



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

22nd August 2025



Digi Kerala mission & Digital Literacy



CONTEXT: Kerala State Chief Minister Pinarayi Vijayan declared Kerala as India's first totally digitally literate state.

Digi Kerala: A Digital Literacy Revolution

Impact Metrics

Surveyed Households	83.45 lakh
People Surveyed	1.51 crore
Digitally Illiterate	21.88 lakh
Training Completion Rate	99% (21.87 lakh passed evaluation)
Senior Citizens Trained	7.77 lakh (60-75 yrs), 1.35 lakh (76-90 yrs), 15,221 (90+ yrs)
Gender Inclusion	13 lakh women, 8 lakh men, 1,644 transgender persons

What Digital Literacy Covers?

Use smartph, tabs, PC

Internet and digital services

Sending emails, using social media, online payments

e-governance platforms and retrieving OTPs

Avoiding misinformation and online fraud

The Digi Kerala Model: A Blueprint for Success

Digital Ecosystem

- 1. Target Group** All ages, no upper limit. Included 90+, transgenders, all socio-economic groups.
- 2. Curriculum** 15 practical tasks in 3 modules: smartphone basics, social media, online payments & govt. services.
- 3. Training Army** 2.57 Lakh Volunteers from NSS, Kudumbashree, library councils, SC/ST promoters.
- 4. Training Methods**
 - At MGNREGS worksites & Kudumbashree groups
 - Door-to-door visits
 - Family-led training by youth
- 5. Rigorous Evaluation** Volunteers evaluated trainees on performing 6 out of 15 tasks. Failures were re-trained.
- 6. Third-Party Audit** Evaluated by the Economics and Statistics Dept.

Demographic Breakdown of Trained Citizens:

-  **Age 60-75:** 7.77 Lakh
-  **Age 76-90:** 1.35 Lakh
-  **Age 90+:** 15,221
-  **Women:** Over 13 Lakh
-  **Men:** 8 Lakh
-  **Transgender Persons:** 1,644

KFON
INTERNET - A BASIC RIGHT



Digi Kerala mission & Digital Literacy



CONTEXT: Kerala State Chief Minister Pinarayi Vijayan declared Kerala as India's first totally digitally literate state.

Pillars of Digital India

Key Milestones of the Digital India Journey



- Broadband** Highways
- Universal Mobile Access**
- Public Internet** Access
- E-Governance**
- E-Kranti**
- Information for All**
- Electronics** Manufacturing
- IT** for Jobs
- Early Harvest** Programs

Flagship Initiatives Under Digital India

Aadhaar	Biometric-based unique ID for residents.	MyGov	Citizen engagement in policy making.
BharatNet	Rural broadband connectivity via optical fiber.	e-Hospital	Online registration, appointments, and health records.
Startup India	Support ecosystem for entrepreneurs.	SWAYAM	Free online courses from top institutions.
e-NAM	Online agricultural market integration.	UMANG App	Unified access to 1000+ government services.
Digital Locker	Secure cloud storage for documents.	Smart Cities Mission	Tech-driven urban development.
BHIM UPI	Seamless digital payments via mobile.	Digital India Act, 2023	Replaces IT Act 2000; governs AI, blockchain, data protection.
eSign	Digital signature for online document authentication.		

Digi Kerala mission & Digital Literacy

CONTEXT: Kerala State Chief Minister Pinarayi Vijayan declared Kerala as India's first totally digitally literate state.

⚠ Challenges on the Path to a Digital India

What the Data Says

1. The Digital Divide

- **Internet Penetration:** ~47% (2021)
- Rural (32%) vs. Urban (67%) divide.
- Only 1.7/2.5 lakh **panchayats** connected by BharatNet (2021).

2. Digital Literacy

Only **38%** of Indians (2022, Oxfam).

3. Cybersecurity Threats

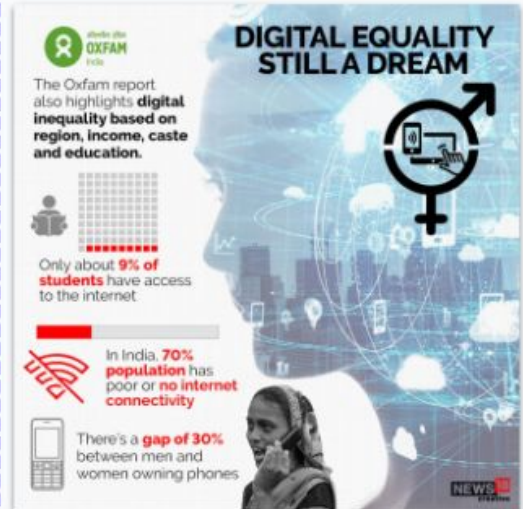
Over 1.1 million cybersecurity incidents reported in 2020 (CERT-In).

