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The Analyst

CURRENT AFFAIRS Handout

30th June 2025



Twin Disasters: Landslide & Stampede

CONTEXT: India witnessed twin tragedies – the Uttarakhand landslide during Char Dham Yatra and the stampede at Puri's Rath Yatra

TRAGEDY 1: Uttarakhand Landslide

BASICS of LANDSLIDES in India

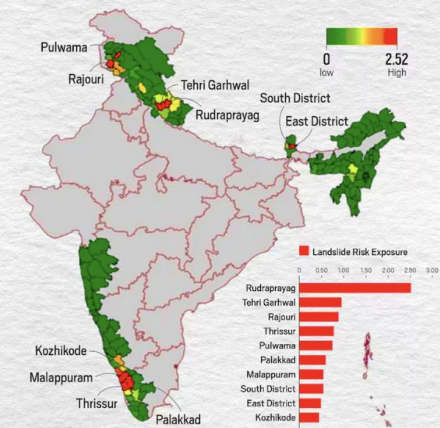
What is a landslide?

A landslide is the downslope movement of a mass of rock, mud, or debris under the effects of gravity.

Causes

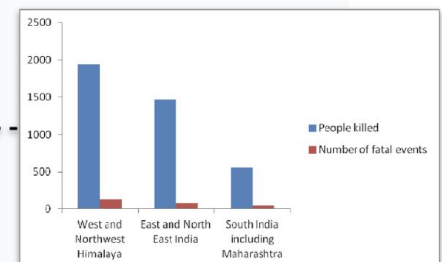
- Steepness of slope
- Weakening of material
- Weathering of rocks
- Ground shaking
- Sparsity/Absence of vegetative cover

4 Major Landslide Risk Areas are in Kerala



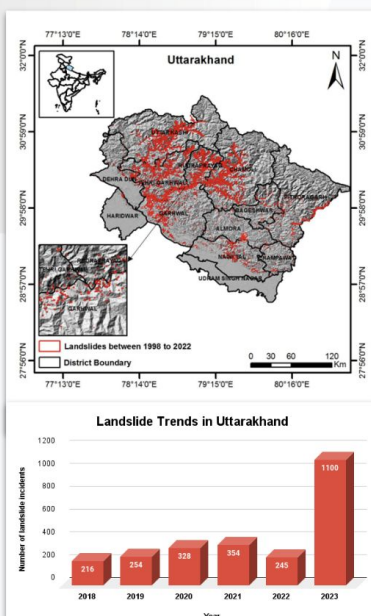
ILSM: 13.17% of India prone
(~0.42 mn sq.km)
4.75% is 'very highly susceptible'

2015 and 2022: 3,782 landslides
Ker > WB > TN > Karn > J&K



India accounts for about 8% of global fatalities due to landslides
1 - 2% of GNP losses / 1998 - 2017: globally 4.8m ppl + 18k deaths

TRAGEDY 1: Uttarakhand Landslide



Underlying Man-made Causes

Climate Vulnerability

- Fragile Himalayas
- Cloudbursts due to CC
- Urban encroachment

Infra-structure Stress

- Seismic Zone IV
- High-altitude roads
- EIA
- Unsustainable Tourism

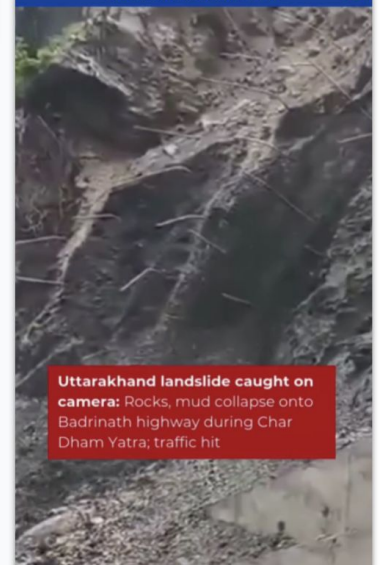
Labour

Hillside encampments!

Disaster Governance

- Past incidents
- Preparedness gaps
- Real-time weather alerts
- Evacuation planning
- ESAs

NATURE'S FURY HITS UTTARAKHAND: LANDSLIDE BLOCKS BADRINATH HIGHWAY



Uttarakhand landslide caught on camera: Rocks, mud collapse onto Badrinath highway during Char Dham Yatra; traffic hit



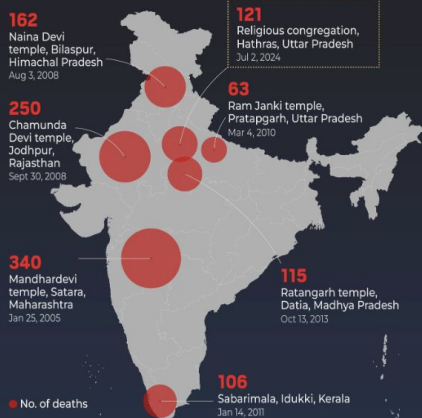
Twin Disasters: Landslide & Stampede

CONTEXT: India witnessed twin tragedies – the Uttarakhand landslide during Char Dham Yatra and the stampede at Puri's Rath Yatra

TRAGEDY 2: Stampede @Gundicha Temple, Rath Yatra, Puri

Tragic Stampedes

Hathras crush among deadliest stampedes at religious gatherings



Note: Stampedes since 2000 where more than 50 people died have been mapped
Source: Media Reports & NIDM

What is a
Stampede
& its
causes?

