



**VAJIRAM & RAVI**  
Institute for IAS Examination

# The Analyst

**CURRENT AFFAIRS** Handout

**17th September 2025**

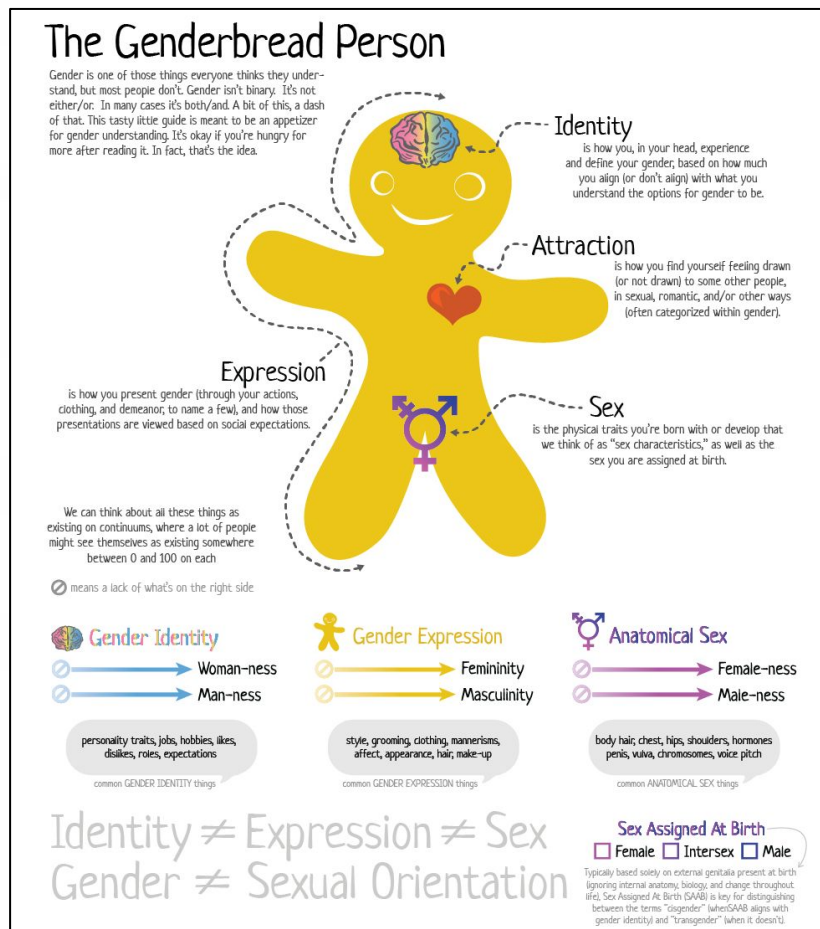


# Dignity of Choice

17th September 2025

**CONTEXT:** A same-sex couple has moved Bombay high Court, challenging the law that discriminates against them by taxing gifts received by one partner from the other.

**Understanding LGBTQ+:** Indian Sociologist Anita Chettiar has noted that, “Sex is what you are born with, Gender is what you recognize and Sexuality is what you discover.”



## Challenges faced by the Sexual Minorities:

- ❑ **Identification issues:** Transgender Persons (Protection of Rights) act, 2019:
  - ❑ **Dec, 2023** – 15,800 identity card issued & **Delhi:** 4,200 but Only 23 cards issued
  - ❑ Bureaucratic certification process v/s “Self-Determination”
- ❑ **Inequality and Violence:** ‘Hijra’ community members are subjected to regular violence including by the police.
- ❑ **Family Rejection:** Young people coming out as gay or lesbian are often pressurized to get married to ‘cure’ them.
- ❑ **Healthcare Access:** NALSA – 27% denied health care
  - ❑ Gender – affirming treatment costly – 2 lakh to 5 lakh
  - ❑ Lack of trained health care professionals
- ❑ **Economic Empowerment:**
  - ❑ **NHRC, 2018** – 92% are excluded from economic activities
  - ❑ Engaging in sex work & begging
  - ❑ Workplace hostility, bias in hiring, lack of gender-neutral facilities
- ❑ **Access to Education: 2011 Census** – Transgender literacy rate **56.1% & national avg- 74%.**



# Dignity of Choice

17th September 2025

**CONTEXT:** A same-sex couple has moved Bombay high Court, challenging the law that discriminates against them by taxing gifts received by one partner from the other.