4. Skills Gap

20% of tech professionals lack future digital skills (NASSCOM).

5. e-Governance

Service delivery and identity verification in remote areas



🗺 The Way Forward & Targets

Bridging the Divide

PM-WANI / 5G 40% by 2025 / Complete **BharatNet**

Enhancing Literacy

Scale up **PMGDISHA** / Digital literacy into **school curricula**

Strengthening Security

National Cyber Security Strategy
DPDP, 2023 / 50% reduction in cyber crimes by **2026**

Skilling for Future

AI, IoT, Cybersecurity
30 mn professionals by **2026**

Improving Governance

DIGIKerala / Unified digital identity for all **Govt. services**



Digi Kerala mission & Digital Literacy

CONTEXT: Kerala State Chief Minister Pinarayi Vijayan declared Kerala as India's first totally digitally literate state.

RURAL LIKELY TO DOMINATE INDIA'S INTERNET USER PIE

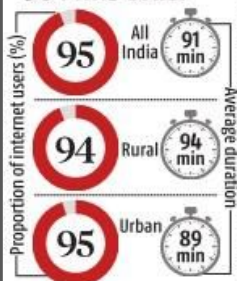


Internet users may go past 900 million in 2025, with more users coming from rural India, according to the Internet in India report by IAMAI and Kantar

UDISHA SRIVASTAV

Year	Internet users (mn)	Urban (mn)	Rural (mn)
2023	821	378	442
2024	886	397	488
2025	900+		

AVERAGE TIME SPENT IN 2024: 90 MINS DAILY

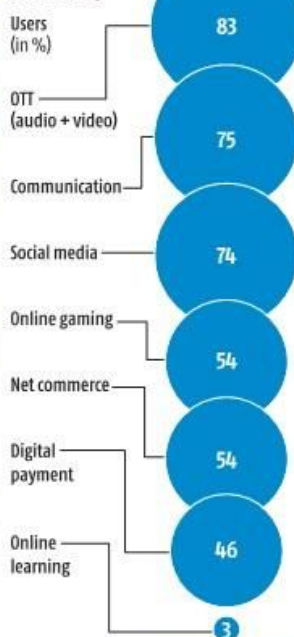


INTERNET PENETRATION ACROSS STATES IN 2024

■ Internet penetration (in %)



TOP ACTIVITIES ON INTERNET IN 2024



There are **870 million** internet users (98% of internet users) who have accessed internet in Indic languages in 2024

57% of internet users prefer accessing internet content in Indic languages in urban India

Source: Internet in India report

MAINS PRACTISE QUESTION

The Digital India initiative is one of the most ambitious and transformative governance projects ever undertaken. However, India is still a long way to way. Analyse.
(15 Marks, 250 words)

INDIA 2ND LARGEST AFTER CHINA

227m
Rural India

205m
Urban India

71m kids aged between 5-11 also go online using adults' devices

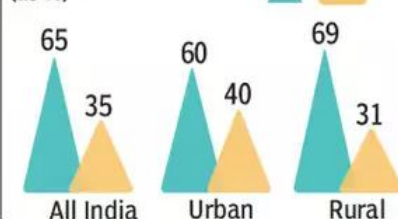


503m
India

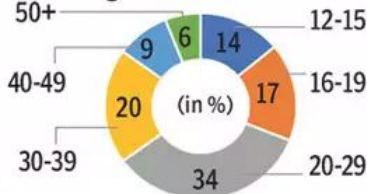
850m
China

Source: IAMAI/Nielsen

Gender Distribution (as %)



Age Distribution (in %)



CONTEXT: India's Vocational Education and Training (VET) landscape, its challenges, and the roadmap for reform.

UPSC Skill Development UPSC PYQs

Question 1. "Success of 'Make in India' programme depends on the success of 'Skill India' programme and radical labour reforms." Discuss with logical arguments. (2015)

Question 2. "Demographic Dividend in India will remain only theoretical unless our manpower becomes more educated, aware, skilled and creative." What measures have been taken by the government to enhance the capacity of our population to be more productive and employable? (2016)

Question 3. "'Earn while you learn' scheme needs to be strengthened to make vocational education and skill training meaningful." Comment. (2021)

Key Findings from Global Reports

A. WEF Future of Jobs Report 2025

- Drivers of Change:**
 - Technology & Digital Access (60% employers)
 - Economic Factors (50% employers)
 - Climate Change
- Job Market Projections (2030):**
 - New Jobs Created:** 170 mn (AI, G-energy, data)
 - Jobs Displaced:** 92 mn (routine manual/clerical)
- Skills in Demand:**
 - Technical:** AI, Big Data, cybersecurity.
 - Soft Skills:** EI, leadership, adaptability.
 - 59% of workers will need reskilling by 2030**