India Today

Puri stampede: 2 officials transferred after 3 killed, 50 injured during Rath Yatra

Puri stampede: The incident took place near Saradhabali, in front of the temple, where Lord Jagannath was seated on the chariot.

7 hours ago



IJDRR (2013): 79% (1954-2012)
@religious mass gatherings

Structural Causes

Lack of Coordination

Crowd Behaviour

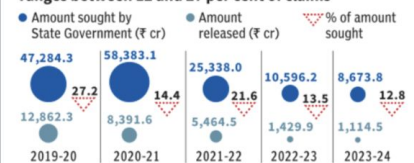
Security Issues

Fire/Electricity causes

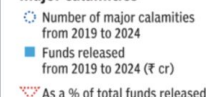
Challenges in Disaster Management in India

Infrastructure fragility	Lack of resilient design
Institutional coordination gaps	Confusion in roles between DDMA, SDMA, police, health
Weak early warning	Delay in disseminating alerts in remote regions
Lack of public awareness	Unaware of evacuation protocols
Low local body involvement	ULBs and PRIs not trained or funded
Neglect of non-natural disasters	Industrial accidents, biological threats, etc
Funding and CSR gaps	Limited private sector role

Amount released by NDRF for natural calamities ranges between 12 and 27 per cent of claims



Top five States with highest number of major calamities



Karnataka, West Bengal and Maharashtra received most funds from NDRF



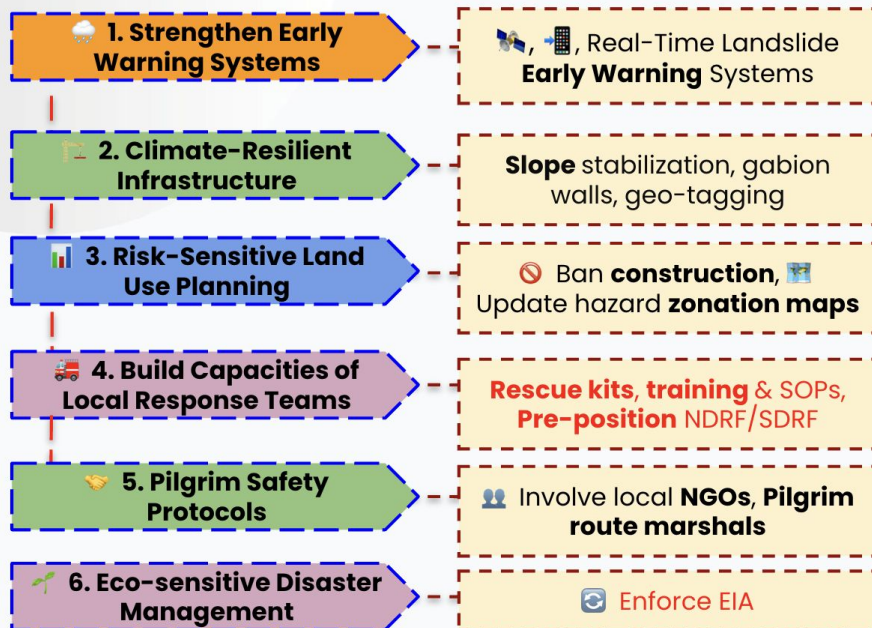
Source: Lok Sabha, NDM India



Twin Disasters: Landslide & Stampede

CONTEXT: India witnessed twin tragedies – the Uttarakhand landslide during Char Dham Yatra and the stampede at Puri's Rath Yatra

