

UPSC CURRENT AFFAIRS

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1. Educate Girls NGO Wins Ramon Magsaysay Award 2025, Becomes First Indian Organisation to Get the Honour



- An Indian non-profit organisation, 'Foundation to Educate Girls Globally', dedicated to mobilise community and government resources for girls' education in rural and educationally disadvantaged areas of India, has been named a 2025 Ramon Magsaysay Awardee.
- This was announced by the Ramon Magsaysay foundation.
- The Foundation, widely known as Educate Girls, is the first Indian organisation to receive the prestigious award, which is considered Asia's equivalent of the Nobel Prize.
- The Foundation, started in Rajasthan, was founded in 2007 by Safeena Husain.
- Other 2025 winners include Shaahina Ali from the Maldives for her environmental work and Flaviano Antonio L. Villanueva from the Philippines.
- Each recipient will receive a medallion, a certificate, and a cash prize. The 67th Ramon Magsaysay Award presentation is scheduled for November 7 at the Metropolitan Theatre in Manila.
- Educate Girls identified the neediest communities in terms of girls' education, brought unschooled or out-of-school girls into the classroom, and worked to keep them there until they were able to acquire credentials for higher education and gainful employment.

- Founder of the “Educate Girls” Safeena Husain said, Educate Girls remains committed to breaking the cycle of illiteracy and poverty for girls. She said by scaling our programs, deepening government partnerships, and embedding community-led solutions, we strive to create a brighter, more equitable future with motto “one girl at a time”.
- The phrase “one girl at a time” reflects their core mission to create change through focused, grassroots efforts, including community mobilization, government partnership, and personalized support to overcome barriers like household chores and poverty, and to foster a societal shift in valuing girls’ education as a fundamental right.

Shaahina Ali

- Shaahina Ali, a pioneering environmentalist from the Maldives, has been named one of the laureates of the 2025 Ramon Magsaysay Award, Asia’s premier prize for transformative leadership.
- She becomes the first Maldivian recipient of the award, honored for her outstanding work in combating plastic pollution and mobilizing communities to protect the country’s fragile marine ecosystem.
- Often promoted as a tropical paradise, the Maldives is made up of 26 atolls and nearly 1,200 coral islands.
- Tourism has grown into its main industry, overtaking fishing and raising incomes in recent decades.
- But behind the postcard image lies a serious crisis: rapid urbanization has fueled plastic waste, polluting once-pristine waters and threatening marine life, the local economy, and human health.
- Ali, who grew up experiencing the Maldives’ natural beauty, recalls a childhood when “plastic bottles were so rare that children fought over finding one.”
- Determined to act, Ali partnered with the international NGO Parley for the Oceans in 2015 to address the growing threat.
- Now serving as Executive Director of Parley Maldives, she has spearheaded initiatives under their Avoid, Intercept, and Redesign (AIR) strategy to cut down single-use plastics, intercept waste before it reaches the sea, and promote sustainable alternatives.

Villanueva Flaviano Antonio L.

- Flaviano Antonio L. Villanueva or simply “Father Flavie” belongs to that breed of socially committed clergy for whom godliness is to be found not in the halls of influence and wealth but in the streets, among the poorest and the most forgotten. Nursing the physically and spiritually afflicted back into the mainstream of society has become his life’s work.
- In 2015, he founded the Arnold Janssen Kalinga Center in Manila to provide “dignified care and service” to indigent and powerless citizens, serving thousands of marginalized Filipinos.
- These beneficiaries are people of all ages and backgrounds, including those who may have engaged in drugs and petty crimes.
- He believes they deserve a second chance at leading decent lives, regardless of their past. Kalinga works to recreate the poor’s self-image, reclaim their self-respect, and restore their self-worth.
- In a remarkable twist of fate, their redemption and renewal are Villanueva’s own, for he himself was once a self-confessed drug user since age 14 until he turned around in 1995, volunteering as a lay missionary in Bicol.
- In 1998 he entered the seminary and was ordained a priest in 2006.
- Villanueva draws on that incredible transformation to prove that even the most wayward and destitute can find redemption and renewal.
- Villanueva also led the effort to locate the bodies of victims of the government’s “war on drugs” where thousands of Filipinos were summarily executed.

- Adding more pain to this injustice was the inability of the dead's impoverished families to secure permanent graves for them.
- Addressing their plight, Villanueva mobilized resources to provide funds for the exhumation of the bodies for their cremation and inurnment, and relocation to a proper resting place.
- Dambana ng Paghilom (Shrine of Healing) is the first memorial columbarium in the country for victims of the drug war, where both the living and wounded souls can find respite and healing.

