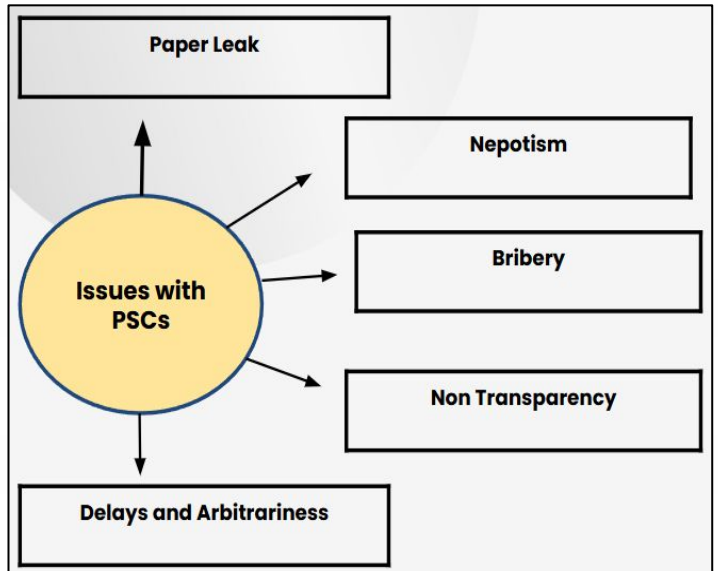


Telangana PSC aspirants on 4th day of protest, several detained

The Group-1 exams, meant to select 563 candidates for public service, have been scheduled for October 21 by the Congress-led state government, which aspirants argue isn't sufficient time to prepare.



Reinventing State PSCs: Meritocracy for Bureaucracy



Historical Background

–1919 – **GOI Dispatch** proposes **PSC**; **Section 96(C)**, **GOI Act** provides legal basis.

- 1924 – **Lee Commission** recommends immediate establishment of PSC.
- 1926 – **First Public Service Commission** set up on 1 October (**Sir Ross Barker, Chairman**).
- 1935 – **GOI Act** establishes Provincial PSCs → Origin of State PSCs.
- 1950 – **Constitution (Articles 315–323)** gives constitutional status to State PSCs.



Reinventing State PSCs: Meritocracy for Bureaucracy

CONTEXT: Slew of protest by Aspirants highlights persistent Rot needing reforms.

What Does the constitution says

- **Article 315:** Establishes State Public Service Commissions.
- **Article 316:** Appointment & tenure of Chairman/Members by Governor.
- **Article 317:** Removal only by President after Supreme Court inquiry.
- **Article 318:** Governor frames rules for service conditions.
- **Article 319:** No further employment in State Govt after PSC tenure.
- **Article 320:** Functions – recruitment, exams, disciplinary advice.

Reasons of Issues in PSC : A comparison with UPSC

- **Politically Sterile vs Politically Osmotic –**
- **Manpower Needs and Planning**
- **Institutionalization vs Ad-hocism – ministry**
- **Reforms vs Stagnation :**
- **Methods of Evaluation : Moderation**
- **Complexity and litigations**

A Fundamental Issue of

– Fundamental Right – 16

– DPSP – 39 (b) – Material resources – Common Good

Way Forward :

- **5 Year Roadmap**
- **Appointment Reforms – 41st amendment**
- **Updation – pattern of Exam**
- **Transparency and Accountability**
- **Policy Stability**
- **Role Modelling**
- **Desirable – Uniformity in process**

How Bihar PSC cleaned its act: Codes, late choices

In the last fully completed exam (the 63rd), 90,697 candidates appeared for the prelims, 4,277 cleared the exam, 4,161 gave the written test, 924 appeared for the interview, and 355 got through.

Written by **Santosh Singh**

Patna | Updated: October 23, 2019 12:04 PM IST
5 min read



BPSC Chairman Shishir Sinha said, "The commission had been witness to several protests and litigations. We needed a completely transparent system" (Picture by Santosh Singh)



Mains Practise Question

Question : "Critically examine the major problems affecting State Public Service Commissions, highlighting the reasons for their persistence. Also propose measures to restore their credibility.
(15 Marks, 250 words)



Fixing the Council: Why UNSC Reform Can't Wait

CONTEXT: PM Modi exhorts Urgent necessity of UNSC Reforms at Johannesburg.



