



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS Handout**

**29th November 2025**





**CONTEXT:** This is a **major clash of titans** in the tech world. We are witnessing a **potential shift in the monopoly of AI infrastructure**.

## The Flashpoint: What Just Happened?

The Hindu

### Meta in talks to spend billions on Google's chips: Report

Meta Platforms is in talks with Google to spend billions of dollars on the Alphabet-owned company's chips for use in its data centres...

3 days ago

A report by *The Information* leaked that **Meta might strike a deal with Google to use Google's chips (TPUs)** for its new data centers.

176.98 USD

-4.08 (-2.25%)  past 5 days

Closed: 28 Nov, 4:59 pm (GMT-5 - Disclaimer)  
After hours: 176.63 -0.35 (-0.20%)

1D 5D 1M 6M YTD 1Y 5Y Max



### Nvidia's Aggressive Response

- "A Generation Ahead"
- "Only Platform for Everything"
- "Versatility over Specialization"

CNBC

### Nvidia becomes first company to reach \$5 trillion valuation, fueled by AI boom

Nvidia is the first company to surpass the \$5 trillion market value mark. The tech giant has evolved from a niche video game processor to an...

1 month ago

**Google (Alphabet) is chasing the \$4 Trillion mark**

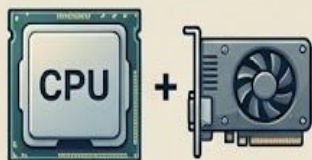
## The Great Compute Shift

### [THE OLD DAYS (Pre-AI)]

#### CPU was BOSS



(Central Processing Unit - Intel/AMD)  
The brain of the computer.



Ratio: 1 CPU + 1 Small GPU

The GPU was just a sidekick plugin for playing Call of Duty.



THEN AI HAPPENED

### [THE NOW (AI Era)]

#### GPU is BOSS




(Nvidia)  
AI needs massive 'parallel processing' (doing many calculations at once). GPUs are better at this than CPUs.

(Nvidia)  
AI needs massive "parallel processing" (doing many calculations at once). GPUs are better at this than CPUs.

Training neural neural networks  
Processing large datasets  
Rendering complex simulations



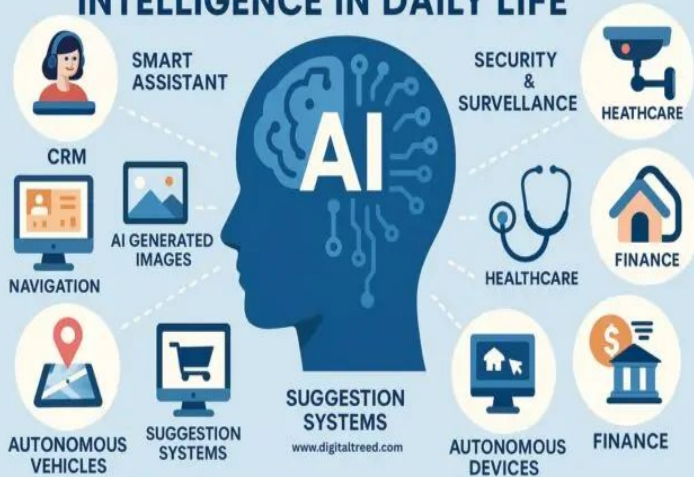
Modern Server Ratio:  
1 CPU + 6 Massive GPUs 



# Nvidia vs Google AI chip rivalry

**CONTEXT:** This is a **major clash of titans** in the tech world. We are witnessing a **potential shift in the monopoly of AI infrastructure**.

## EXAMPLES OF ARTIFICIAL INTELLIGENCE IN DAILY LIFE



## UPSC PYQ (P) 2020

With the present state of development, Artificial Intelligence can effectively do which of the following?

1. Bring down electricity consumption in industrial units
2. Create meaningful short stories and songs
3. Disease diagnosis
4. Text-to-Speech Conversion
5. Wireless transmission of electrical energy

Select the correct answer using the code given below:

- (a) 1, 2, 3 and 5 only
- (b) 1, 3 and 4 only
- (c) 2, 4 and 5 only
- (d) 1, 2, 3, 4 and 5

## 💡 The Tech Fight

### UNDERSTANDING THE BASICS: CPUs, GPUs and TPUs

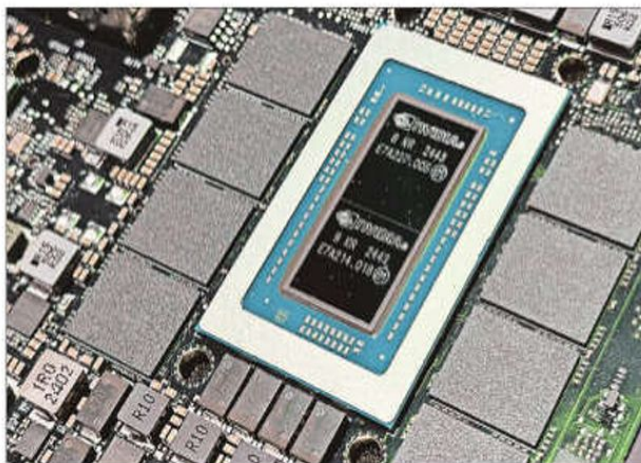
**ALL THREE** terms refer to chips that work as processors for compute tasks. Essentially, they are the brains of a computer and work to process every compute task.

**WHILE CPUs**, GPUs and TPUs are all processors, they progressively get more specialised:

**CPUS**, or Central Processing Units. These are general-purpose chips that can handle a diverse range of tasks.

**GPUS**, or Graphics Processing Units. These offer accelerated compute solutions, ranging from graphic rendering to now AI workloads.

**ASICS**, or Application-Specific Integrated Circuits. Integrated circuits are generally designed for a single, specific purpose.



Nvidia HGX AI Supercomputer. REUTERS

**GOOGLE'S TPUS**, or Tensor Processing Units, are Alphabet's own ASIC that's been designed from the ground up to run AI-based compute tasks,

making them, according to the search major, even more specialised than CPUs and GPUs.