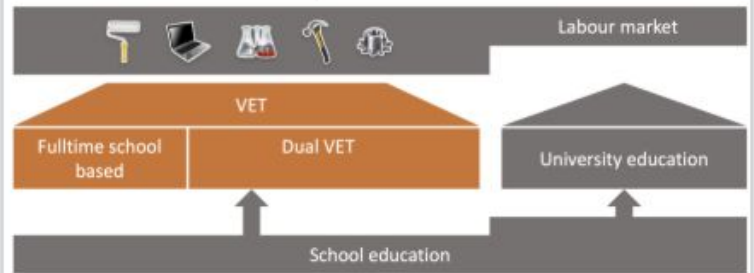


CONTEXT: India's Vocational Education and Training (VET) landscape, its challenges, and the roadmap for reform.

India's VET: Underutilised Potential

Metric	India	Germany/ Singapore / Canada
% of education budget to VET	~3%	10–13%
Formal skill training (workforce)	4%	60–80%
Industrial Training Institutes	14,000+	Extensive dual systems
Seat utilisation (2022)	25L seats BUT 48%	~90%
Employment rate (ITI grads)	63%	80–90%

Dual VET in the German Education System at a Glance



Dangerous paradox: 'Massive youth unemployment coexists with critical industry skill shortages.'

Why Is VET Underperforming?

1 Late Integration in Education

- After Class 10/12 is too late
- Makes VET a choice of last resort

2 No Pathways to Higher Education

- Outdated Curriculum
- No credit transfer / progression to university.

Singapore: Defined academic pathways via polytechnics and technical universities

3 Poor Perception & Quality

Issue	India	Singapore
Curriculum	Outdated	Industry; Reg updates
Instructors	>33% vac	Certified trainers
Feedback	Absent	Employer-trainee feedback
Upskilling	Rare	SkillFuture subsidies

Weak Industry Linkages

- MSMEs Left Out
- Absent **Private** Engagement
- Ineffective **Sector Skill Councils**

CONTEXT: India's Vocational Education and Training (VET) landscape, its challenges, and the roadmap for reform.

Government Initiatives & Programs

A. Flagship Schemes

Scheme	Focus	Impact
PMKVY	Free skill training + certification	1.4 crore trained since 2015
NAPS	Apprenticeships with industry	5 lakh apprentices/year
Green Skill (GSDP)	Environment jobs (waste management, solar)	80,000 trained

B. Sector-Specific Programs

- **Textiles:** SAMARTH (4 lakh workers trained).
- **Digital Skills:** Future Skills PRIME (AI, IoT, blockchain).
- **Minorities:** Seekho aur Kamao (2 lakh beneficiaries).

C. Institutional Support

- **NSDC** (National Skill Development Corporation): Partners with 10,000+ training centers.
- **PMKK** (Pradhan Mantri Kaushal Kendras): 500+ centers for industry-aligned courses



Skill India
कौशल भारत - कुशल भारत

⚠ Why Current Government Schemes Are Insufficient?

Scheme	Objective	Critical Gap
Employment Linked Incentive	Offers monetary incentives to employers for new hires registered with EPFO.	No skilling component. Incentivizes hiring, not training.
PM Internship Scheme	Provides one-year placements in top companies.	No pathway to permanent jobs; limited to top companies.
ITI Upgradation Scheme	Modernizes 1,000 govt. ITIs in partnership with industry.	Focuses on infrastructure, not necessarily training quality or curriculum.



Employment & Skilling

Prime Minister's Package: 3 schemes announced under "Employment Linked Incentive"

Scheme A: First Timers

- Direct benefit transfer of 1-month salary in 3 installments up to ₹ 15,000 to first-time employees registered in EPFO

Scheme B: Job Creation in Manufacturing

- Incentive to be provided directly to both employee and employer as per their EPFO contribution, in the first 4 years of employment

Scheme C: Support to Employers

- Reimbursement to employers up to ₹ 3,000 per month for 2 years towards their EPFO contribution for each additional employee

@PIB_india @PIBHindi @pibindia @pibindia @pibindia @pibindia

CONTEXT: India's Vocational Education and Training (VET) landscape, its challenges, and the roadmap for reform.