Recommendations for Landslides



SALIENT FEATURES OF SOFTWARE

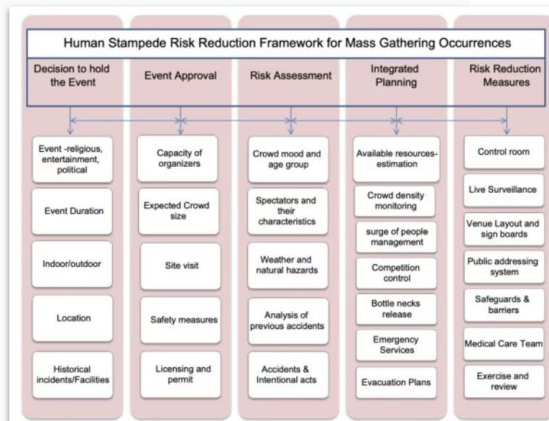
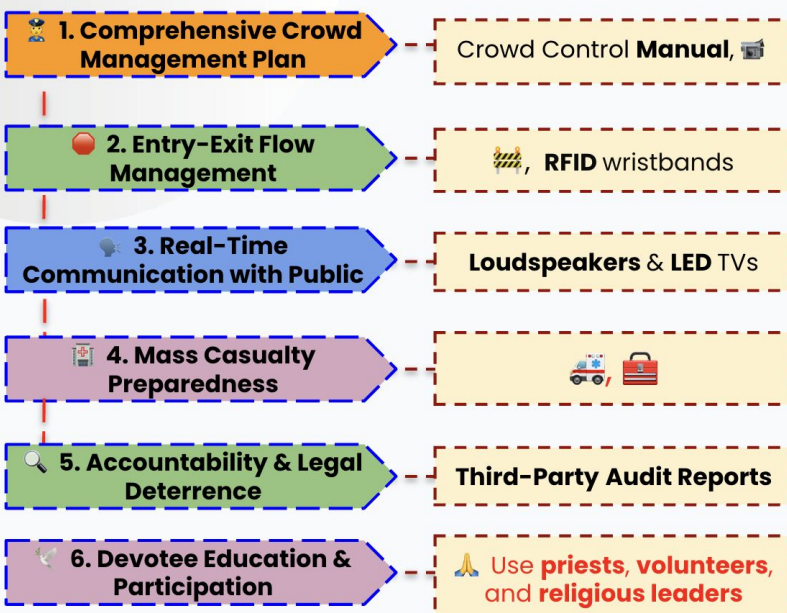
Landslide Information | The software will provide information about landslides in advance, which will help in reducing loss of life and property

Work Through Satellite Data | It will work through data received from the satellite and can work effectively even in hilly areas



For Hilly Areas | The software has been specially designed for hilly areas, where incidents of landslides are high

Recommendations for Stampedes



Mains Practise Question:

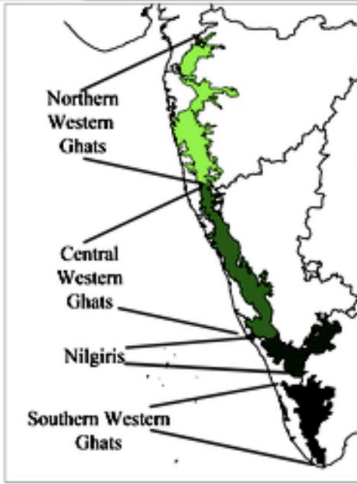
"Disasters are often termed 'natural', but their impact is magnified by systemic failures". Analyse."



Ecological renewal of Western Ghats

CONTEXT: The process of democratic decentralisation should help in the region's ecological revival.

The Western Ghats: 🏔️ Geology & Topography



🏔️ Block Mountain Theory

West-flowing rivers: Periyar, Netravati, Sharavathi, Mandovi, Bharathappuzha

East-flowing rivers: Godavari, Krishna, Kaveri
Tributaries: Tunga, Bhadra, Kabini, Malaprabha, Ghataprabha

📏 Length	~1,600 km
🌍 Area Covered	~1.4 lakh km ²
📍 States	Maharashtra, Goa, Karnataka, Kerala, Tamil Nadu
📈 Highest Peak	🏔️ Anamudi (Kerala) – 2,695 m – Highest in Peninsular India

🌳 Side	🌿 Forest Type	🌲 Major Trees
☁️ Western	Evergreen/Moist broadleaf 🌿	Rosewood, Mahogany, Cedar
☀️ Eastern	Moist & Dry Deciduous 🌿	Teak, Sal, Shisham, Sandalwood

🌳 The Problem: *Flawed Forest Governance*

Outdated & Distorted Forest Data

Forest Survey of India relies on old, aggregated data

Why the Forest Department Model Fails

- Over-exploitation of bamboo
- Destruction of natural forests

Pollution disasters

Grasim rayon factory poisoning Chaliyar river

Fragile Western Ghats

5 reasons for the area being disaster prone:

- Geologically the Western Ghats are faulted mountains.
- Unregulated development, illegal mining, hydel dams.
- Overtourism has decreased habitat value.
- Climate change has led to drastic changes in rainfall pattern.
- Mono plantations and agriculture have loosened top soil.

5 solutions to the problem:

- Immediately notifying Ecologically Sensitive Areas.
- Quarrying and mining to be prohibited in highly sensitive areas.
- Stringent Environment Impact Assessment before giving clearance.
- Promoting eco-tourism and regulating the tourism industry.
- Providing skills training & initial investment for alternative livelihood options.

the Secretariat

🏛️ Committee	💡 Recommendation Highlights
Gadgil Committee	Entire region as Ecologically Sensitive Area , zonal gradation
Kasturirangan Report	37% ESA , total ban on mining, eco-sensitive zoning with development



Ecological renewal of Western Ghats

CONTEXT: The process of democratic decentralisation should help in the region's ecological revival.