### AI Brains: GPU vs. TPU

#### Nvidia GPU



🔪 The "Swiss Army Knife" 🇨🇭

- **Name:** Graphics Processing Unit.
- **Origin Story:** Made for Gaming 🎮.
- **Superpower:** Flexibility. It can run any AI model or software anywhere.
- **Pro/Con:** Powerful but power-hungry & pricey. ⚡💸

#### Google TPU



🔪 The "Surgeon's Scalpel" 🇺🇸

- **Name:** Tensor Processing Unit (ASIC).
- **Origin Story:** Built solely for AI math 🧮.
- **Superpower:** Efficiency. Highly optimized for specific tasks.
- **Pro/Con:** Efficient but exclusive (Google mostly keeps them in-house). 🏠

The choice depends on the task: Flexibility vs. Efficiency.  
#AITechnology #NvidiaGPU #GoogleTPU



# Nvidia vs Google AI chip rivalry

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## Why Nvidia dominated?

- **Early luck** + architectural fit
- **Product roadmap:** Hopper → Blackwell
- **Ecosystem:** hardware + software + optimisation + tooling (datacenter stacks, compilers, libraries, partner ISVs).
- **Scale**
- **High profitability** allowed reinvestment in R&D and ecosystem. (~70% margin)

## Google's TPU push:

- Decade-long effort
- TPU = ASIC: More energy-efficient / cost-effective
- Gemini 3 trained on TPUs

## The TSMC Bottleneck:

- **The Problem:** Nvidia and Google design chips, but they don't make them.
  - **Taiwan Semiconductor Manufacturing Company**
- **The Queue:** TSMC has limited capacity.
  - Nvidia is likely at the front of the line.
  - Google have to wait in the same queue

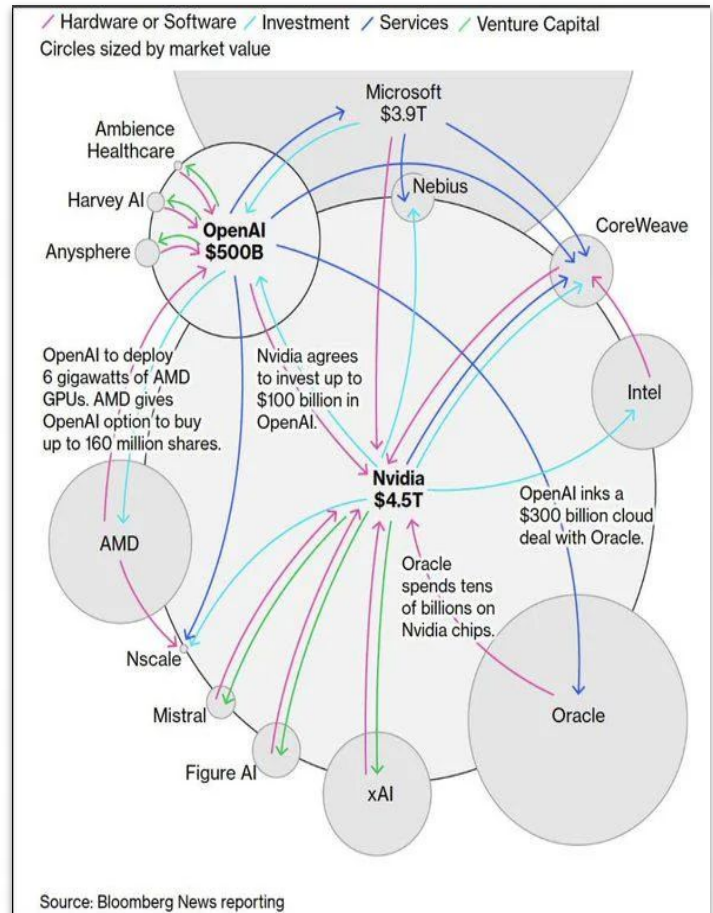
Cryptopolitan

TSMC won't rush new factories despite Nvidia's push for more supply

TSMC is holding back on rapid expansion plans, even as technology companies push for faster production to meet soaring artificial...

2 weeks ago

- **The Risk:**
  - AI bubble
  - This helps the incumbent (Nvidia).



## AI Chips = Foundation of India's AI ecosystem:

**Problem:** India imports all high-end compute from the US ecosystem.

Indian AI startups (Sarvam, KissanAI, etc)

Strategic Autonomy & National Security

Goeconomics — US controls AI, China wants chip sovereignty





# Nvidia vs Google AI chip rivalry

**CONTEXT:** This is a **major clash of titans** in the tech world. We are witnessing a **potential shift in the monopoly of AI infrastructure**.

## Nvidia's India Strategy (Reliance & Tata)



### Partnership

Nvidia building AI supercomputing data centers with Reliance (Jio) & Tata in India. Key AI market.



### Risk

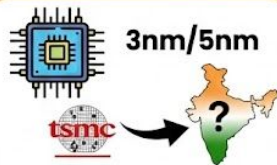
Are Reliance/Tata locking into Nvidia's costly CUDA ecosystem? Vulnerability if Nvidia's dominance shakes.

## India's Semiconductor PLI Mission



### India's Focus

Legacy Nodes (28nm+) and Assembly/Testing (ATMP). Building foundational capacity.



### The Gap & Vulnerability

Bleeding Edge (3nm/5nm) chips for high-end AI are only made by TSMC (Taiwan). India dependent for advanced hardware.

## CABINET APPROVES Rs 10,372 CRORE INVESTMENT FOR AI MISSION

- More than 10,000 GPUs
- A marketplace for AI
- 2-3 India AI centres for multi modal LLMs
- India AI datasets platform for non personal data availability for AI research and startups
- India AI application development initiative for critical sectors
- Financing for AI deeptech startups
- A governance framework for AI tools and innovation

Skill development in AI for youth - UG, PG courses in AI being designed

moneycontrol

## The "IndiaAI Mission" & Cost of Compute :

- India needs to buy thousands of chips.
  - **If Nvidia is a monopoly:** "Nvidia Tax"
  - **If Google/others compete**
- **Key Fact:** India is currently procuring **10,000 GPUs** to offer subsidized compute to startups.