UN Security Council reform is a song in a loop

Premium

The problem of reforming the United Nations Security Council is akin to a malady presented before doctors — there is agreement only on the diagnosis and not the prescription

Updated - October 12, 2023 09:50 am IST



SHASHI THAROOR

Goal - "to save succeeding generations from the scourge of war." . Heaven vs Hell.

Situation - A broader shift

UN at 80: toothless, ignored, and irrelevant

Michael Roberts · 26 September 2025 · Opinion ·  



24th November 2025

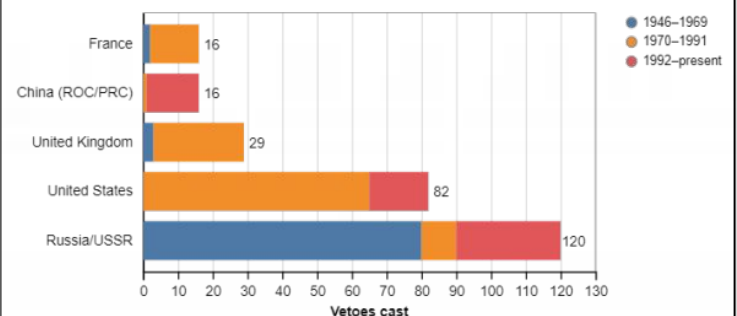
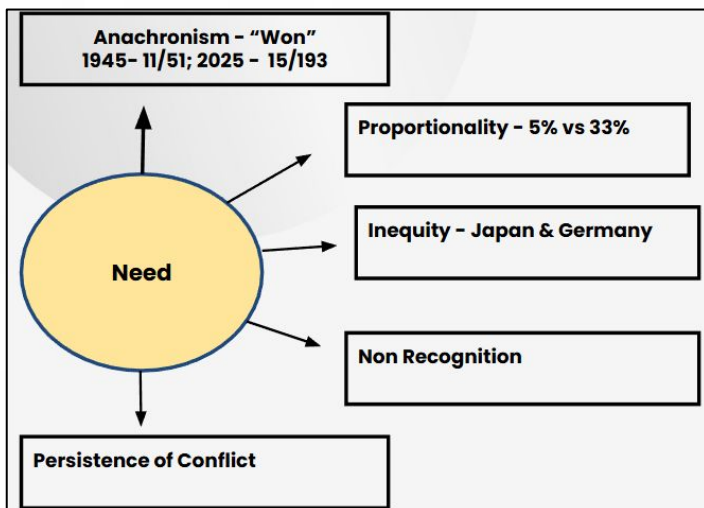
Fixing the Council: Why UNSC Reform Can't Wait

CONTEXT: PM Modi exhorts Urgent necessity of UNSC Reforms at Johannesburg.

UNSC Reforms

- **Maintaining Peace & Security**
 - Recommend agreements; investigation, mediation; dispatch a mission; special envoys
 - ceasefire directives; military observers or a peacekeeping force
 - Enforcement Measures - economic sanctions, arms embargoes, travel bans; severance of diplomatic relations; blockade
- Decisions that member states are obligated to implement
- **Criteria for Reform**
 - 2/3 of UN member states vote in the General Assembly- 129/193 + ratify
 - P5 consent

Fixing the Council: Why UNSC Reform Can't Wait



INDIA's Credentials for UNSC

- Significant Global Influence
- Largest Democratic Nation
- Strong & Expanding Economy
- Reliable Contributor to UN Missions
- Authentic Representative of Developing Nations
- Steady Supporter of Peaceful Global Order
- Broad Backing from Many Countries
- Foundational Member with Contemporary Importance



Fixing the Council: Why UNSC Reform Can't Wait

24th November 2025

CONTEXT: PM Modi exhorts Urgent necessity of UNSC Reforms at Johannesburg.

Way Forward

- **Adopt Clear, Text-Based Negotiations**
- **Set Time-Bound Targets for Reform**
- **Expand Both Permanent & Non-Permanent Seats**
- **Ensure Fair Representation for Developing Regions**
- **Limit Misuse of the Veto & Improve Working Methods**
- **Strengthen Transparency & Accountability in UNSC**
- **Promote Wider Consensus Through G4, Africa Groups**
- **Reflect Contemporary Geopolitics, Not 1945 Realities**

The world has changed. Our institutions have not. We cannot effectively address problems as they are if institutions do not reflect the world as it is. Instead of solving problems, they risk becoming part of the problem."