Pachgaon: A Model for Forest-Based Democracy

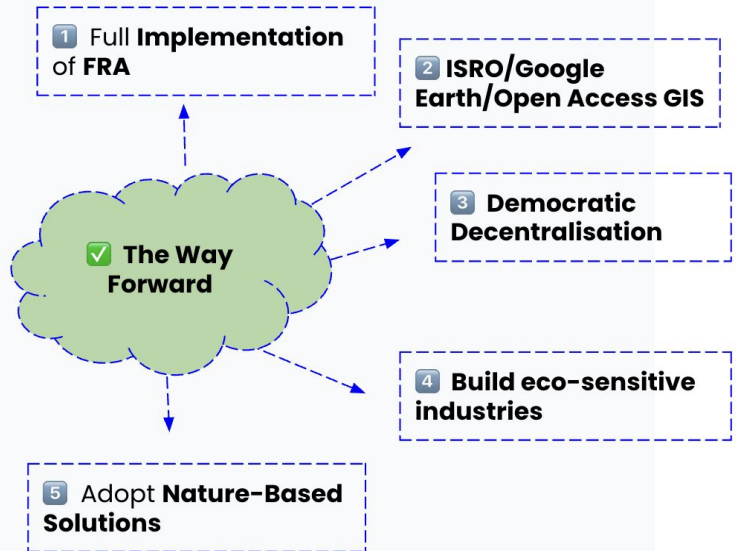


✓ **Granted CFR**
over 1,000 ha

Income via **bamboo**
sales

Sequester large
carbon stock 

30 ha **sacred grove**



WESTERN GHATS

Spread over six states: Gujarat, Maharashtra, Goa, Karnataka, Tamil Nadu and Kerala
(covers distance of 1,500km along the western coast)



Proposed eco-sensitive area (ESA) to stop polluting activities and deforestation

56,825 sq km

	Area (in sq km)
Karnataka	20,668
Maharashtra	17,340
Kerala	9,993
Tamil Nadu	6,914
Goa	1,461
Gujarat	449

Centre keeps on issuing draft notification

First | Mar 10, 2014

Second | Sep 4, 2015

Third | Feb 27, 2017

Fourth | Oct 3, 2018

PROHIBITED ACTIVITIES IF ESA IS FINALISED

- Mining
- Thermal power plants
- 'Red' category (high polluting) of Industries
- Building, construction and township (of built up areas of 20,000 sq metres and above)
- Area development projects (area of 50 hectares and above)



Ecological renewal of Western Ghats



CONTEXT: The process of democratic decentralisation should help in the region's ecological revival.

Mains Practise Question

If forests are treated as mere resources, we lose both forests and communities. Comment with reference to the need for conservation of the Western Ghats.

(15 Marks, 250 words)

UPSC PYQ (P) 2023

Consider the following statements:

1. Amarkantak Hills are at the confluence of Vindhya and Sahyadri Ranges
2. Biligirirangan Hills constitute the easternmost part of Satpura Range
3. Seshachalam Hills constitute the southernmost part of Western Ghats

How many of the above statements are correct?

- a) Only one
- b) Only two
- c) All three
- d) None

UPSC PYQ (P) 2016

'Gadgil Committee Report' and 'Kasturirangan Committee Report', sometimes seen in the news, are related to:

- a) Constitutional reforms
- b) Ganga Action Plan
- c) Linking of rivers
- d) Protection of Western Ghats

UPSC PYQ (P) 2008

Which of the following hills are found where the Eastern Ghats and the Western Ghats meet?

- | | |
|--------------------|-------------------|
| a) Anaimalai Hills | b) Cardamon Hills |
| c) Nilgiri Hills | d) Shevoroy Hills |



SYLLABUS : Prelims: Indian Polity & Governance
Newspaper : The Hindu **Page No :** 11

People take to the streets in Kolkata, add intensity to protests over gang rape

Shiv Sahay Singh
KOLKATA

People from all walks of life on Sunday joined protests against the gang rape of a law college student in Kolkata.

Protests were held outside South Calcutta Law College where the alleged crime had taken place on June 25 and the Kasba police station, where the FIR has been registered.

By evening, protests spilled to different parts of the city, including Jadavpur, Rashbehari, and Harzra. Supporters of "Abhaya Mancha" a group created after the rape and murder of a trainee doctor at R.G. Kar Hospital and Medical College on August 9, 2024, participated in the protests, along with students and the elderly.

While activists of political parties have been protesting over the past few days since the incident came to light, common people joined the protests on Sunday.

Earlier in the day, National Commission for Women (NCW) member Archana Majumdar visited the law college, and said the police could not provide her with the details of the whereabouts of the survivor. NCW chairperson Vijaya Rahatkar had written to the Chief Secretary seeking cooperation from the State government so that Dr. Majumdar can have access to the site of the crime and the survivor.