## Mains Practise Question

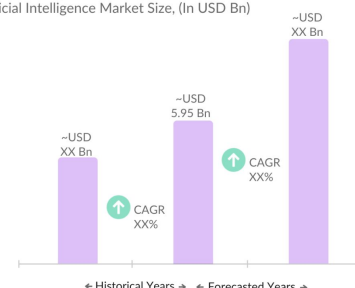
**How emerging tech shapes national strategy? Critically comment in the light of recent AI developments.**  
(15 Marks, 250 words)

## Mains PYQ (2023)

**Introduce the concept of Artificial Intelligence (AI). How does AI help clinical diagnosis? Do you perceive any threat to the privacy of the individual in the use of AI in healthcare?**

### India Artificial Intelligence Market Size (In USD Bn)

India Artificial Intelligence Market  
India Artificial Intelligence Market Size, (In USD Bn)



Sources : Ken Research Analysis

KEN RESEARCH





**CONTEXT:** This article argues that the **current system of funding disaster relief** is against the spirit of "**Cooperative Federalism**".



## The Core Argument: Federalism in Crisis?

### Wayanad landslides | What we know

- Multiple landslides hit Wayanad on July 30, 2024
- The landslides occurred around 2 am on Tuesday
- Over 106 people killed, several missing
- Hundreds are stranded in the area
- Chooralmala is 4km away from Mundakkai
- Both are small towns surrounded by hills and plantations
- Both locations are tourist attractions
- Several resorts and home stays are located here



### The Trigger: The recent **Wayanad Landslides** (July 2024) in Kerala

M Mathrubhumi English

Wayanad tragedy: Pinarayi meets Modi, seeks Rs 2,200 cr relief package; all-party meet on Thursday

New Delhi: Kerala Chief Minister Pinarayi Vijayan has requested Prime Minister Narendra Modi for a grant of Rs 2200 crore to fund...

28 Aug 2024



The **Centre approved** only **₹260 crore** (approx. 11%)

- **Unspent SDRF balance: ₹780 crore**
- **Earlier interest-free loan: ₹529 crore**

**EDITORIAL:** Disasters are becoming "**fiscal stress tests**" for States, and the Centre is using discretionary power to withhold funds.

**Pattern:** Tamil Nadu (Cyclone Gaja), Karnataka (2019 floods), Himachal Pradesh, Uttarakhand, Assam

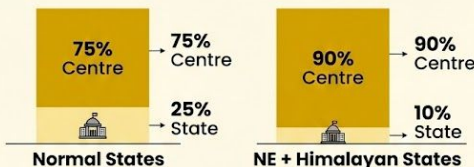
## Basics: How India's Disaster-Finance System Works

### India's Disaster Funds: SDRF vs. NDRF

#### SDRF (State Disaster Response Fund)



**Purpose:** Immediate relief (food, shelter, compensation).



#### Key Restrictions:

- ⊘ Not for long-term reconstruction.
- ⊘ Spend limited to approved items only.

#### NDRF (National Disaster Response Fund)



**Purpose:** For severe disasters exceeding State capacity.



**Funding:** Fully funded by Union Government.

### 15th Finance Commission

- National and State Disaster Mitigation Funds
- Disaster Risk Index

### DISASTER-PRONE

#### High-Risk Districts on Disaster

District	State	Rank
North 24 Parganas	West Bengal	1
Pune	Maharashtra	2
South 24 parganas	West Bengal	3
Thane	Maharashtra	4
Hoogly	West Bengal	5
Howrah	West Bengal	6
Bangalore	Karnataka	7
Nashik	Maharashtra	8
Gulbarga	Karnataka	9
Mumbai suburban	Maharashtra	10

**Why Pune?** On a scale of 10 it has scored 9.48 due to highest exposure to hazard and vulnerability, while its capacity to deal with risk is lower at 4.43 (out of 10). Pune is affected by drought (7.93 on 10), but lower than Nashik's at 8.35

**North 24 Parganas** scores 8.52 (out of 10) on exposure to hazard and vulnerability and 3.64 on capacity to deal with risk. On floods it scores 7.97 out of 10

**South 24 Parganas** scores 8.48 on risks and 3.64 for its capacity to deal with risks. Highest risk from cyclone, and scores 8.24



#### Disaster Risk Index of States

States	Rank
Maharashtra	1
West Bengal	2
UP	3
MP	4
Karnataka	6
Assam	7
Andhra	8
Gujarat	9
Bihar	10

Note: The All-India ranking of these states and districts has been assessed on six parameters: hazards; vulnerability; hazard-specific vulnerability; hazard & vulnerability exposure; capacity and risk



**CONTEXT:** This article argues that the **current system of funding disaster relief** is against the spirit of "**Cooperative Federalism**".

## Where the System Is Breaking

### ★ Outdated Comp Norms

- ₹4 lakh → life lost
- ₹1.2 lakh → fully damaged house

These values haven't changed for a decade → *not enough for rebuilding.*

### ★ Ambiguous Classification of "Severe Disaster"

**Centre decides whether a disaster is "severe" → unlocks NDRF funds.**

→ Too much **discretion** → delays + politicisation

### ★ Aid Release is Bureaucratic

Process requires:

- **State memorandum**
- **Central assessment** team visit
- **High-level committee** approval
- Final **announcement**

→ No automatic trigger

→ States suffer during delay

### ★ Faulty Finance Commission Allocation Formula

Parameter	14 <sup>th</sup> FC	15 <sup>th</sup> FC
Population (1971)	17.5%	0
Population (2011)	10%	15%
Area	15%	15%
Forest and Ecology	7.5%	10%
Income Distance	50%	45%
Tax and fiscal efforts	0	2.5%
Demographic performance	0	12.5%

Source: Reports of the 14<sup>th</sup> and 15<sup>th</sup> Finance Commissions

⊘ **NOT used:** rainfall risk, landslide exposure, cyclone frequency, climate vulnerability.