Towards Viksit Bharat: The Blueprint for Reform

1. Early Integration	Integrate VET into schooling system at secondary level (Classes 9-12) as recommended by NEP 2020 .
2. Create Progression Pathways	Fast-track the National Credit Framework to allow credit transfers and lateral entry from ITIs to universities.
3. Enhance Quality & Relevance	<ul style="list-style-type: none">• Industry-led curriculum design.• Expand NSTIs to fill instructor vacancies.• Strengthen ITI grading with trainee/employer feedback.
4. Forge Strong Industry Links	<ul style="list-style-type: none">• Scale Public-Private Partnerships.• Leverage CSR funds for skilling.• Incentivize MSMEs to engage with ITIs.
5. Increase & Optimize Funding	<ul style="list-style-type: none">• Raise VET allocation to at least 10% of the education budget.• Grant ITIs financial autonomy to generate revenue.

Mains Practise Question

An overhaul of the VET system is not just an educational reform; it is an economic and strategic imperative. Comment.

(15 Marks, 250 words)

Status of vocational training in India for 2023-24 (age group 15-59 years)



Source: Institute for Competitiveness/ Economic Survey of India 2024-25; Annual PLFS report 2023-24



Two-Rate GST Structure Proposal



SYLLABUS : Prelims Economic Development **GS 3** Government Budgeting
Newspaper The Hindu **Page Number : 01**

UPSC PYQ (P) 2017

What is/are the most likely advantages of implementing 'Goods and Services Tax (GST)'?

1. It will replace multiple taxes collected by multiple authorities and will thus create a single market in India.
2. It will drastically reduce the 'Current Account Deficit' of India and will enable it to increase its foreign exchange reserves.
3. It will enormously increase the growth and size of the economy of India and will enable it to overtake China in the near future.

Select the correct answer using the code given below:

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



Existing GST Structure

Slab	Items Covered
0%	Essential food items
5%	Basic goods/services
12%	Processed food, footwear
18%	Majority of goods/services
28%	Luxury/sin goods
+ Cess	On top of 28% for demerit goods

✗ Confusion, overlaps

✗ Burden, litigation

Classification disputes

Inverted duty

SINGAPORE	GERMANY
7%	19%
MALAYSIA	DENMARK
6%	25%
THAILAND	UK
7%	20%
INDONESIA	FRANCE
10%	20%

EXPLAINED

E

Why the need

GST WAS introduced in July 2017. But it is riddled with a multiplicity of rates. According to the Finance Ministry, the end of compensation cess has created fiscal space, providing greater flexibility to rationalise and align tax rates within the GST framework.



Two-Rate GST Structure Proposal



SYLLABUS : Prelims Economic Development **GS 3** Government Budgeting
Newspaper The Hindu **Page Number : 01**

The New Proposed Structure: Multi-Tier to Two-Tier

Current	Proposed	Key Changes
0%	0% (Likely to remain)	No change for essential items.
5%	5% (Retained)	99% of items in 12% → 5% <i>Essentials, medicines, insurance, food items</i>
12%	→ To be REMOVED	
18%	18% (New Standard Rate)	90% of items in 28% → 18% <i>Most goods/services, electronics, cement</i>
28%	→ To be REMOVED	Cess → To be ABOLISHED
N/A	<1% (New)	A new "Concessional Rate" for precious stones, rare metals? (Speculative).
N/A	~40% (New)	A new "Sin Rate" for only 5-7 specific demerit goods

Rate revisions

The 12% and 28% GST slabs will be done away with soon. Of these, 99% of items currently in the 12% slab will be moved to the 5% rate and 90% of goods and services in the 28% bracket will move to 18% slab

CURRENT SLABS

- 0.25% (diamonds & semi-precious stones)
- 3% (jewellery & precious metals)
- Apart from these, the slabs were 5%, 12%, 18%, 28% and compensation cess

PROPOSED SLABS

- Less than 1% (only items earlier in 0.25% and 3% slabs)
- Apart from this, the main slabs will be 5%, 18%, with a 40% rate applicable on only five to seven 'sin' goods



What is the GST Council?

Member	Role
Union Finance Minister	Chairperson
Union Minister of State (Finance)	Member
State Finance Ministers	Members
UT Representatives	Members (with legislature)

Decision-Making in the GST Council

Approval requires **≥75% majority**

Quorum Requirement: ½ of total members

Meeting in the Capital Thursday, state ministers who are part of the GoM said all members supported the "pro-people" proposal. Two specific concerns, however, stood out: whether there will be any institutional mechanism to compensate states for revenue loss; and whether the benefits from GST rate cuts will percolate to the ultimate beneficiary – the common person.

Some states were also of the view that the work done by the GoM over the last few years will now essentially be wasted as they would be simply handing over the Centre's proposal to the GST Council.

"We have neither approved nor rejected it. Centre cannot give its proposal directly to the Council, so we will be just handing over the Centre's proposal to the Council," a top state government official told *The Indian Express*.