Ramon Magsaysay Award

- The life of Ramon del Fierro Magsaysay, the seventh President of the Philippines, is a testament to people's ability to harness their greatness of spirit.
- He was born on August 31, 1907, to a father who worked as a blacksmith and a mother who was a teacher.
- Magsaysay started as an automobile mechanic before being drafted into the Pacific War (1941-1945) during World War II.
- The Pacific War would see the Japanese occupation of the Philippines — then a colony of the US — for nearly four years.
- The US formally recognised the Philippines as an independent nation in 1946.
- As a guerrilla leader resisting the Japanese occupation, Magsaysay's bravery and leadership saw his appointment as a military governor.
- In 1946, he would be elected under the Liberal Party to the Philippine House of Representatives, where he would serve two terms as a Congressman before being appointed Secretary of National Defence in 1950.
- On December 30, 1953, he was elected president of the Nationalist Party, the oldest political party in the Philippines. However, shortly after becoming President, he died in an air crash in 1957.

Purpose:

- The award recognizes individuals or organizations in Asia who have demonstrated:
 - Outstanding contributions to public service
 - Community leadership
 - Journalism, literature, or creative communication arts
 - Peace and international understanding
 - Emergent leadership

Who Gives the Award?

- The Ramon Magsaysay Award Foundation (RMAF), based in Manila, Philippines, administers the award.

When is it awarded?

- It is traditionally awarded annually on August 31, Magsaysay's birth anniversary.
- Launched in 1958, the Ramon Magsaysay Award, widely considered to be Asia's equivalent to the Nobel Prize, recognises outstanding leadership and communitarian contributions in Asia.
- The award was set up in 1957 by trustees of the Rockefeller Brothers Fund, created by the wealthy Rockefeller family in the United States, and the Philippine government.
- Over 300 organisations and individuals have been recognised over the decades on former Philippine President Ramon Magsaysay's birth anniversary.

- The RMAF board of trustees select the winners following a confidential nominations process and their investigation.
- The winners are presented with a certificate and a medallion with an embossed image of Ramon Magsaysay facing right in profile. Both are presented in a formal ceremony in Manila, Philippines, every November of the same year.

Notable Past Recipients:

- Mother Teresa (1962) – Public Service
- Satyajit Ray (1967) – Journalism, Literature, and Creative Communication Arts
- Kiran Bedi (1994) – Government Service
- Arvind Kejriwal (2006) – Emergent Leadership
- Baba Amte (1985) – Public Service

Categories (historically):

- Government Service
- Public Service
- Community Leadership
- Journalism, Literature, and Creative Communication Arts
- Peace and International Understanding
- Emergent Leadership (added in 2001)

About Educate Girls

- Foundation to Educate Girls Globally, commonly known as Educate Girls, is an Indian NGO founded in 2007 by Safeena Husain. It operates in rural regions across states such as Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, and more

Mission & Model

- Educate Girls targets girls' enrollment, retention, foundational learning, and life skills through a community-driven approach:
 - Leverages government infrastructure—fields programs through existing schools rather than running parallel systems .
 - Engages a vast network of Team Balika volunteers who conduct door-to-door surveys, mobilize families, counsel parents, and support school governance.

Runs two flagship initiatives:

- **Vidya:** enrolling girls aged 6–14 into school and ensuring retention
- **Pragati:** enabling adolescent girls and young women (15–29) who've dropped out to continue education via open schools and credentialing

Educate Girls has built substantial impact over time:

- Over 2 million girls enrolled; 24+ million total beneficiaries across nearly 30,000 villages.
- Retains about 90% of enrolled girls year-on-year.
- Supported 2.4 million students with improved foundational learning outcomes.
- Mobilizes 23,000+ community volunteers (Team Balika).

- First Indian NGO to launch a Development Impact Bond (DIB) in education, pioneering outcome-based funding.
- Introduced GIS mapping tools through Koita Foundation collaboration to pinpoint intervention hotspots effectively.
- In 2024, Educate Girls became the first girls-education NGO listed on India's Social Stock Exchange (SSE), raising funds through Zero-Coupon Zero-Principal (ZCZP) bonds to support marginalized children in UP's Bahraich district.
- In 2025, Educate Girls made history as the first Indian NGO to receive the prestigious Ramon Magsaysay Award, often regarded as the "Asian Nobel Prize".
- The CEO, Gayatri Nair Lobo, and founder Safeena Husain have publicly reaffirmed their ambition to scale their impact to 10 million learners by 2035.