## Steps Taken:

- **National Legal Services Authority V/s Union of India, 2014:** Supreme Court recognizes transgender people as a "third gender."
- **K.S. Puttaswamy v Union of India (2017):** sexual orientation is an essential attribute of privacy.
- **Navtej Singh Johar V. Union of India (2018):** Section 377 of the IPC was unconstitutional in so far as it criminalized consensual sexual conduct between adults of the same sex.
- **Transgender Persons (Protection of Rights) Act, 2019**
- **Supriya Chakraborty & others vs. UOI, 2023:**
  - rejecting petitions to legalise same-sex marriage in India.
  - Union Government will **constitute a committee chaired by Cabinet Secretary** for the purpose of defining and elucidating the scope of entitlements of the queer community.
- **Government of India has already taken following interim action:**
  - **Department of Food and Public Distribution:** enabling partners in a queer relationship are to be treated as a part of the same household for the purposes of ration card.
  - **Department of Financial Services:** queer community to open a joint bank account and also to nominate a person in queer relationship as a nominee to receive the balance in the account, in the event of death of the account holder.
  - **Ministry of Health and Family Welfare:** provision to claim the body when near relative/next of kin/family is not available.
    - Ministry is working on guidelines to address the issues pertaining to mental health/well-being of queer community.

## Way Forward:

- **Provision for "Deed for Familial Association":** Tamil Nadu - right of a queer couple to choose this partner & form family.
- **Improving access to education:** gender-sensitive curriculum, inclusive learning spaces, financial aid & vocational training
  - **Case Studies:**
    - **Maharashtra:** transgender cells in college
    - **Kerala:** reservation of seats
- **Economic Empowerment:** Addressing Workplace hostility, bias in hiring, lack of gender-neutral facilities
  - **Tata Steel** - hired 100 transgender employees
- **Access to Health-Care Services:** mandatory transgender health-care training, inclusion of gender affirming treatments in insurance, dedicated transgender "Health-care Clinics"
- **Changing Societal Perceptions:**
  - **Case Studies:** "I am Also Human" campaign by **Humsafar Trust**



# Dignity of Choice

17th September 2025

**CONTEXT:** A same-sex couple has moved Bombay high Court, challenging the law that discriminates against them by taxing gifts received by one partner from the other.

## Mains Practice Question

*"The LGBTQ+ community in India continues to face multiple social, legal, and economic challenges despite progressive judicial pronouncements. Discuss these challenges and critically evaluate the steps taken by the government, judiciary, and civil society to ensure their rights and inclusion."*

**(15 Marks, 250 words)**





# India's Cybercrime Challenge

17th September 2025

**CONTEXT:** Different internet service providers are taking various measures to prevent cyber frauds in India.

## Key forms of cybercrime:

- **Phishing:** involves *emails & text messages that appear to be from trusted sources*, tricking users into clicking links that lead to fake websites and **attackers gaining sensitive details** e.g., credit card numbers.
- **Whale Phishing:** exclusively *targets high-ranking individuals* within an organization.
- **Ransomware attacks:** specific type of malware – locks the system to prevent users from accessing their own system or personal files.
- **Vishing (short for voice phishing):** consists of phone calls from fraudsters pretending to be officials, such as bank representatives.
- **Digital arrest:** fraudsters impersonating law enforcement via video calls, threatening fake arrests to extort money.
- **Cyber stalking:** use of electronic communication by a person to follow a person.
- **Trojan horse:** It is a destructive program that *looks as a genuine application*. It opens a backdoor entry to your computer which gives malicious users/programs access to your system.

## Causes behind the growing number of cyber crimes in India:

- **Exponential growth in the number of internet users:**
  - **Internet in India Report 2022 –**
    - **Over 50% Indians** are active internet users in 2022.
    - Active internet base in India is *expected to grow to 900 million by 2025*.
- **Advancements in Technology:**
  - **Personalised phishing:** a professional in Bengaluru might receive an email mimicking a local job portal, claiming to offer a high-paying job at Infosys.
- **Borderless nature of the internet:**
  - **MHA** – significant portion of the cyber scams targeting Indians come from Southeast Asia (i.e. Myanmar, Cambodia, Vietnam, Laos, and Thailand)
  - **Indian intelligence** has identified **45 scam centres in Cambodia, 5 in Laos, and 1 in Myanmar**.
- **Low Reporting**