SYLLABUS : Prelims Current events of National & International importance **GS 2**
India and its neighborhood- relations

Newspaper The Indian Express **Page Number : 20**

The Lipulekh Pass Dispute



Uttarakhand's Pithoragarh district

Nepal claims Kalapani, Lipulekh, and Limpiyadhura

Route for Kailash Mansarovar Yatra

Treaty of Sugauli (1816)

- West of Kali (Mahakali/Sarada) River

DISPUTE: River's source.

Nepal's Claim

The Kali River originates from Limpiyadhura, far to the northwest. Thus, Lipulekh, Limpiyadhura, and Kalapani lie to the east of the river and are part of Nepal.

India's Claim

The Kali River originates from springs much below the Kalapani springs. British-era administrative and revenue records show Kalapani has always been part of India's Pithoragarh district.

1954 → 1962 (ITBP) → 2015 (India & China trade; Nepal protests) → 2019 (New political map) → 2020 (Nepal's Constitution) → 2025 (Ind-Ch border trade talks)

Strategic Importance for India

Military Significance

- Vantage point (20,000 ft) → observation post on **China border**.
- Key for **border infrastructure & LAC readiness**.

Infrastructure & Connectivity

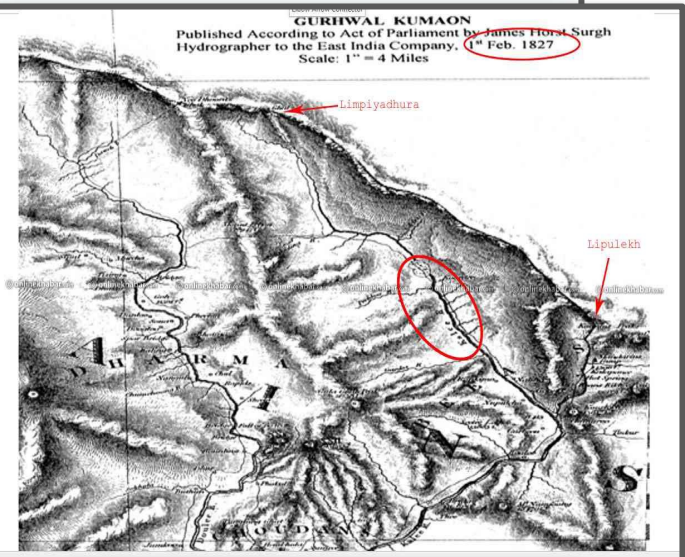
- BRO road (2020)**: 80 km route → Kailash Mansarovar.
- Cuts Chinese dependency: Pilgrims travel mostly on **Indian roads (84%)**, less on Chinese soil.

Trade

- India's **earliest border posts with China** (Shipki La, Nathu La).

Religious Importance

- Route for **Kailash Mansarovar Yatra**.



Lipulekh Dispute

SYLLABUS : Prelims Current events of National & International importance **GS 2**
India and its neighborhood- relations

Newspaper The Indian Express **Page Number : 20**

cn The Crucial China Angle: *The Third Player*

- **Strategic Posturing** to needle India
- **Influence** in Nepal
- **India's "Proxy" Allegation** in 2020, then-Indian Army Chief
- Chinese media (Global Times) advised "**neutrality**"