UN's Secretary-General, António Guterres,

Mains Practise Question

Question :Discuss how the existing structure of the UNSC reflects the geopolitics of 1945 rather than the realities of the 21st century."
(15 Marks, 250 words)



24th November 2025

No plan to bring Bill on Chandigarh, says Centre

SYLLABUS : Prelims Indian Polity **GS 2** Federalism
Newspaper The Hindu **Page Number : 01**

No plan to bring Bill on Chandigarh, says Centre

Govt. had listed Bill that would align Chandigarh with other Union Territories; but following outrage, Home Ministry says proposal to 'simplify' law-making process is under 'consideration'

Vijaita Singh
NEW DELHI

The Union Home Ministry said on Sunday that the Centre has no intention of introducing a Constitution Amendment Bill to bring Chandigarh under Article 240 of the Constitution in the upcoming session of Parliament.

The clarification came following outrage in Punjab with parties, including the Congress, Shiromani Akali Dal and Aam Aadmi Party, opposing the move which would pave the way for the appointment of an independent administrator in Chandigarh, bringing the joint capital of Punjab and Haryana under the direct control of the Ministry.

The claim over Chandigarh has been a sensitive political issue ever since the Punjab Reorganisation Act of 1966.

The Chandigarh question

The Centre hurried to issue a clarification on a Bill that aims to align Chandigarh with other Union Territories without legislatures

■ On November 21, the Lok Sabha Bulletin listed the Constitution (131st Amendment) Bill, 2025 among **10 Bills** for the Winter Session

■ Chandigarh has been a **sensitive issue** since the Punjab Reorganisation Act of 1966. Currently, the Governor of Punjab serves as its Administrator

With protests in Punjab, the Ministry issued a clarification

■ Proposal is still under consideration, **no final decision yet**

■ It does **not seek** to alter Chandigarh's governance or administrative structure

■ No Bill will be **introduced** in the upcoming Winter Session



garh has been a sensitive political issue ever since the Punjab Reorganisation Act of 1966.

The November 21 Lok Sabha Bulletin had listed the Constitution (131st Amendment) Bill, 2025 among 10 Bills proposed to be passed during the Winter Session of Parliament from December 1.

ter Session of Parliament from December 1.

The description said the Bill is proposed for discussion and passage to align Chandigarh with other Union Territories without legislatures when its Legislative Assembly is dissolved or suspended.

Opposition targets BJP over emotive issue

CHANDIGARH

Political parties on Sunday criticised the BJP even as the Union government clarified that it had no intention of introducing a Bill on Chandigarh in the Winter Session of Parliament. Punjab Congress president Amarinder Singh Raja Warring termed the clarification vague. » **PAGE 14**

The Ministry said that the "proposal to simplify the Central Government's law-making process for the Union Territory of Chandigarh is still under consideration..."

CONTINUED ON
» **PAGE 12**

What are the present Union Territories in India?

Currently, India has **eight** Union territories which were constituted for various purposes across time. These include

- **Delhi** (1956): For administrative needs as it is the National Capital Territory.
- **Andaman and Nicobar** (1956): Strategic significance due to its presence in the Bay of Bengal.
- **Chandigarh**(1966): For administrative needs as it is the common capital for Punjab and Haryana.
- **Dadra and Nagar Haveli and Daman and Diu** (2020): Cultural uniqueness as it used to be Portuguese possession.
- **Jammu and Kashmir** (2019): For administrative, developmental, and security purposes.
- **Ladakh** (2019): For special attention to the tribal communities and territorial remoteness.
- **Lakshadweep** (1956): For the strategic significance due to the presence in the Arabian Sea.
- **Puducherry** (1956): For its cultural uniqueness for being an erstwhile French territory.



No plan to bring Bill on Chandigarh, says Centre

24th November 2025

SYLLABUS : Prelims Indian Polity **GS 2** Federalism
Newspaper The Hindu **Page Number** : 01

How is Chandigarh Administered currently ?