### ★ Widening Gap: Loss vs Assistance

→ Disaster financing **becomes negotiation**, not cooperation.

States argue:

- **SDRF money is for immediate relief only**, not reconstruction.

 Onmanorama

'No money in Kerala SDRF': 3 months on, families of Nileshtar temple explosion victims await solatium

Nearly three months after the firecracker explosion at Anjoothambalam Veererkavu Temple in Nileshtar, Kerala government is yet to release the promised solatium.

08-11-2025



**CONTEXT:** This article argues that the **current system of funding disaster relief** is against the spirit of "**Cooperative Federalism**".

## UPSC PYQ (P) 2023

Consider the following:

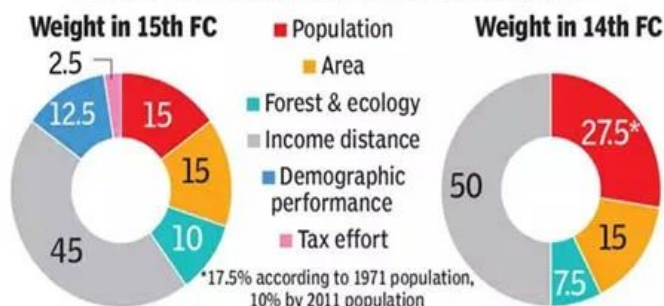
1. Demographic performance
2. Forest and ecology
3. Governance reforms
4. Stable government
5. Tax and fiscal efforts

For the horizontal tax devolution, the Fifteenth Finance Commission used how many of the above as criteria other than population area and income distance?

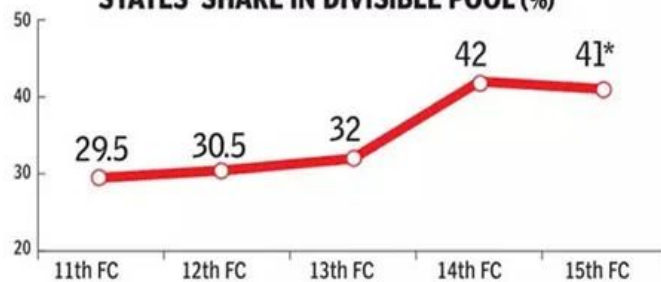
- (a) Only two
- (b) Only three
- (c) Only four
- (d) All five

## HOW THE BOOTY IS DIVIDED

### FORMULA THAT DECIDES A STATE'S SHARE



### STATES' SHARE IN DIVISIBLE POOL (%)



\*Effective share does not change due to change in J&K status

## Lessons from Global Best Practices

Country	Trigger System
us USA (FEMA)	Per-capita damage thresholds
mx Mexico (FONDEN)	Automatic payouts when rainfall/wind exceed limits
ph Philippines	Rainfall & fatality index
Africa/ Caribbean	Satellite-based parametric insurance
AU Australia	Federal aid wrt State's relief spending as a % of revenue



**CONTEXT:** This article argues that the **current system of funding disaster relief** is against the spirit of "**Cooperative Federalism**".

## What India Can Do

### 1. Role of the 16th FC

- **Modernise** relief norms
- Create **objective triggers**
- Introduce **vulnerability-based allocations**
- Protect **States' fiscal autonomy**
- Reduce Centre's procedural control

■ A **rules-based system** = faster, fairer, more cooperative.

- *Rainfall intensity index*
- *Fatalities per million population*
- *Loss-to-GSDP ratio*
- *Satellite-based early damage estimation*

### 2. Update relief norms

### 3. Risk (vulnerability), not just population

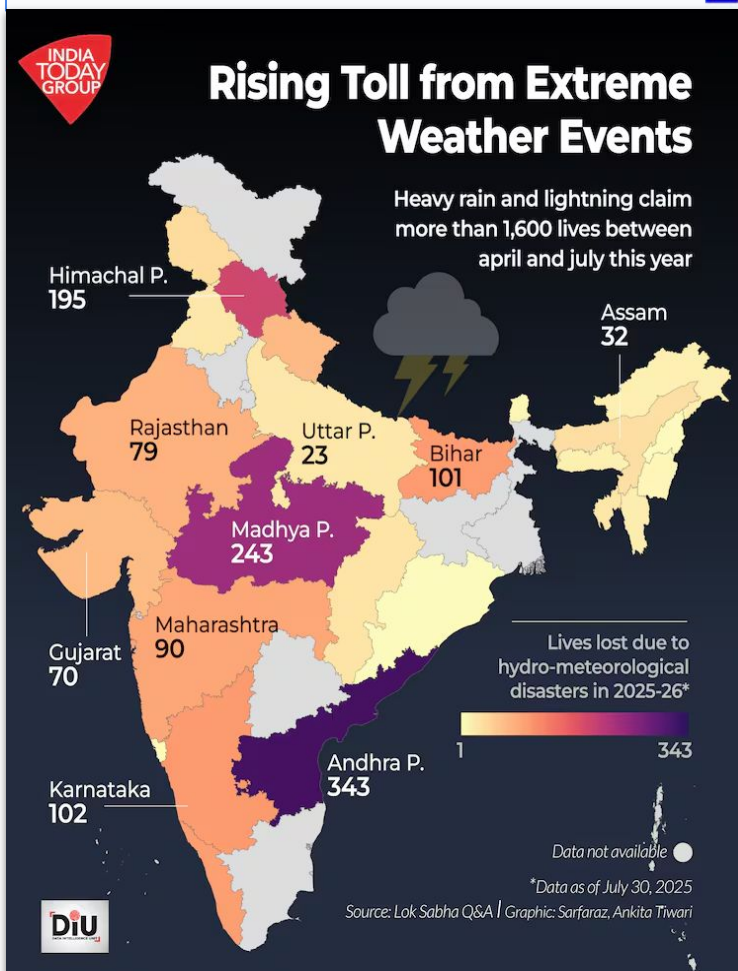
### 4. Give States operational freedom

### 5. Avoid debt-based support

## Mains Practise Question

**India must rebuild trust, transparency, and rules-based financing before the next flood or landslide. Comment.**

(15 Marks, 250 words)