NCW member Archana Majumdar, centre, leaves after visiting the South Kolkata Law College, where a student was gang raped. PTI

"Yesterday till midnight I spoke to the victim's parents. I told them I would come and meet them. This morning, when we tried to reach them, they did not pick up the phone. When I asked the police, they said they didn't know. When I asked SP Baruijuri, he said their house was under lock and key," Dr. Majumdar said.

The NCW member also said that some rooms at the law college, which is the scene of the crime, were locked and she was not allowed to photograph.

Four persons, including two present students and an ex-student and a security guard of the law college, have been arrested by the Kolkata Police.

The survivor, in her complaint, said that she was sexually assaulted by one person while two others stood outside.

The medico-legal examination and the recording of the statement by the survivor under Section 183 of BNSS have been completed.

Meanwhile, the Kolkata Police have increased the number of officers in the special investigation team to probe the crime to nine.

National Commission for Women – Explained



Established: 1992



Act: National Commission for Women Act, 1990



Statutory, Autonomous



Objective: To safeguard the constitutional and legal rights of women, and to ensure justice, equity, and empowerment.



Composition of NCW (As per Section 3 of the Act)

Chairperson

Must be committed to the **cause of women**

5 Members

Must have experience in **law, trade unions, education, administration, health, or voluntary organisations** ➡ **At least one from SC & one from ST**

Member-Secretary

Expert in **management/sociology** or a **civil servant**



Tenure

3 years

✗ Removal

Central Govt (insolvency, incapacity, misconduct, or moral turpitude)



SYLLABUS: Prelims: Indian Polity & Governance
Newspaper: The Hindu **Page No:** 11

Key Initiatives by NCW

Key Functions

-  **Investigate** women's rights violations & legal safeguards
-  **Report** annually to the central government
-  **Recommend** legislative amendments
-  **Take up complaints** or act *suo motu* in violations
-  **Promote** research, awareness & gender sensitization
-  **Advise on socio-economic planning** for women

✓ Conducted gender audits across States/UTs

 Took suo motu cognizance

 Reviewed and proposed amendments to:

Dowry Prohibition Act, 1961
PNDT Act, 1994
IPC provisions on crimes against women

Parivarik Mahila Lok Adalats;
J&K & Ladakh Cell; legal awareness camps and seminars

NATIONAL COMMISSION FOR WOMEN



Chairperson, NCW

SMT. VIJAYA RAHATKAR



Raipur Programme

Date : 5 June 2025

Programme 1

Discussion with Chhattisgarh SWC
Time : 9.00 am
Venue : Circuit House, Naya Raipur

Programme 2

Meeting with Hon'ble Chief Minister of Chhattisgarh
Time : 10.30 am
Venue : Hon'ble Chief Minister Residence

Programme 3

Review Meeting with Senior State Police Officers
Time : 11.30 am
Venue : Police Headquarters, New Raipur, Atal Nagar

Programme 4

Rashtriya Mahila Aayog Aapke Dwar: Jansunwai
Time : 1.00 pm
Venue : Circuit House Naya Raipur

Programme 5

Training & Capacity Building of members of LCs from Bilaspur, Raipur & Durg Division
Time : 3.00 pm
Venue : Red Cross Raipur C.G.

Programme 6

POSH & Cyber Security Awareness Program
Time : 4.30 pm
Venue : Pt. Ravishankar Shukla University, Great Eastern Rd, Amanaka, Raipur

Programme 7

Sanman Samaroh
Time : 5.30 pm
Venue : Maharashtra Mandal Ramakund Raipur

Programme 8

Samvad with local elected representatives & other eminent personalities
Time : 6.30 pm
Venue : Red Cross Raipur C.G.



China's fertiliser supply squeeze

SYLLABUS: GS 3: Issues related to direct and indirect farm subsidies
Newspaper: Indian Express **Page No:** 18

How China Triggered the **DAP Crisis**

BASICS What is DAP?

Phosphorus (P): 46%
Nitrogen (N): 18%

Usage:

Consumption in India:

Urea – 359 lt/yr

DAP – 103.4 lt/yr

Imports ~55% of DAP use

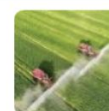
Year	Imports from China
2023-24	22.9 lt
2024-25	8.4 lt
2025 (YTD)	0 lt ✗

The Globe and Mail

Impact of the Trade War on Fertilizer and Chemical Stocks

The trade war between the US and China, coupled with the threat of additional tariffs, is having a significant impact on various sectors, including agriculture...

7 Apr 2025



China's Move

Domestic demand

DD for phosphates in EV

Geopolitical Strategy

TRADE WAR!