- The practice of appointing an Administrator of the UT designated as "Chief Commissioner" continued up to May 31, 1984.
- Ever since June 1984, the Governor of Punjab has been functioning as the Administrator of Union Territory of Chandigarh.

What Does the constitution says

Power of President to make regulations for certain Union territories.

240. (1) The President may make regulations for the peace, progress and good government of the Union territory of—

(a) the Andaman and Nicobar Islands;

²[(b) Lakshadweep;]

³[(c) Dadra and Nagar Haveli;]

⁴[(d) Daman and Diu;]

⁵[(e) Puducherry;]

(2) Any regulation so made may repeal or amend any Act made by Parliament or ³[any other law] which is for the time being applicable to the Union territory and, when promulgated by the President, shall have the same force and effect as an Act of Parliament which applies to that territory.]



Health Insurance Claims jump 21%

24th November 2025

SYLLABUS: Prelims Indian Economy **GS 3** Inclusive Growth **GS2** Health
Newspaper The Indian Express **Page Number : 13**

Health insurance claims jump 21% in FY25, but settlements lag; Irdai flags growing gap

George Mathew

Mumbai, November 23

EVEN AS insurance regulator Irdai flagged concerns about the widening gap between health insurance claims and the amounts actually settled, the volume of claims filed continued to surge, with claims in FY25 rising 21.18 per cent, according to Irdai data.

The total amount settled by insurers increased by only 12.88 per cent, it showed. This growing mismatch highlights rising healthcare costs, higher utilisation of health policies and possible inefficiencies or disputes in claim settlement processes.

In FY25, general and health insurers settled 3.26 crore health insurance claims and paid Rs 94,247 crore towards settlement of these health claims, Irdai said. In FY24, insurers settled 2.69 crore claims and paid Rs 83,493 crore towards settlement of health insurance claims with the incurred claims ratio (ICR) lowest

in the case of standalone health insurance companies (SAHIs).

An amount of Rs 1.18 lakh crore was mobilised as health insurance premium in FY25 compared with Rs 1.08 lakh crore in the previous year, according to the General Insurance Council.

Irdai recently spoke about the gap in health claims and the amount settled. "In health insurance, we continue to see the gaps. While the number of claims settled is high, the amount settled, especially in full, is sometimes lower than expected. This is an area we are monitoring closely," Irdai Chairman Ajay Seth said in his comments on the Bima Lokpal Day recently.

"Our expectation from the insurers is clear, prompt, fair and transparent claim settlement, anything less weakens the trust on which our industry is built," Seth said.

ICR is the actual payout on claims made by insurance companies compared to the premium collected.

• 3.26-CR HEALTH CLAIMS SETTLED IN FY25

IN FY25, general and health insurers settled 3.26 crore health insurance claims and paid Rs 94,247 crore towards settlement of these health claims, according to Irdai data

IN FY24, insurers settled 2.69 crore claims and paid Rs 83,493 crore towards settlement of claims with the incurred claims ratio (ICR)

lowest in the case of standalone health insurance companies

ICR IS the actual payout on claims made by insurance companies compared to premium collected

IT WAS the highest for public sector companies at 103 per cent and 88.71 per cent in the case of private sector insurers

It was the highest for public-sector companies at 103 per cent and 88.71 per cent in the case of private sector insurers. However, standalone health insurers' ICR is low at 64.71 per cent, according to the Irdai Annual Report for FY24.

This shows public sector insurers shelled out more than what they collected as premium to settle claims. SAHIs collected Rs 37,528 crore as premium towards health insurance in FY25.

Health insurance growth slower

A major reason for the slow growth in health insurance is the sharp rise in premiums, triggered by medical inflation and high claim status. Earlier this year, Irdai directed insurers against revising the premium on health cover products for senior citizens by over 10 per cent in a year. This follows a sharp hike in health premium by over 50-60 per cent by insurers for senior citizens. Some insurers even resorted to a 100

per cent hike in premiums.

The rise in health insurance premiums can be attributed to several factors. According to the industry data, the average cost of healthcare services has increased by over 14 per cent over the past year, driven by advancements in medical technology and rising labour costs. Additionally, the growing prevalence of lifestyle diseases, such as diabetes and hypertension, has resulted in a higher number of claims, said the CEO of an insurance firm.