# Aus-Can-Ind Tech & Innovation partnership

**SYLLABUS:** Prelims: **Current events of international importance**

**GS 2 & 3 :** **Effect of policies of developed countries on India's interests; Awareness in the fields of IT, Computers**

**Newspaper:** Indian Express **Page Number:** 11

## "Why these three countries?"

### INDIA, AUSTRALIA AND CANADA

Launch ACITI Partnership



Trilateral meeting with Australian PM Anthony Albanese and Canadian PM Mark Carney

Australia-Canada-India Technology & Innovation (ACITI) Partnership launched

Will **deepen collaboration** between democratic partners across three continents and three oceans

Focus on **emerging tech**, diversification of supply chains, clean energy, and mass AI adoption

#### Strength it brings to ACITI

**Aus**

Reserves of **critical minerals** (lithium, rare earths), **mining**/export capacity.

**Can**

Foundational **AI research** & **deep-tech** ecosystem; **mining** & **clean-energy tech**.

**India**

Large **talent pool**, growing **manufacturing**, **Digital Public Infrastructure** for scale.

AT THE **G20 summit** in Johannesburg, Prime Minister **Narendra Modi**, Canadian Prime Minister **Mark Carney**, and Australian Prime Minister **Anthony Albanese** announced the **formation of the Australia-Canada-India Technology and Innovation (ACITI) partnership** to strengthen collaboration in sectors including **clean energy**, diversified and resilient supply chains — particularly in **critical minerals** — and the development and mass adoption of **artificial intelligence**.

tainties. ACITI demonstrates the **shift from broad, cumbersome multilateral consensus** (like the WTO or the UN) to **agile, issue-based minilateralism**. We have seen this

## The Rise of Issue-Based Minilateralism



Broad Multilateralism (WTO/UN)

SHIFT IN GLOBAL COOPERATION



Agile Minilateralism

Alliance	Key Members	Primary Focus (Traditional)	New/Evolved Focus (Minilateral)
ACITI	Australia, Canada, India	Diplomacy/Trade	AI, Critical Minerals, Clean Energy
Quad	India, US, Japan, Australia	Maritime Security	Critical and Emerging Technologies
India-US	India, US	General Cooperation	TRUST/ICET (Strategic Technology)
AUKUS	Australia, UK, US	Defence Pact	Pillar II: Advanced Capabilities (Quantum, AI)

Global alliances are evolving from broad agreements to agile, purpose-driven coalitions focused on securing future technologies and supply chains.

## Concrete benefits expected

### For India

- Make in **India EV & electronics**
- Canadian **foundational AI research**
- India's **DPI** for health, finance
- **Reduce dependence** on any single country

## How might ACITI work?

- **Joint R&D** programmes
- **Supply-chain** deals
- **Standards** & governance
- **Pilot projects**





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## For Australia & Canada

- Move **beyond raw-ore export** to integrated value chains via India.
- Collaborate on **scaling R&D to market**
- Use **Indian market and talent**

BS Business Standard

PMO nudges CIL to invest in critical minerals in Australia: Outgoing CMD

Coal India's Diversification: Coal India's outgoing CMD says PMO has asked the miner to invest in Australian critical minerals,...

1 month ago

## For Australia & Canada

- More **resilient supply chains**
- A **democratic** coalition
- **Alternative** ecosystem

bt Business Today

AI, Clean Energy & Critical Minerals: Piyush Goyal's Big Pitch To Strengthen India-Canada Ties

Union Minister for Commerce and Industry Piyush Goyal, speaking on India-Canada relations, stated that India can offer 'genuine 24-hour...

4 days ago

## Challenges to solve!

📁 China factor

Large **investments** and **time**

💰 Cost

May be **costlier** than existing suppliers

⚖️ Regulatory alignment

AI, data and export **controls**

👥 Trust & geopolitics

**Ties with the US**

🔧 Tech transfer & IP

Tech transfer without IP **disputes?**





**SYLLABUS:** Prelims: Economic Development  
**GS 3 Paper:** Indian Economy  
**Newspaper:** The Hindu **Page Number:** 11

## 1 Basics — What are “Digital Banking Channels”?

### Digital Banking Channels: Your Guide to Modern Finance



## 2 Most important changes the RBI has finalised

The Reserve Bank of India (RBI) on Friday issued final guidelines for digital banking channels, making it mandatory for banks to obtain explicit consent from the customer for providing digital banking services which may be duly recorded/documented.

As per the guidelines, banks cannot make it mandatory for customers to opt for any digital banking channel to avail facilities like debt cards.

However, it is clarified banks can continue to obtain and record mobile numbers of customers to send transaction alerts and other purposes in line with KYC requirements at the time of opening the accounts,” the RBI said.

Banks will need to put in place appropriate risk mitigation measures in accordance with policies like transaction limit (per transaction, daily, weekly, monthly), transaction velocity limit, fraud checks, etc. depending on their risk perception.





# RBI Norms for Digital banking

**SYLLABUS:** Prelims: Economic Development  
**GS 3 Paper:** **Indian Economy**  
**Newspaper:** *The Hindu* **Page Number:** 11



## RBI's New Digital Banking Rules: Quick Guide!

### YOU Decide



Explicit consent is now mandatory for digital services.

### SAFER Transactions



Banks must monitor and limit transactions for your security.

### NO Pressure



Banks can't force digital banking on you for basic services.

### ALWAYS Alerted



Get clear SMS/email alerts for all your account activities.