Way Forward ✓

2000 Vajpayee-Koirala understanding

Use **BIMSTEC**, **BBIN**

Development partnerships

Confidence-building

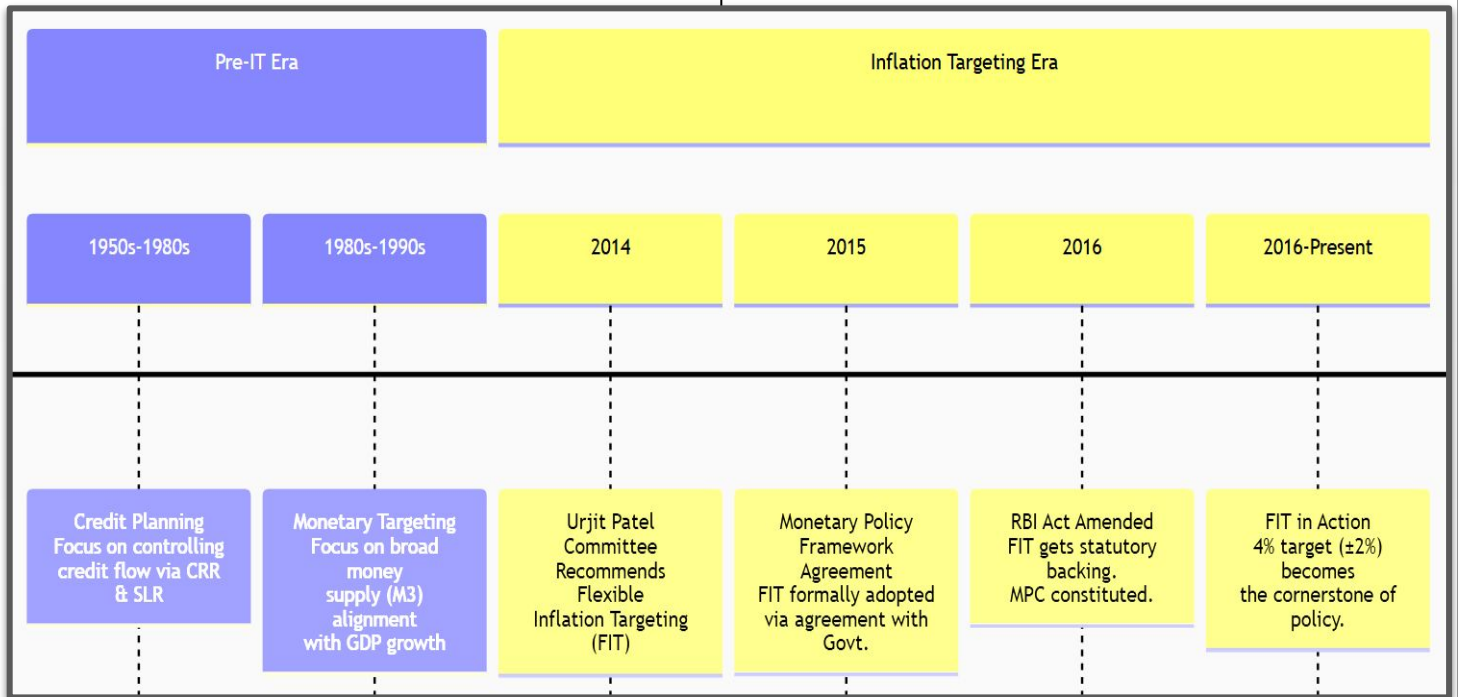


RBI's Monetary Policy Framework Review



SYLLABUS : Prelims : Economic Development **GS 3 :** Indian Economy
Newspaper The Indian Express **Page Number : 19**

The Current Monetary Policy Framework



- ✓ Reduced **Inflation & Volatility**
- ✓ **Macroeconomic** Stability
- ✓ Enhanced **RBI Credibility**
- ✓ Informed **Policy Decisions**

 What is **Inflation Targeting**?

2016: Section 45ZA of the RBI Act, 1934

The RBI formally adopted the flexible inflation targeting framework in late 2016. As per the framework agreed with the central government, the target is valid for a period of five years, after which it must be reviewed.

the medium-term target for the RBI has been 4 per cent in terms of the Consumer Price Index (CPI) inflation, within a band of 2-6 per cent.



The target, which is valid until March 2026, must be notified again for the five-year period starting April 2026. Earlier this



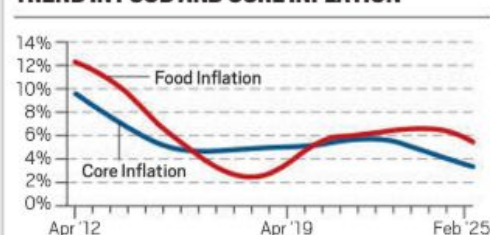
RBI's Monetary Policy Framework Review

SYLLABUS : Prelims : Economic Development **GS 3 :** Indian Economy
Newspaper The Indian Express **Page Number : 19**

? The Big Questions: What's Under Review?

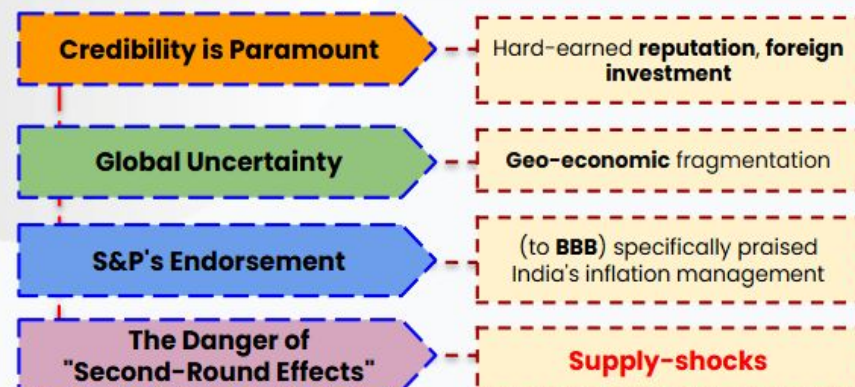
Questions	RBI's Leaning	Type	Definition	Pros	Cons
1. Headline vs. Core Inflation?	Strongly in favour of Headline CPI .	 Headline CPI	Includes all items (food, fuel, etc.)	Reflects actual cost of living	Volatile due to supply shocks
2. Is 4% the Optimal Target?	Yes, 4% is optimal. Raising it could hurt credibility.	 Core CPI	Excludes food & fuel	More stable , demand-driven	Ignores key price pressures for citizens
3. Revise the 2-6% Band?	Suggests the current band is appropriate.	<p>"India's inflation targeting framework should consider targeting inflation, excluding food. Higher food prices are, more often, not demand-induced but supply-induced. Short-run monetary policy tools are meant to counteract price pressures arising out of excess aggregate demand growth," the Survey had argued.</p> <p>However, the RBI under the then Governor, Shaktikanta Das, had fought back, saying that food prices could not be ignored by the monetary authority.</p>			
4. Target a Range Instead of a Point?	Implicitly supports retaining the point target of 4%.				