According to insurance brokerage firm Howden India, over two-thirds (67 per cent) of businesses are now investing in preventive healthcare to tackle soaring medical inflation.

Hurdles to cashless claim settlements

Irdai had asked insurers to go for cashless settlement of health insurance claims from August 1, 2024, making hospital bill settlement for policyholders smoother and faster. While insurers are tightly regu-

lated by Irdai, hospitals operate without any regulatory oversight, leaving the regulator powerless to rein in their actions.

Over the past three years, medical inflation was above 14 per cent with hospitals relentlessly hiking treatment charges across the board, pushing quality medical care out of reach for a large section of the population. Some insurers had cut down claim demand and even rejected claims amid the rise in medical costs

The average amount paid per claim was Rs 31,086 in FY24, according to Irdai. In terms of the number of claims settled, 72 per cent of the claims were settled through TPAs (third party administrators) and the balance 28 per cent were settled through in-house mechanisms. In terms of mode of settlement of claims, 66.16 per cent of total claims were settled through cashless mode. Another 39 per cent were settled through reimbursement mode in FY24.

Related Concepts

INSURANCE DENSITY	INSURANCE PENETRATION
Ratio of total insurance premium collected to the total population of a country	Ratio of Total insurance Premium collected to the Total GDP
Insurance density has steadily improved, increasing from \$9 in 2019 to \$25 in 2023	While general insurance penetration in India remains relatively low at 1% of GDP



Health Insurance Claims jump 21%

24th November 2025

SYLLABUS: Prelims Indian Economy **GS 3** Inclusive Growth **GS2** Health
Newspaper The Indian Express **Page Number : 13**

Prelims Pointers :

About Insurance Regulatory and Development Authority of India

- It is a **statutory body** formed under an Act of Parliament, i.e., the **Insurance Regulatory and Development Authority Act, 1999** (IRDAI Act 1999), for the **overall supervision and development of the insurance sector** in India.
- It acts as an **autonomous authority** under the **Ministry of Finance**, Government of India.
- The **main goals** of IRDAI are:
 - To **safeguard the interest of the policyholders** by fair business conduct and settlement of claims within time.
 - Developing and **nurturing** the Indian **insurance industry**.
 - To **regulate the business** of insurance with transparency, fairness, and honest practice.
 - **Facilitating financial prudence of the insurers** through solvency and stability checks of insurers.
 - To **regulate premium charges and policy terms** for preventing unscrupulous pricing and unaffordability.



Guru Tegh Bahadur : 350 Martyrdom Anniversary



SYLLABUS : Prelims Art and Culture **GS 1 : Medieval History**
Newspaper The Indian Express **Page Number : 03**

Guru Tegh Bahadur : 350th Martyrdom Anniversary

- Founder of holy city of AnandPur Sahib – Birthplace of Khalsa
- 9th Guru of Sikhism.
- Father of Guru Gobind Singh
- Composer of 116 Hymns in Guru Granth Sahib
- Martyred at Delhi , 2nd Sikh Guru as Martyr.
- Contemporary legacy
- Ethical values

Brief History of 10 Gurus of Sikhism

1. Guru Nanak Dev (1469–1539)

- Contemporary: Babur
- Key: Founded Sikhism; Udasis.

2. Guru Angad Dev (1539–1552)

- Contemporary: Humayun
- Key: Standardised Gurmukhi.

3. Guru Amar Das (1552–1574)

- Contemporary: Akbar
- Key: Langar system; social reforms.

4. Guru Ram Das (1574–1581)

- Contemporary: Akbar
- Key: Founded Amritsar; Lavan hymns.

5. Guru Arjan Dev (1581–1606)

- Contemporary: Akbar, Jahangir
- Key: Compiled Adi Granth; Harmandir Sahib.

6. Guru Hargobind (1606–1644)

- Contemporary: Jahangir, Shah Jahan
- Key: Miri-Piri; Akal Takht.

7. Guru Har Rai (1644–1661)

- Contemporary: Shah Jahan, Aurangzeb
- Key: Compassion; aided Dara Shikoh.

8. Guru Har Krishan (1661–1664)

- Contemporary: Aurangzeb

9. Guru Tegh Bahadur (1664–1675)

- Contemporary: Aurangzeb
- Key: Martyrdom for religious freedom.