## Steps taken:

- **Information Technology Act, 2000 :** covers offences related to phishing, smishing, and vishing, prescribing fines and imprisonment.
- **Indian Cyber Crime Coordination Centre (I4C):**
  - Cyber Fraud Mitigation Centre (CFMC), the 'Samanvaya' platform, a Cyber Commandos programme and a Suspect Registry.
- **Indian Computer Emergency Response Team (CERT-In):**
  - designated as the national agency for responding to cyber security incidents



# India's Cybercrime Challenge

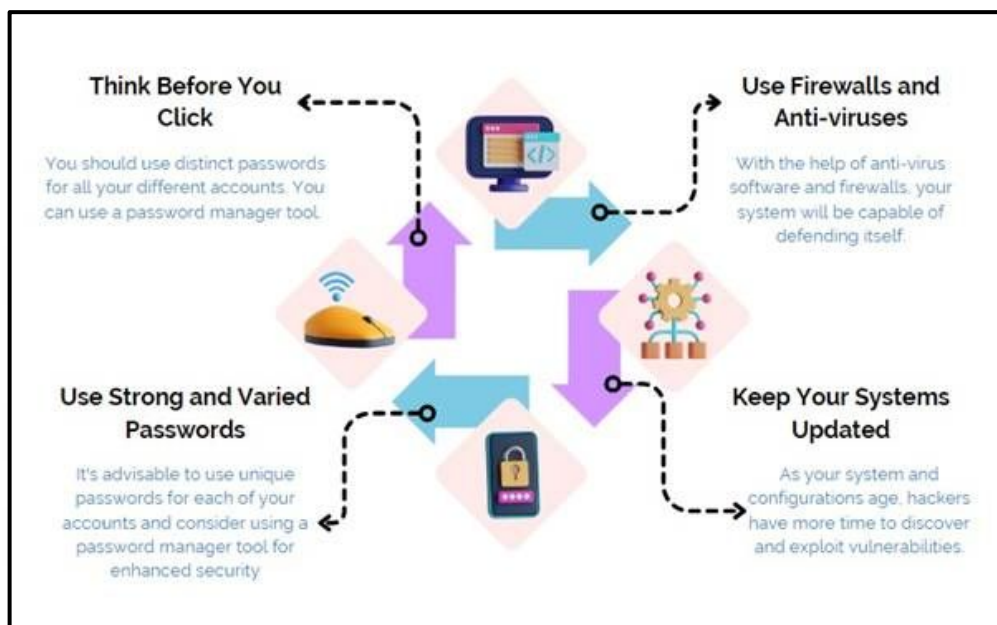
17th September 2025

**CONTEXT:** Different internet service providers are taking various measures to prevent cyber frauds in India.

- **Cyber Swachhta Kendra:**
  - detecting and removing malicious botnet programs from computers and devices
- **'bank.in' domain for banks:** exclusive internet domain for domestic banks
- **National Cyber Crime Reporting Portal**
- **New e-Zero FIR:** by I4C to automatically converts cyber financial crime complaints with a cheating value **above Rs 10 lakh**.
- **Sanchar Saathi**

## Way Forward:

- **Adopt best Cybersecurity Practices:**
- **Launch nationwide cyber literacy programs**
- **Conduct cybersecurity audits in critical sectors**
- **Banking Safeguards:** Enforce two-factor authentication (2FA), data encryption, and monitoring systems in businesses and banks.
- **Indian Cybersecurity Service:** As recommended by *Institute for Defence Studies and Analyses*.



# India's Cybercrime Challenge

17th September 2025

**CONTEXT:** Different internet service providers are taking various measures to prevent cyber frauds in India.

## PYQ:

**Q. In India, it is legally mandatory for which of the following to report on cyber security incidents? (UPSC CSE 2017)**

1. Service providers
2. Data centres
3. Body corporate

**Select the correct answer using the code given below:**

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

*Discuss different types of cybercrimes and measures required to be taken to fight the menace. (2020).*

## Mains Practice Question

*"Cybercrime in India has grown in both scale and sophistication, ranging from financial frauds to threats against critical infrastructure. Discuss the major types of cyber crimes prevalent in India and also evaluate the steps taken by the government to address them."*

**(15 Marks, 250 words)**



# Making Healthcare safe for every Indian

17th September 2025

**Syllabus: G.S. 2:** Issues related to Health  
**Newspaper:** The Hindu, **Page No.** 9

**O**n September 17, the world observes World Patient Safety Day. This is a reminder that the basic promise of health care continues to elude us. Globally, estimates show that one in ten patients experience harm while receiving care during hospitalisation, and this number rises to four in ten in outpatient care.