TREND IN FOOD AND CORE INFLATION



Source: Reserve Bank of India

! Why RBI is Against Changing the Target



RBI's View on Food Inflation

What happens if high food inflation persists, even if caused by supply shocks?

It spills over into core inflation through higher wage demands, higher costs for businesses, and inflation expectations.

Why is ignoring food and fuel inflation risky?

Because you ignore the seed that can grow into generalized inflation.



Inflation Trends (2014-2025)

Headline CPI	1.5% – 8.6%
Food Inflation	–2.7% to 14.2%
Core Inflation	Relatively stable
July 2025 CPI	Headline: 1.55% (8-year low), Core: 4.1%

SYLLABUS : Prelims General issues on Bio-diversity **GS 3 : Conservation**
Newspaper The Indian Express **Page Number : 10**

About National Tiger Conservation Authority

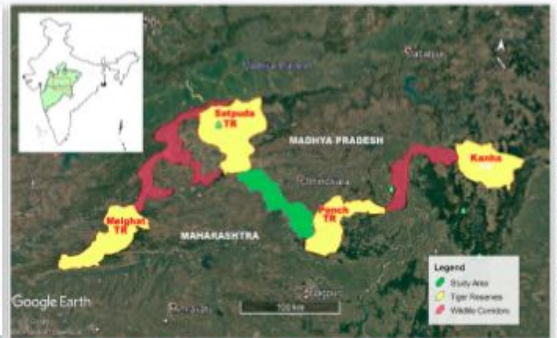
- Tiger Task Force, Dec 2005
- TRs** administered by **field directors** mandated by NTCA
- No alteration in the boundaries of TRs w/o **NTCA** recommendation + **NBW** approval

NTCA members

- Chairmanship u/ Minister MoEFCC
- 8 Experts
- 3 MPs
- Member Secretary:
Inspector-General of Forests, in charge of project Tiger

What Are Tiger Corridors?

Tiger corridors are vital **wildlife pathways** that connect tiger habitats, enabling animal movement, gene flow, and long term survival. Under the Wildlife Protection Act, 1972, development projects requiring land in or around tiger reserves or corridors require statutory clearance from the standing committee of the **National Board for Wildlife (SC-NBWL)**.



June 25, 2025	Bombay HC issues notice to NTCA over Maharashtra's corridor approval policy.
July 25, 2025	NTCA affidavit cites six benchmarks for corridor identification.
Aug 21, 2025	NTCA reverses stance , limits corridors to 2014 pathways and Tiger Conservation Plans.

The Controversy: NTCA's Narrowed Definition

benchmarks for defining tiger corridors:

- Protected Areas occupied by tigers,
- Least cost pathways identified in 2014,
- Corridors marked in Tiger Conservation Plans (TCPs) of each reserve,
- Corridors identified by Wildlife Institute of India (WII) — "Tiger corridors of eastern Vidarbha landscape" — in 2016,
- Corridors identified by WII — "Telemetry based tiger corridors of Vidarbha" landscape" — in 2021, and
- Distribution of tigers based on quadrennial all-India Tiger Estimations (AITEs)

Then (NTCA's in July 2025)

In its Bombay HC affidavit, NTCA listed multiple, robust parameters to define a corridor:

- Protected Areas with tigers
- 2014 Least Cost Pathways (32 corridors)
- Corridors in Tiger Conservation Plans (TCPs)
- WII Study, 2016 (Eastern Vidarbha)**
- WII Study, 2021 (Telemetry-based, Vidarbha)**
- All-India Tiger Estimation (AITE) data**

Now (NTCA's in August 2025)

In its new clarification, NTCA has limited the definition to **only**:

- 2014 Least Cost Pathways (32 corridors)**
- Corridors in Tiger Conservation Plans (TCPs)**

It has excluded the newer WII studies (2016, 2021) and the critical AITE data.