10. Guru Gobind Singh (1675–1708)

- Contemporary: Aurangzeb, Bahadur Shah
- Key: Khalsa (1699); Guru Granth Sahib finalised.



Guru Tegh Bahadur : 350 Martyrdom Anniversary

SYLLABUS : Prelims Art and Culture **GS 1 : Medieval History**
Newspaper The Indian Express **Page Number : 03**





ਹਿੰਟ ਈ ਬਾਦਰ
ਗੁਰੂ ਤੇਗ ਬਹਾਦਰ ਜੀ
ਦੀ ਸ਼ਹੀਦੀ ਨੂੰ ਕੋਟਿ ਕੋਟਿ ਪ੍ਰਣਾਮ

Shaheedi Diwas
Sri Guru Tegh Bahadur Ji
Sacrifice his life for upholding
the principle of freedom of conscience
| Waheguru Ji |



www.ibdmaphouse.com



24th November 2025

No record of African Grey Parrot at SFD

SYLLABUS : Prelims Environment and Ecology
Newspaper The Hindu **Page Number : 14**

State Forest Departments across India have no record of African grey parrot trade, reveal RTI findings

Rohan Premkumar
UDHAGAMANDALAM

There are no registered breeders or authorised pet shops to sell African grey parrots (*Psittacus erithacus*) - one of the most easily procurable animals in the country. While the bird is extensively available in pet markets, the Forest Departments in different States said no breeder had registered with them. The departments had responded to applications filed by *The Hindu* under the Right to Information (RTI) Act, to understand the trade in the exotic species.

The parrot, listed under Appendix I of the Convention on International Trade in Endangered Species of Wild Flora and Fauna (CITES), requires special permits, including individual CITES registration

and import certificates, for their trade in the domestic and international markets.

Extensive capture for the international pet trade has decimated the bird's populations in their home ranges encompassing parts of Central Africa. The species is also listed as 'Endangered' by the International Union for the Conservation of Nature.

RTI findings

Out of 19 States and Union Territories to which applications were sent asking about the trade in the species, only Kerala's Forest Department reported receiving 17 applications for the registration of breeders' licences for the species. The State also said registration of pet stores was delegated to the State Animal Welfare Board. Meanwhile, most other States



African grey parrot is listed as 'Endangered' by the International Union for the Conservation of Nature. SPECIAL ARRANGEMENT

gave generic responses stating they did not have access to the data requested, while some forest divisions also responded individually, stating that the species was not found in their divisions.

Despite Tamil Nadu claiming that as per their records, there were no registered breeders, traders, or pet stores dealing in the commercial trade of Afri-

can grey parrots, the Forest Department said it was compiling inspection reports and audits of breeding facilities, pet shops, and sellers of the species.

Breeding licence

To breed CITES Appendix I species like the African grey parrot, a valid breeding licence is required. To obtain this, an application must be submitted to the

Chief Wildlife Warden under the Breeders of Species Licence Rules, 2023. The applicant must also have the CITES import permit, a Directorate-General of Foreign Trade import licence number, and a no-objection certificate from the respective Chief Wildlife Warden for the import before applying for the breeding licence, a researcher familiar with the trade in exotic wildlife said.

Shekhar Kumar Niraj, the South Asia head of the Wildlife Justice Commission, said it was mandatory for each State's Forest Department to maintain records of exotic species. "Even prior to importing, buyers have to receive approval from their respective State's Chief Wildlife Wardens, aside from import certificates and CITES

approvals," he said. "The trade in exotic species is on the rise, and maintaining registries of these species is extremely important as they pose a biohazard with the potential for spreading zoonotic diseases and also for becoming invasive species," he added.

Trade hubs

Chief Executive Officer of Wildlife Trust of India Jos Louies said Kerala, Tamil Nadu, and Karnataka have become hubs for the import and trade in exotic species.

However, he does not lay the blame on the Forest Department. "You cannot expect the Forest Department to go house to house and search for these animals," he said. People buy animals without paper work, and also breed them illegally.

No record of African Grey Parrot at SFD

Legal Position

- **Criteria:** According to the Living Animal Species (Reporting and Registration) Rules, 2024, any individual possessing species listed under Schedule IV of the Wild Life (Protection) Act, 1972, must report and register them.
- **Wild Life (Protection) Amendment Act, 2022:** This amendment introduces Section 49 M, which mandates the registration of the possession, transfer, birth, and death of species listed in the CITES Appendices and Schedule IV of the Wild Life (Protection) Act, 1972.