- **Many faces of patient harm:**
  - **Patients in complex situations:** hospital-acquired infections, blood clots, or even unsafe injection or transfusion practices.
  - Can also show up in **everyday situations**, such as unintentional prescription of inappropriate medicine combinations, delayed diagnoses.
- **Steps taken by Hospitals across India:**
  - **Instituting quality audits:** *National Accreditation Board for Hospitals & Healthcare Providers:*
    - audits and embedding practices for infection control, patient rights, and medication management.
  - **Developing protocols:**
    - **WHO Global Patient Safety Action Plan** provides a blueprint for integrating safety into all levels of health care systems.
    - **National Patient Safety Implementation Framework (2018–2025):** adverse event reporting & embedding safety into clinical programs.
- **Running staff trainings:** *Patient Safety & Access Initiative of India Foundation:*
  - works on strengthening regulatory clarity of medical devices.
- **Strengthening infection control:** *Society of Pharmacovigilance, India*
  - **monitor and report adverse drug reactions** nationwide.
- **Increasing awareness:** *Patients for Patient Safety Foundation*
  - reaches 14 lakh households weekly on safe health practices.
  - It also equips over 1,100 hospitals and 52,000 professionals.
- **Issues:**
  - **Two-way gap:**
    - **Hospitals:** overburdened providers
    - **Passive uninformed patients:** hesitant to ask questions, not maintain personal health records, not reporting adverse drug reactions, and indulging in self-medicating.
  - **Poor Healthcare Practices:**
    - **less than 5% of hospitals** in India have earned full accreditation by National Accreditation Board for Hospitals & Healthcare Providers





# Making Healthcare safe for every Indian

17th September 2025

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- **Way Forward: Building a culture of safety**

- **Role of Media:** shaping public understanding by highlighting both failures and successful safety models.
- **Role of Corporates:** can extend workplace programs and fund safety campaigns through CSR.
- **Establishing Patient Advisory Councils:** to *bring patient voices into hospital* decision-making. Case studies from high-income countries show PACs improving safety, communication and trust.
- **Policy changes:** governments must renew focus, mobilise resources, incorporate patient safety into medical and nursing education, and **close the gap between policy and practice.**
- **Hospitals:** should meet accreditation standards, by embracing PACs, and co-developing technology solutions for catching errors early.
- **Build a national patient safety movement:** governments, hospitals, patients, and civil society working together to make safe care an everyday reality of healthcare in India.



# Ease of Trade

**Syllabus: Prelims:** Economy

**Newspaper :** The Indian Express; **Page No : 8**

To integrate more closely with global supply chains, India should lower tariffs and relax non-tariff barriers

HERE ARE SIGNS of a thaw in India-US relations. After being extremely critical of India last week, US President Donald Trump said that the two countries are “continuing negotiations to address the trade barriers”. A US trade team led by Brendan Lynch, Assistant US Trade Representative for South and Central Asia, is in India to hold talks with government officials on the trade deal. But, the 50 per cent tariff levied on India's exports to the US remains in place. The pain is now beginning to show. As a report in this paper shows, 50 per cent of orders of shrimp from Andhra Pradesh have been cancelled.

Even as the uncertainty over a deal with the US lingers, the India-EU trade talks are progressing, with both sides appearing confident of concluding the deal. A few days ago, the EU's commissioner for Trade and Economic Security, Maros Sefcovic, said that “we are now maximising our efforts to finalise negotiations by the end of the year”. These are welcome signs. However, Delhi's push to sign free trade agreements must be complemented by efforts to liberalise the broader trade regime, including the easing of non-tariff barriers such as the Quality Control Orders (QCO). While QCOs are ostensibly to ensure the quality of products and to protect consumers from low-quality foreign goods, they tend to act as trade barriers and lead to higher costs. As of March, 187 QCOs covering 769 products had been notified. These cover a range of goods, from water bottles and helmets to furniture, stainless steel pipes, and tubes. A majority of these have been issued on the recommendation of the Department for Promotion of Industry and Internal Trade. The effects of these protectionist interventions, which only create space for lobbying, are being felt across various product categories. The Confederation of Indian Textile Industry had, reportedly, in its pre-budget memorandum to the finance ministry, said that QCOs on inputs is impacting competitiveness. As per a report in this paper, MSMEs have reportedly also raised the issue, arguing that these are non-tariff barriers and have raised their input costs. These views have been echoed by others as well. NITI Aayog Vice Chairperson Suman Bery had earlier said that QCOs for inputs are a “malign intervention”. The issue is being deliberated upon by a high-level committee on non-financial regulatory reforms led by NITI Aayog member Rajiv Gauba.