NTCA & Tiger corridors

SYLLABUS : Prelims General issues on Bio-diversity **GS 3 : Conservation**
Newspaper The Indian Express **Page Number : 10**



The Beneficiaries

- Western Coalfields Limited
- Lloyds Metals & Energy Ltd

GREEN SIGNAL, RED ALERT

> Durgapur extension opencast mine is just 12.25km away from Tadoba
> 80.77 ha area is a reserve forest for which extension has been recommended by state
> State Board for Wildlife granted wildlife clearance on Aug 12

> WCL asked to implement mitigation measures in consultation with WII, Dehradun
> WCL plans to mine 15.20 MT of coal from the forest area, equivalent to 182 football fields
> Out of 15.20 MT, 7.20 MT coal mined during 2005-2013



> WCL says it needs to extract 8 MT of coal reserves that are still to be mined and hence need extension
> Proposed area is rich in wildlife and its loss may increase man-animal conflicts



The Scientific Counter

LRC Foundation Study: 192 corridors in 10 states @30TRs + 150 protected areas

This July, researchers from Nagpur-based LRC Foundation applied contemporary Circuitscape modelling, which reflects multiple probable paths of animal movement—not just the “shortest route” – to come up with 192 corridors form a dense network across 10 central Indian states, enabling tiger movement across 30 tiger reserves and around 150 protected areas.



SYLLABUS : Prelims : Current events of National & International importance **GS 2 :** Statutory bodies

Newspaper The Indian Express **Page Number :** 08

What is the CCPA?

Under **Sec 10** of *Consumer Protection Act, 2019*, replaced 1986 Act

Nodal Ministry: *Ministry of Consumer Affairs, Food & Public Distribution.*

HQ: Located in **New Delhi.**



consumer rights are safe and secure



companies follow the rules set out in Consumer Protection Act



Speedy and effective redressal if consumer grievances

Composition of CCPA

Chief Commissioner

Two Commissioners:

- One for **goods-related issues.**
- One for **services-related complaints.**

HARIKISHAN SHARMA
NEW DELHI, AUGUST 21

THE CENTRAL Consumer Protection Authority (CCPA), the country's top consumer watchdog, has slapped a **penalty of Rs 10 lakh on Rapido** for "misleading" and "unfair" trade practices. CCPA, headed by Chief Commissioner Nidhi Khare, had taken suo motu cognisance of Rapido's two "misleading" ad campaigns — 'Guaranteed Auto'

and 'AUTO IN 5 MIN OR GET ₹50' — and asked it to "discontinue" them immediately.

"It may be noted Rapido offers its services in over 120 cities, and the impugned **advertisement ran for at least 548 days** — in multiple regional languages across India..." the CCPA order, issued on Wednesday, read.

It further noted: "Discontinue the misleading advertisement with immediate effect. In light of the nature of the violations detailed in the foregoing paragraphs,

Powers and Functions

Investigative Authority	Has an Investigation Wing headed by a Director-General to probe violations.
Class-Action Suits	Can initiate actions for recalls, refunds, or license cancellations affecting groups of consumers.
Regulatory Oversight	Can order discontinuation of unfair practices and impose penalties.
Advisory Role	Advises ministries and departments on consumer welfare measures.
Safety Alerts	Issues notices against hazardous goods/services.
Research & Awareness	Promotes research and education on consumer rights.
International Engagement	Recommends adoption of global consumer rights covenants.



Q1. Consider the following statements:

1. BHIM UPI enables digital transactions through biometric authentication only.
2. eSign enables the use of digital signatures for authenticating online documents.

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 World Economic Forum Future of Jobs Report 2025:

1. 60% of employers identified Technology & Digital Access as a key driver of change.
2. Economic Factors were cited by 70% of employers as a major influence.
3. Climate Change is considered one of the contributing factors to job market transformation.

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

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

Answer: b

Q3. Consider the following statements regarding the functioning of the GST Council:

1. A quorum requires the presence of half of the total members.
2. For any decision to be approved by the Council, a majority of 50% is sufficient.
3. Decision-making in the GST Council requires a minimum 90% majority approval.

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

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

Answer: a

Q4. Consider the following statements regarding the National Tiger Conservation Authority (NTCA):

1. The NTCA is chaired by the Minister of Environment, Forest and Climate Change.
2. The Member Secretary of NTCA is the Chief Wildlife Warden of India.
3. NTCA includes 8 expert members and 3 Members of Parliament.

Which of the statements given above is/are correct?

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

Answer: d

Q5. Consider the following statements regarding the Central Consumer Protection Authority (CCPA):

1. It was established under the Consumer Protection Act, 2019, which replaced the 1986 Act.
2. The CCPA falls under the Ministry of Commerce and Industry.

Which of the above given statements is/are NOT correct?

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

Answer: b





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

Visit us at : www.vajiramandravi.com