Step Taken by Govt.

About the PARIVESH 2.0 Portal:

PARIVESH 2.0 is a web-based workflow application developed by the **Ministry of Environment, Forest and Climate Change (MoEFCC)** for the online submission and monitoring of proposals related to environmental, forest, wildlife, and coastal regulation zone clearances.

- **Acronym:** PARIVESH stands for Pro-Active and Responsive facilitation by Interactive, Virtuous, and Environmental Single Window Hub.
- **Developed by:** Ministry of Environment, Forest and Climate Change (MoEFCC).
- **Functionality:** It offers a **single-window solution** for managing all green clearances and monitors compliance across India.
 - The platform emphasises process transformation, technology integration, and domain expertise.

AUSINDEX 25

SYLLABUS : Prelims International Relations **GS Paper 2** : Bilateral relations
Newspaper The Indian Express **Page Number** : 02

About : AUSINDEX 25

- Major Biennial Maritime exercise
- Since 2015
- Bolster Interoperability, gain from best practices, Common Understanding of MSO
- Year 2025 in Northern Pacific



Naval Exercise

INS Sahyadri and the Royal Australian Navy's HMAS Ballarat take part in the AUSINDEX 2025 bilateral exercise in the Northern Pacific on Sunday. ANI

Other Exercises conducted between Australia and India

- Ex AUSTRAL HIND (Bilateral Exercise with Army)
- EX PITCH BLACK (Australia's multilateral air combat training exercise)
- Malabar Naval Exercise
- Quad (Multilateral Naval Exercise)

About INS Sahyadri

- INS Sahyadri is a guided-missile stealth frigate of the Indian Navy.
- It is the third ship of the Shivalik class of frigates
- Indigenously designed and built in India.
- The Shivalik class frigates are multi-role warships that are equipped with advanced weaponry, sensors, and technology to carry out a variety of naval operations

82. Which of the following statements about 'Exercise Mitra Shakti-2023' are correct ?

1. This was a joint military exercise between India and Bangladesh.
2. It commenced in Aundh (Pune).
3. Joint response during counter-terrorism operations was a goal of this operation.
4. Indian Air Force was a part of this exercise.

Select the answer using the code given below :

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



Q1. Consider the following statements:

1. The Government of India Act, 1935, provided for the creation of Provincial Public Service Commissions.
2. The first Public Service Commission in India was established in 1916 with Sir Ross Barker as its Chairman.
3. The Constitutional status of State Public Service Commissions is derived from Articles 315 to 323 of the Indian Constitution.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: b

Q2. Consider the following statements regarding the United Nations Security Council (UNSC):

1. The UNSC consists of five permanent members and ten non-permanent members.
2. All non-permanent members of the UNSC are elected for a term of five years.

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: a

Q3. Consider the following statements regarding INS Sahyadri:

1. INS Sahyadri is a guided-missile stealth frigate of the Indian Navy.
2. It is the third ship of the Shivalik-class frigates.

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: c

Q4. Consider the following statements :

1. Insurance density refers to the ratio of total insurance premiums collected to the country's total population.
2. Insurance penetration measures the share of total insurance premiums in a country's GDP.
3. Insurance penetration always increases when insurance density increases.

Which of the statements given above is/are correct?

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

Answer: b

Q5. Consider the following statements regarding Guru Tegh Bahadur:

1. He founded the holy city of Anandpur Sahib, which later became the birthplace of the Khalsa.
2. He was the 9th Guru of Sikhism and the father of Guru Gobind Singh.
3. He composed more than 3000 hymns in the Guru Granth Sahib.

Which of the statements given above are correct?

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

Answer: a





VAJIRAM & RAVI

Institute for IAS Examination

A unit of Vajiram & Ravi IAS Study Centre LLP

9-B, Bada Bazar Marg, Old Rajinder Nagar,
New Delhi - 110060 • Ph.: 41007400, 41007500

New No. 62, P Block, 6th Avenue, Anna Nagar,
Chennai - 600040 • Ph.: 044-4330-2121

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