## → What is it?

- ◆ a type of trade barrier that restricts imports or exports of goods and services without involving the imposition of tariffs

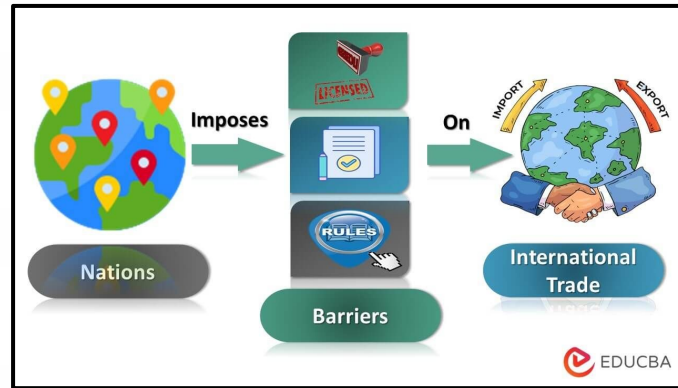
## → Types:

- ◆ **Import Licensing:** Requiring importers to obtain licenses or permits before importing certain goods.
- ◆ **Quotas:** Imposing *quantitative restrictions* on the quantity of certain goods that can be imported or exported during a specific period.
- ◆ **Sanitary and Phytosanitary Measures:** These are measures related to food safety and animal and plant health.
- ◆ **Rules of Origin:** determine the nationality of a product.
- ◆ **Local Content Requirements:** Mandating that a certain percentage of a product must be produced domestically or that a specific number of components must be sourced locally.



**Syllabus: Prelims:** Economy

**Newspaper :** The Indian Express; **Page No : 8**



## About QCO's

- **Notified by:** Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry.
- **Purpose:** To control the import of sub-standard and cheaper items into the domestic market and ensure that customers have access to quality products that meet the necessary standards.
- **What they prescribe:** *prescribed quality, safety, and performance requirements* before they can be manufactured, imported, stored, or sold in the country.
- **Cannot be challenged at WTO:** if they are imposed on the grounds of health, safety, environment and deceptive trade practices, or national security.
- **Who ensures compliance:** Bureau of Indian Standards
  - *is responsible for certifying products that meet the prescribed standards, both for domestic and international manufacturers.*



# Unified Pension Scheme

17th September 2025

**Syllabus: Prelims:** Economy

**Newspaper :** The Indian Express; **Page No : 8**

CENTRAL GOVERNMENT employees have till September 30 to opt for the Unified Pension Scheme (UPS) under the National Pension System (NPS), which was approved by the Cabinet last August and came into effect from April 1 this year. As of Monday, only some 40,000 of the about 23.94 lakh employees under NPS had opted for UPS, according to sources in the Department of Pension and Pensioners' Welfare.

On September 2, the department notified the Central Civil Services (Implementation of the Unified Pension Scheme under the National Pension System) Rules, 2025 to regulate service matters for central government employees

opting for UPS.

## About NPS

- **Applicable:** central government employees hired after **1st January, 2004**.
  - **Before this date - Old Pension Scheme:**
    - **Guarantees fixed pension** - 50% of last drawn basic pay + DA
    - No contribution from employees
- **National Pension Scheme:**
  - **No fixed pension:** Market linked
  - **Mandatory** for all central employees hired after 1st January 2004.
  - **Contribution:** of basic pay plus DA
    - 10% by employee
    - 14% by employer
  - **No Provision of Lump sum payment**