Farmers & Industry Adaptation

Shift to Alternative Fertilizers

APS (Ammonium Phosphate Sulphate)

Nutrient Composition

20:20:0:13
(N:P:K:S)

Sales Growth

From 53.9 lt (2023-24) → 69.7 lt (2024-25)

NPKS Complexes

Varying combos
(e.g., 10:26:26:0)

From 110.7 lt → 142.1 lt (2024-25)

Single Super Phosphate (SSP)

16% P, 11% S

Cheaper, good for soils

Why this shift is good:

> **Lower (P) content** > Less wastage
> **(S)** – for oilseeds, pulses, cotton, onion, chilli
> **Balanced nutrition**

CONSUMPTION/SALE OF MAJOR FERTILISER PRODUCTS

	UREA	DAP	20:20:0:13@	SSP	MOP	NPKS*
2013-14	306	73.57	33.37	38.79	22.8	72.64
2014-15	306.1	76.26	38.02	39.89	28.53	82.78
2015-16	306.35	91.07	37.82	42.53	24.67	88.21
2016-17	296.14	89.64	37.14	37.57	28.63	84.14
2017-18	298.94	92.94	35.47	34.39	31.58	85.96
2018-19	314.18	92.11	36.9	35.79	29.57	90.28
2019-20	336.95	101	42.25	44.03	27.87	98.57
2020-21	350.43	119.11	51.63	44.89	34.25	118.11
2021-22	341.8	92.72	50.7	56.81	24.56	114.79
2022-23	357.25	104.18	50.42	50.17	16.32	100.74
2023-24	357.8	108.12	53.94	45.44	16.45	110.73
Apr-Jan '23-24	317.5	101.47	49.1	42.37	13.96	100.12
Apr-Jan '24-25	345.73	87.13	65	45.12	18.76	128.38

fig. in (lakh tonnes) *Includes 20:20:0:13; @Includes 20:20:0:0
Source: The Fertiliser Association of India.



China's fertiliser supply squeeze

SYLLABUS: GS 3: Issues related to direct and indirect farm subsidies

Newspaper: Indian Express **Page No:** 18

Strategic Analysis: Why This Matters for India

1. Import Dependence vs Domestic Capacity

Very limited rock phosphate reserves

Saves foreign exchange

2. Hidden Subsidy Burden

A surge in DAP prices = Fertiliser subsidy spike ➤ Fiscal pressure

3. Agronomic Wisdom

Soil nutrient

4. Geopolitics of Fertiliser Diplomacy

Economic Diplomacy Division

Indian fertiliser industry aims for self-sufficiency by 2032

May 28, 2024. The market stood at INR 94,210 crore in 2023, driven by increased agricultural demands and strategic government interventions. Fertiliser...

28 May 2024



(million tonnes)

Remaining resources

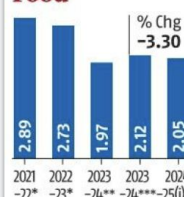
State

107.3	West Bengal
71.3	Jharkhand
31.3	Meghalaya
25.8	Rajasthan
24.2	Andhra Pradesh
1.3	Gujarat
0.3	Tamil Nadu

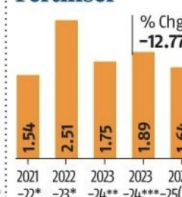
THE OUTLAY

Food and fertiliser subsidies (₹ trillion)

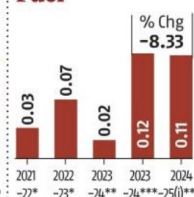
Food



Fertiliser



Fuel



*Actuals; **Budget Estimates; ***Revised Estimates; Note: Percentage change is between RE of FY24 and BE of FY25 (Interim) Source: Budget papers



SYLLABUS : G.S. 3 : Awareness in the fields of IT
Newspaper : The Indian Express Page No : 18

GPS Interference Threatening Global Transport

Indian Regional Navigation Satellite System

IRNSS (NavIC) is designed to provide accurate real-time positioning and timing services to users in India as well as region extending up to 1,500 km from its boundary

NAVIGATION CONSTITUTION CONSISTS OF SEVEN SATELLITES

3 in geostationary earth orbit (GEO) and
4 in geosynchronous orbit (GSO) inclined at 29 degrees to equator

Each sat has three rubidium atomic clocks, which provide accurate locational data

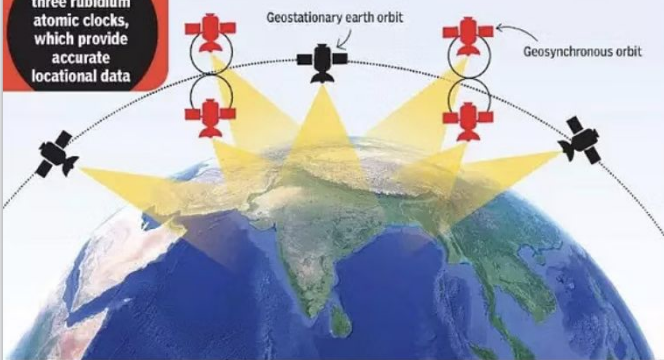
IT WILL PROVIDE TWO TYPES OF SERVICES

- Standard positioning service** | Meant for all users
- Restricted service** | Encrypted service provided only to authorised users (military and security agencies)