Your Financial Freedom & Security First. A Visual Summary by [Your Name/Organization].

## 2 Other important changes the RBI has finalised

✓ Banks must obtain **explicit, documented customer consent** before onboarding customers to any digital banking facility

✓ **Non-app mobile banking** must work across **telecom networks**

✓ **Third-party/promoter group products** cannot be displayed on the bank's digital channels unless RBI permits specifically

✓ RBI can exempt or **give more time to regulated entities** in special circumstances.

✓ If RBI or payment network (NPCI/Visa/Mastercard) has **stricter rules**, the **stricter one applies**

### STOP NO! Prohibited Actions for Banks

✗ **Forced Digital Onboarding:** Cannot force you to use digital for core services (like basic savings accounts or debit cards).

✗ **Unapproved Third-Party Products:** Cannot display products from promoter/group entities unless specifically allowed by RBI.

### ✓ YES! Mandatory Actions for Banks

✓ **Universal Mobile Banking:** Services (other than apps) must work across all networks (not tied to one telecom provider).

✓ **Clear Alerts:** Must clearly communicate that SMS/email alerts will be sent for all operations (financial & non-financial).

✓ **Customer Protection:** Must comply with liability limits for unauthorized transactions (Zero Liability, Limited Liability rules).





**SYLLABUS : PRELIMS: Social Sector Initiatives**

**GS 3: Disaster management**

**Newspaper: Indian Express Page Number: 13**

## What is Bharat NCAP?

Understand two simple terms:

### 1 Roadworthiness

→ Is the car fit to run on the road?  
(Brakes work? Lights work? Pollution norms met? etc.)

### 2 Crashworthiness

→ If a crash happens, **how well does the car protect people?**

 **Bharat NCAP focuses on crashworthiness**

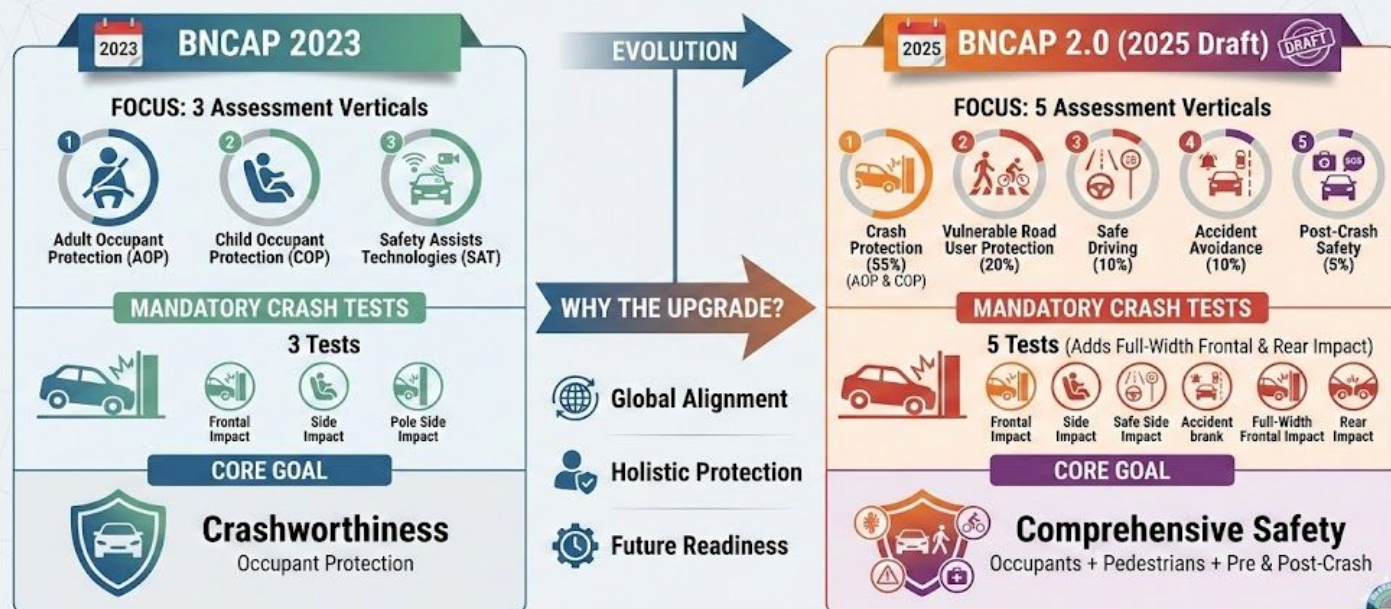
### What is Bharat NCAP?

Bharat NCAP provides **safety ratings for vehicles** based on **crash testing and evaluation criteria**. Bets performing vehicles receive the maximum 5-star rating. **These guidelines are mainly for manufacturers who want to display Bharat NCAP's rating on their cars and in marketing campaigns to establish their safety features in the retail market.** While many safety standards apply to a car before it is allowed on the road, **Bharat NCAP is unique because it focuses on "crashworthiness", a step beyond the basic "roadworthiness" requirements.**

## What is New in Bharat NCAP 2.0 (2025 Draft)?

### Bharat NCAP: 2023 vs. 2.0 (2025 Draft) - Why the Upgrade?

A Visual Comparison of India's Vehicle Safety Assessment Programs





**SYLLABUS : PRELIMS: Social Sector Initiatives**

**GS 3: Disaster management**

**Newspaper: Indian Express Page Number: 13**

## Focus on Vulnerable Road Users (Peds, Motorcyclists)

### Vulnerable Road User Protection (VRUP) – 20% of Total Score

Focusing on safety beyond vehicle occupants



#### Mandatory Tests



**Pedestrian Legform Impacts:** Test conducted against the bumper. Evaluates leg injury risk during low-to-moderate speed impacts.



**Adult Headform Impacts:** Test conducted against the engine hood/windshield area. Assesses head injury risk for an adult pedestrian striking the vehicle.