**Syllabus: Prelims:** Economy

**Newspaper :** The Indian Express; **Page No : 8**

## About UPS

- **Applicable:** central government employees hired after **1st January, 2004**.
- **Difference b/w NPS & UPS:**
  - **Mandatory v/s Optional:**
    - **NPS** mandatory
    - **UPS** optional
    - **Rules:** Employees who opt for UPS till September 30 have **One-time option of going back to NPS**.
      - **When One can exercise this option?**
        - 1 year before superannuating OR
        - 3 months before opting for VRS.
      - Once this choice is made, employee cannot opt for UPS again.
  - **Contributions:**
    - **NPS:** 10% by employee & 14% by employer
    - **UPS:** 10% each by employee & employer
  - **Pension Amount:**
    - **NPS:** no assured amount, rather based on accumulated corpus.
    - **UPS:** Completion of minimum 25 years of Service, assured payout of **50% of average basic pay of last 12 months of service**.
      - **Pool corpus:** govt. Contributes 8.5% of basic pay + DA.
      - **Employee dismissed from service** would **not be eligible** for assured payout.
  - **Lump sum Payment:**
    - **NPS:** No
    - **UPS:** 1/10th of last basic pay + DA for each completed 6 months of service.

### **Why has the uptake of UPS been slow?**

Starting from April 1, the government had first given employees time till June 30 to opt for the UPS. The Finance Ministry extended the deadline to September 30 citing "representations" from stakeholders.

The Department of Pension is working on creating awareness about the UPS. On September 9, the Secretary, V Srinivas, held

a meeting with all ministries to spread information among eligible employees and help them make an informed choice. However, the number of employees opting for the new scheme remains low so far.

Speaking on condition of anonymity, some employees said their demand for OPS still stands and that the UPS does not offer the same benefits.

Under the OPS, there is no contribution from the employee and the government gives an assured pension of 50% of the last drawn basic pay plus DA.

After the UPS was approved last year, the Central Secretariat Service Forum, which represents thousands of CSS employees, had said that both the UPS and NPS were not beneficial for employees and that it would continue to demand a return to the OPS for all.





17th September 2025

**Syllabus: Prelims:** International organisations  
**Newspaper :** The Hindu; **Page No : 14**

**Kallol Bhattacharjee**  
NEW DELHI

India on Tuesday defended Qatar's sovereignty at the UN Human Rights Council. Addressing a UNHRC session in Geneva, India's Permanent Representative Arindam Bagchi referred to the September 9 Israeli bombing of Doha, and said India "unequivocally" condemned the attack.

"India is deeply concerned about the recent attacks in Doha and their impact on the security situation in the region. We unequivocally condemn the violation of the sovereignty of Qatar. Such actions threaten peace, stability, and security not only in the region but across the world," said Mr. Bagchi in his statement, which, however, did not name Israel. India's reiteration of its position on the Israeli strike on Qatar



Arindam Bagchi

came days after Prime Minister Narendra Modi said he had called Qatar's ruler Sheikh Tamim Bin Hamad Al-Thani and said, "India condemns the violation of the sovereignty of the brotherly state of Qatar. We support resolution of issues through dialogue and diplomacy, and avoiding escalation."

In India's first response, the External Affairs Ministry, in a statement, took note of the "Israeli strikes" and said India was "deeply concerned by this development".

## About UNHRC

- It is an **inter-governmental body** within the **United Nations system**.
- **Aim:** responsible for *strengthening the promotion and protection of human rights* around the world.
- **Formation:** It was created by the General Assembly on **15 March 2006** by replacing the **Commission on Human Rights**.
- **Headquartered-** Geneva, Switzerland.
- **Members:**
  - ◆ **47 United Nations Member States** which are **elected by the UN General Assembly**.
  - ◆ Council's Membership is based on equitable geographical distribution. Seats are distributed as follows:
    - **African States:** 13 seats
    - **Asia-Pacific States:** 13 seats
    - **Latin American and Caribbean States:** 8 seats
    - **Western European and other States:** 7 seats
    - **Eastern European States:** 6 seats
  - ◆ Members of the Council serve for a **period of three years** and are **not eligible for immediate re-election** after serving two consecutive terms.