Applications of IRNSS are:

Terrestrial, aerial and marine navigation; disaster management; vehicle tracking and fleet management; precise timing mapping and geodetic data capture; terrestrial navigation aid for hikers and travellers; visual and voice navigation for drivers

While American GPS has 24 satellites in orbit, the number of sats visible to ground receiver is limited. In IRNSS, four satellites are always in geosynchronous orbits, hence always visible to a receiver in a region 1,500 km around India



The New York Times

Oil Tanker Collision Near Strait of Hormuz Raises Security Fears

The accident, which the United Arab Emirates said was unrelated to the conflict between Israel and Iran, occurred amid increased reports of...

1 week ago



NDTV

Air India Express Delhi-Jammu Flight Returns Without Landing, Airline Says...

A spokesman of the airline said the flight returned to Delhi as a precautionary measure following a suspected "GPS interference" and an...

6 days ago



Aviation Week Network

GPS Needs To Toughen Up, Or Get Trampled Down

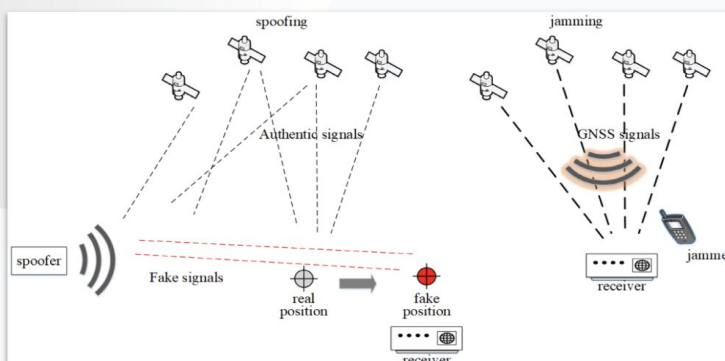
GPS is under siege from hostile forces. In 2024, there were as many as 700 daily GPS jamming and spoofing incidents, according to an...

1 month ago



USA	GPS
Russia	GLONASS
EU	Galileo
China	BeiDou

How Does GPS Interference Work?



Why Is This Dangerous?

Aviation	Mid-air collisions, wrong landing approaches
Maritime	Ship collisions, groundings, port chaos
Road Traffic	Self-driving cars misrouted, traffic jams

How Aircraft and Ships Tackle

In Aircraft:

- ✓ **Inertial Navigation System**
- ✓ **VOR-DME Systems:** Ground-based radio
- ✓ **Instrument Landing Systems:** final approach
- ✓ **Pilot Training**
- ✓ **Control Room Monitoring**

In Ships:

- ✓ **Manual Steering**
- ✓ **Terrestrial Navigation:** lighthouses, buoys, radar
- ✓ **Automatic Identification System**
- ✓ **Radar Plotting**

GPS Interference



SYLLABUS : G.S. 3 : Awareness in the fields of IT
Newspaper : The Indian Express **Page No :** 18

UPSC PYQ (P) 2018

With reference to the Indian Regional Navigation Satellite System (IRNSS), consider the following statements:

1. IRNSS has three satellites in geostationary and four satellites in geosynchronous orbits.
2. IRNSS covers entire India and about 5500 sq. Km beyond its borders.
3. India will have its own satellite navigation system with full global coverage by the middle of 2019.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) None

UPSC PYQ (P) 2023

Which one of the following countries has its own Satellite Navigation System?

- a. Australia
- b. Canada
- c. Israel
- d. Japan



SYLLABUS : G.S. 3 : Awareness in the fields of biotechnology
Newspaper : The Hindu Page No : Science II



From Reading to Writing Humanity



What is the Human Genome?



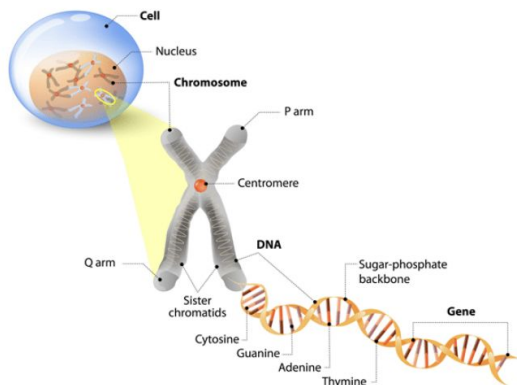
entire set of genetic material



3.1 billion base pairs (A, T, C, G)