**Child Headform Impacts:** Test conducted against the engine hood/windshield area. Measures head injury risk for a child pedestrian hitting the front structure.



#### Optional Technology

**Autonomous Emergency Braking System (AEBS):** Assesses performance for **Child Pedestrians, Adult Pedestrians, and Car-to-Motorcyclist scenarios**. Evaluates the vehicle's ability to detect VRUs and automatically brake to avoid or mitigate collisions.

NEW

Introduced for the **first time in India**

### How to Achieve a 5-Star BNCAP 2.0 Rating

A Checklist for New, Stricter Eligibility and Scoring Requirements

#### Eligibility Must-Haves (Mandatory for Rating)



Electronic Stability Control (ESC) System



Side Head Protection (e.g., Curtain Airbags)

#### Scoring Requirements



Achieve a total score of 80+ points (Up from 70 in 2023).



Adult Occupant Protection (AOP) score must be  $\geq 55\%$  of the Crash Protection Vertical total.



NO single assessment vertical can result in a 'zero' score (Restricted to 4 stars if this happens).



NO injury values in the 'Red' color zone for adult or child dummies in crash tests.

Compliance with all points above is crucial for attaining the highest 5-star safety rating under BNCAP 2.0 standards.

BNCAP

## Why Bharat NCAP 2.0 Matters

### Benefits

Choose safer cars easily

Manufacturers to build **safer cars + Exports + Tech**

Aligns India with global NCAP standards

Reduces road fatalities

#### Rating

Old  
(2023)

New  
(2025)

★ 1 star

30

30

★★ 2 stars

40

40

★★★ 3 stars

50

50

★★★★ 4 stars

60

65

★★★★★ 5 stars

70

80



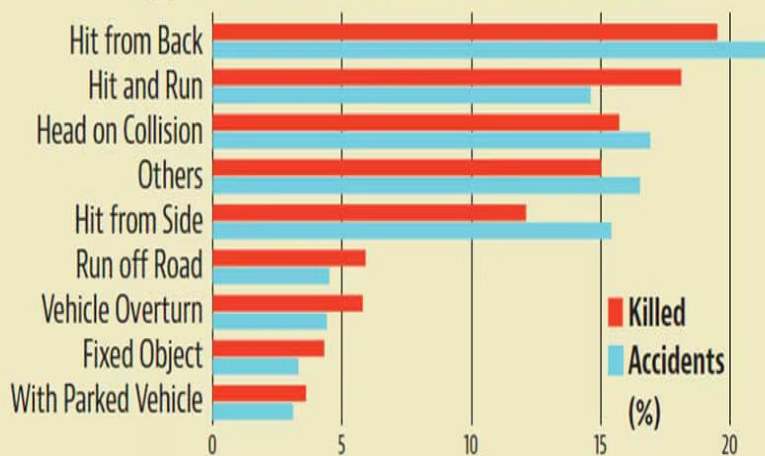
**SYLLABUS : PRELIMS: Social Sector Initiatives**

**GS 3: Disaster management**

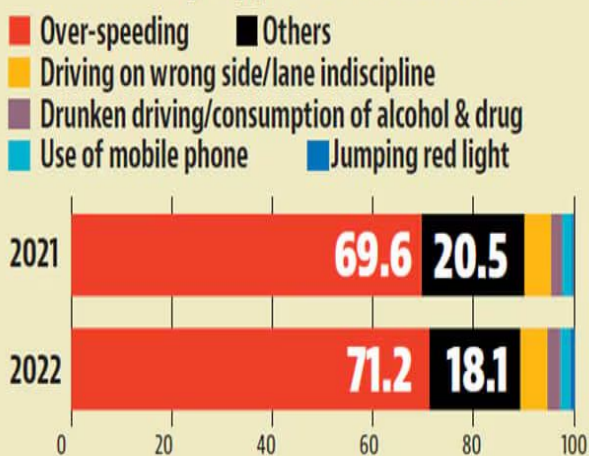
**Newspaper: Indian Express Page Number: 13**

## Focus on Vulnerable Road Users (Peds, Motorcyclists)

**CHART 1** Share in accidents and deaths by type of road accidents in 2022



**CHART 2** Road accident deaths by type of violation



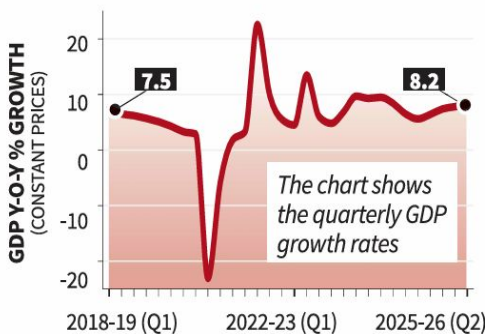


**SYLLABUS : PRELIMS : Economic Development**  
**Newspaper: Indian Express Page Number: 1**

## 1 2 3 4 The Headline (what happened)

### Growth accelerates

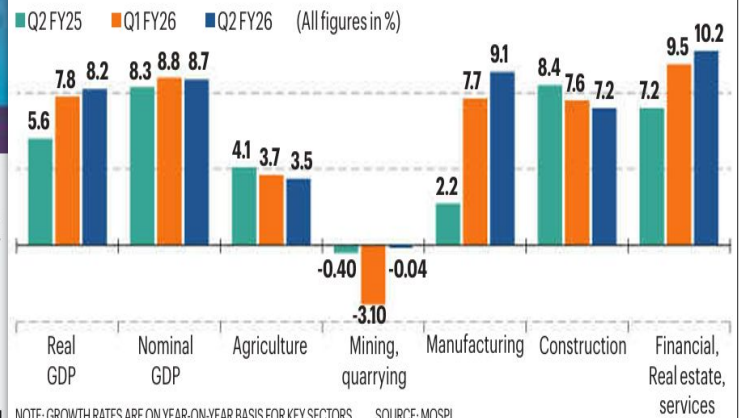
India's GDP grew at 8.2% in the second quarter of the current financial year



- This is the highest in the last six quarters
- The secondary and tertiary sectors have boosted the real GDP growth rate to rise it above 8%

SOURCE: MOSPI

### DRIVEN BY MANUFACTURING, FINANCIAL SERVICES



## Basic concepts you must know

The overall GVA growth rate rose to 8.1 per cent from 7.6 per cent the previous quarter and 5.8 per cent in July-September 2024. The GDP is calculated by adding net indirect taxes -- indirect taxes such as GST minus subsidies -- to GVA.