17th September 2025

**Syllabus: Prelims:** International organisations  
**Newspaper :** The Hindu; **Page No : 14**

→ **Procedures and Mechanisms:**

- ◆ **Universal Periodic Review:** It serves to **assess the human rights situations** in all United Nations Member States.
- ◆ **Advisory Committee:** It **serves as the Council's "think tank"** providing it with expertise and advice on thematic human rights issues.
- ◆ **Complaint Procedure:** It **allows individuals and organizations to bring human rights violations** to the attention of the Council.
- ◆ **UN Special Procedures:** These are **made up of special rapporteurs**, special representatives, independent experts and working groups that monitor, examine, advise and **publicly report on thematic issues or human rights situations in specific countries.**



## About Qatar

- It is a small peninsular nation located on the **northeastern coast of the Arabian Peninsula.**
- It shares a **sole land border with Saudi Arabia** to the south and is **surrounded by the Persian Gulf on all other sides.**
- The **Gulf of Bahrain separates Qatar from the Kingdom of Bahrain.**
- The country spans an area of approximately 11,571 sq.km.
- **Doha** is the capital and largest city of Qatar.



# Typhoon Missile System

17th September 2025

**Syllabus: Prelims:** Defense Technology  
**Newspaper :** The Hindu; **Page No :** 16

China urged Tokyo and Washington on Tuesday to withdraw the U.S.-developed Typhon missile system, after it was unveiled in Japan for the first time during joint military exercises.

Japan and the U.S. began the "Resolute Dragon" military drills on Thursday, and they will last until September 25, Tokyo's Defence Ministry said on X.



The Typhon, a ground-launched missile system, on display as part of Exercise Resolute Dragon in Japan on Monday. REUTERS

## About Typhoon Missile System

- It is also called the **Mid-Range Capability**, is a **surface-to-surface missile** system.
- **Manufactured by** U.S. firm **Lockheed Martin**.
- **Launching capability:** equipped to launch **SM-6 and Tomahawk cruise missiles**.
  - **SM-6 missile** provides engagement ranges **beyond 320 kilometers**.
  - **Tomahawk cruise missile** offers deep-strike capability out to **1,500 kilometers**. It can be launched **from ships or submarines**.
- **Unique Characteristics:** Typhon is **containerized, road-mobile**, and highly survivable, enabling U.S. forces to **disperse precision-strike assets** across allied territory and quickly **target both land and maritime threats** in contested environments.
- **Components:** four launchers, a command post, and reload and support vehicles, all all mounted on trailers.



17th September 2025

**Q1. Regarding the Transgender Persons (Protection of Rights) Act, 2019, consider the following statements:**

1. The Act prohibits discrimination against transgender persons in education, employment, healthcare and access to public services.
2. The Act provides for the establishment of a National Council for Transgender Persons.
3. As per the Act, only a medical authority has the power to certify a person as transgender.

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

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

**Answer: b**

**Q2. Which of the following pairs are correctly matched?**

Cyber Attack	Description
1. Phishing	Fraudulent attempts to obtain sensitive information by disguising oneself as a trustworthy entity.
2. Denial-of-Service (DoS) Attack	Overloading a system or network to make it unavailable to legitimate users.
3. Ransomware	Malicious software that encrypts user data and demands payment for decryption.
4. SQL Injection	Exploiting vulnerabilities in a database query to gain unauthorised access to data.

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

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

**Answer: d**

**Q3. Regarding the Non-Tariff Barriers (NTBs) in international trade, consider the following statements:**

1. They are trade restrictions that operate through mechanisms other than the imposition of customs duties.
2. Sanitary and Phytosanitary (SPS) measures and Technical Barriers to Trade (TBT) can be considered as forms of non-tariff barriers.

3. Non-tariff barriers are always inconsistent with World Trade Organisation (WTO) rules.

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

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

**Answer: b**

**Q4. Regarding the United Nations Human Rights Council (UNHRC), consider the following statements:**

1. It is an intergovernmental body within the UN system responsible for promoting and protecting human rights around the world.
2. It replaced the United Nations Commission on Human Rights in 2006.
3. All decisions of the UNHRC are legally binding on member states.
4. India has been elected as a member of the UNHRC only once.

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

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

**Answer: a**

**Q5. Consider the following statements regarding Qatar:**

1. Qatar is a peninsula in the Persian Gulf and shares its only land boundary with Saudi Arabia.
2. The country has no rivers or freshwater lakes and relies mainly on desalination for its water needs.
3. The capital city, Doha, lies on the eastern coast of the peninsula.
4. The Tropic of Cancer passes through the southern part of Qatar.

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

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

**Answer: b**







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