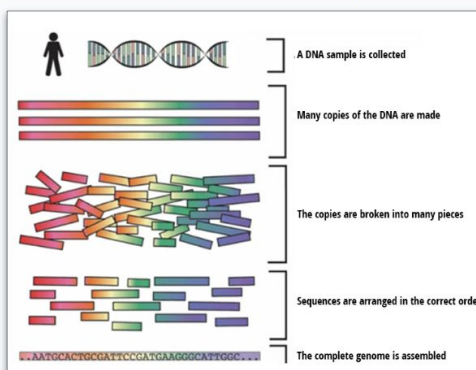


~20,000–25,000 protein-coding genes



PHASE 1: THE HUMAN GENOME PROJECT

 Duration	 Scientists	 Cost	 Countries
1990–2003	2,800+ global	\$2.7 billion	6 major nations



Covered 92%

Data freely available

Personalized medicine



PHASE 2: SYNTHETIC HUMAN GENOME PROJECT



SynHG

Building large segments of human DNA artificially





Led by

Univ. of Oxford, Univ. of Cambridge, Crick Institute, etc.

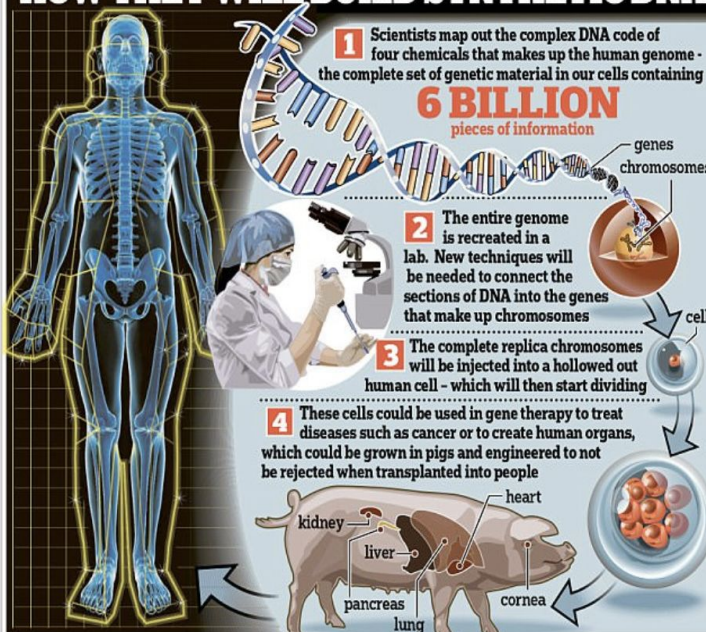


Funding

GBP **10 million** (Wellcome Trust)

HGP 	SynHG 
"Read" the genome	"Write" the genome
Mapped existing DNA	Builds synthetic DNA from scratch
Descriptive	Creative & engineering-focused
Passive	Active bio-design

HOW THEY WILL BUILD SYNTHETIC DNA



India Declared Trachoma-Free by WHO

SYLLABUS : G.S. 2 : Issues relating to Health
Newspaper : The Hindu Page No : 11

India Declared Trachoma-Free by WHO

Stages of trachoma



1.
Infection caused by Chlamydia bacterium causes inflammation and thickens the upper eyelid



2.
Scarring of the eyelid pulls the eyelashes into the eye



3.
The eyelashes scratch the cornea and continue to infect and damage the eye, which can lead to blindness

Bacterial eye disease

 Common in poverty-stricken regions

 Disproportionately affects women and children

Part of WHO's "2020 NTD Roadmap" to eliminate Neglected Tropical Diseases

Other countries that achieved this: Morocco, Mexico, Iran, Cambodia

How Did India Eliminate It?

◆ 1. SAFE Strategy (WHO)

- ✓ Surgery
- ✓ Antibiotics (Azithromycin)
- ✓ Facial cleanliness
- ✓ Environmental improvement

◆ 2. Government Schemes Helped

 Swachh Bharat Abhiyan

 Jal Jeevan Mission

 National Programme for Control of Blindness

 School health programs



Q1. Consider the following statements regarding landslides in India:

1. Around 25% of India's geographical area is prone to landslides, as per the Landslide Susceptibility Map.
2. Kerala reported the highest number of landslides between 2015 and 2022.

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

Q2. Which of the following rivers are west-flowing?

1. Periyar
2. Godavari
3. Sharavathi
4. Krishna

Select the correct answer using the codes given below.

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

Answer: a

Q3. Which of the following statements regarding the National Commission for Women is NOT correct?

- a) It is a statutory body, established in 1992.
- b) Its objective is to safeguard the constitutional and legal rights of women.
- c) Its members have a tenure of 3 years.
- d) It lacks suo motu powers to investigate women's rights violations.

Answer: d

Q4. Consider the following pairs:

Country	Satellite navigation systems
USA	GLONASS
Russia	GPS
EU	Galileo
China	BeiDou

How many of the above pairs is/are correctly matched?

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

Answer: b

Q5. Which of the following countries has been declared trachoma-free by the World Health Organisation?

1. India
2. Iraq
3. Mexico
4. Cambodia

Select the correct answer using the code given below.

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

Answer: c





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