The GDP growth rate without adjusting for inflation, or nominal GDP growth, declined to a four-quarter low of 8.7 per cent in July-September from 8.8 per cent in April-June.

- Why **GVA vs GDP difference** matters?





**SYLLABUS : PRELIMS : Economic Development**  
Newspaper: *Indian Express* Page Number: 1

## ✿ Sectoral performance — what drove growth

Sector	Q2 Real GVA growth	Key notes
<b>Primary</b> (Agriculture)	~3.1–3.5%	Moderate growth; rural demand recovering.
<b>Secondary</b> (Industry)	8.1%	Manufacturing rose 9.1% (best in 6 quarters); construction 7.2%. Base effects helped manufacturing.
<b>Tertiary</b> (Services)	9.2%	Financial, Real Estate & Professional services grew 10.2%; Public admin & defence also strong.

**Bottom line:** Secondary + Tertiary together powered the 8.2% GDP rise

## ✓ What this means for India's growth story

- **Domestic demand** is resilient
  - PFCE ↑ 7.9%
  - GFCF ↑ 7.3%
  - Growth was private-driven (GFC fell 2.7%)
- **Manufacturing bounce**
- Reducing **dependence on any single sector**
- Room for **monetary easing**
- **Exports** & geopolitical/trade risks

The economist expects GDP growth to slow down in the second half of the current fiscal to 6.1 per cent from 8 per cent in the first half, or April–September, due to the impact of higher US tariffs and normalisation of the government's capital expenditure.

According to ANZ Economists Dhiraj Nim and Sanjay Mathur, private investment "also appears to be gaining some ground, supported by strong investment intentions and an uptick in credit growth". However, Nim and Mathur cautioned that how private capex moves forward remains uncertain due to risks to demand from the US tariffs.





**SYLLABUS : GS 3 Paper : Disaster Management**  
**Newspaper: The Hindu Page Number: 8**

## Operation Sagar Bandhu



Dr. S. Jaishankar  
@DrSJaishankar

Operation Sagar Bandhu commences.

INS Vikrant and INS Udaigiri hand over relief material at Colombo. Further steps are underway.



**The Disaster:** Sri Lanka was hit by a severe tropical cyclone Cyclone *Ditwah*.



**The Impact:**

- **Fatalities:** ~ 56 people killed.
- **Affected:** ~ 43,900 people
- **Caused:** floods + landslides.

Neighbourhood First policy and Vision MAHASAGAR, India continues to stand firmly with Sri Lanka in its hour of need," he added.

## Key natural disaster and humanitarian operations

**Operation Maitri** (2015): Nepal earthquake

**Operation Karuna** (2023): Myanmar Cyclone Mocha

**Operation Dost** (2023): Turkey and Syria after a powerful earthquake

**Operation Sukoon** (2006): @Lebanon during the Israel-Hezbollah conflict

**Operation Sadbhav** (2024): emergency aid to Myanmar, Laos, and Vietnam.

**Operation Rahat** (2013): IAF, Uttarakhand, Operation Surya Hope

**Operation Ganga Prahar** (2013): initial operation by the Army.

**Operation Madad:** INavy, 2004 tsunami and 2018 Kerala floods

**Operation Megh Rahat** (2014): Floods in J&K.





**Q1. Consider the following pairs of disaster & humanitarian operations launched by the Government of India and their objectives:**

Operation		Objective
<b>1</b>	Operation Maitri	Relief efforts for Cyclone Mocha in Myanmar
<b>2</b>	Operation Madad	Relief efforts for Floods in Jammu & Kashmir
<b>3</b>	Operation Dost	Relief effort to Turkey & Syria after Earthquake

**Which of the pairs given above is/are correctly matched?**

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

**Answer: b**

**Q2. : Consider the following statements :**

- Gross Domestic Product (GDP) is calculated by adding net indirect taxes to Gross Value Added (GVA).
- The GDP growth rate without adjusting for inflation is termed as Real GDP Growth.
- In the second quarter of 2025, both the Secondary & Tertiary sectors have registered more than 10% Real GVA growth.

**Which of the statements given above is/are correct?**

- a) 1 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) All of the above

**Answer: a**

**Q3. Consider the following statements regarding the Bharat New Car Assessment Programme (NCAP) :**

- It aims to provide safety ratings for vehicles based on crash testing & evaluation criteria
- It is unique programme in the world as it focuses entirely on "crashworthiness" aspect of road safety

**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**

**Q4: Consider the following statements regarding the guidelines issued by the RBI for "Digital Banking" and identify the Incorrect statement :**

- a) Banks must obtain explicit, documented customer consent before onboarding customers to any digital banking facility
- b) Non-app mobile banking must work across telecom networks
- c) Promoter group products can be displayed on the Bank's digital channel without RBI permission
- d) RBI can exempt or give more time to regulated entities in special circumstances to comply

**Answer: c**

**Q5. Which of the following statements regarding the ACITI partnership is/are correct?**

- It is a collaborative initiative between USA, Australia & India launched at G-20 summit in South Africa
- It is a collaborative initiative in sectors like clean energy, critical minerals & mass adoption of artificial intelligence

**Select the correct answer using the codes below.**

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

**Answer: b**







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## **Institute for IAS Examination**

A unit of Vajiram & Ravi IAS Study Centre LLP

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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

Visit us at : [www.vajiramandravi.com](http://www.vajiramandravi.com)