Summary Table

Aspect	Details
Founded	2007 by Safeena Husain
Operations	Rajasthan, MP, UP, Bihar; ~30,000 villages
Programs	Vidya (enrollment), Pragati (second-chance education)
Volunteers	~23,000 Team Balikas
Impact	~2 million girls enrolled; ~2.4 million improved learnings; ~24 million total
Innovations	DIB in education, GIS mapping, SSE listing
Awards	Ramon Magsaysay Award (2025)

QUESTIONS

1. Consider the following statements about the Ramon Magsaysay Award:

1. It was instituted jointly by the United Nations and the Government of the Philippines in 1957.
2. It is often referred to as the "Asian Nobel Prize."
3. The award is administered by the Ramon Magsaysay Award Foundation, Manila.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

2. With reference to Educate Girls NGO, consider the following statements:

1. It was founded in 2007 by Safeena Husain in Rajasthan.
2. It became the first Indian organisation to be listed on India's Social Stock Exchange.
3. It pioneered India's first Development Impact Bond (DIB) in the field of education.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 1 and 3 only |
| B. 1 and 2 only | D. 1, 2 and 3 |

3. Consider the following pairs of 2025 Ramon Magsaysay Awardees and their contributions:
1. Shaahina Ali – Environmental work in the Maldives to combat plastic pollution.
 2. Flaviano Antonio Villanueva – Rehabilitation and dignified care for marginalized Filipinos.
 3. Educate Girls – Community-driven initiatives for girls' education in rural India.

How many of the above pairs are correctly matched?

- | | |
|-------------|--------------|
| A. Only one | C. All three |
| B. Only two | D. None |

4. With reference to **Ramon Magsaysay's life and legacy**, consider the following statements:

1. He served as the 7th President of the Philippines.
2. He first entered public life as a Congressman under the Liberal Party.
3. He died in an air crash during his presidency.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 2 and 3 only |
| B. 1 and 3 only | D. 1, 2 and 3 |

5. Consider the following statements about the **impact of Educate Girls NGO**:

1. It has enrolled over 2 million girls in schools across India.
2. It retains about 90% of enrolled girls year-on-year.
3. It operates only in Rajasthan and Madhya Pradesh.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

2. Semicon India 2025

- India's first indigenously built Vikram-32 bit processor chip was presented to Prime Minister Narendra Modi at Semicon India 2025 by Electronics and IT Minister Ashwini Vaishnaw, marking a milestone in the nation's semiconductor self-reliance journey.
- Developed by the Indian Space Research Organisation's Semiconductor Laboratory (SCL), the Vikram chip is the nation's first fully indigenous 32-bit microprocessor, specifically designed and qualified for the punishing conditions onboard space launch vehicles.
- The initial lot of Vikram 3201 device was successfully validated in space during the PSLV-C60 mission, demonstrating its reliability for future space missions.
- The Vikram chip developed by Isro was first introduced in March and shows rapid advances in India's chip-making capabilities, following the launch of the India Semiconductor Mission in 2021.

Building the Next Semiconductor Powerhouse

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- Within just three and a half years, India transitioned from being a major consumer to emerging as a creator of advanced chips, driven by government-backed R&D, stable policies, and robust economic growth. Vikram's fabrication and packaging took place at SCL's 180 nm CMOS facility in Mohali, Punjab.

Technical Features and Applications

- The Vikram-32 is a computer chip that can handle many different tasks. It works with numbers that have decimals (like 3.14) and is built using a 32-bit design, which means it processes data in chunks of 32 bits at a time, and is designed to withstand extreme temperatures and environments found in spaceflight.
- According to ISRO, it can handle substantial memory and execute complex instructions needed for launching satellites and space vehicles.
- Its robust reliability and versatility also signal its potential for defence, aerospace, automotive, and energy sectors, making it instrumental in strategic applications.
- Handing over the first "Made-in-India" chip to the Prime Minister at Semicon India 2025, Minister Ashwini Vaishnaw highlighted India's progress: construction of five new semiconductor units is underway, and 10 major projects have been approved with over Rs. 1.60 lakh crore investments across six states.
- With more than 23 design startups supported under the Design Linked Incentive scheme, the event illustrated India's emergence as a bright spot in the global semiconductor value chain and a "beacon of stability and growth".
- Presenting Vikram-32 to PM Modi was both a technological and symbolic milestone, heralding India's new era of indigenous semiconductor innovation and global competitiveness.

- The three-day Semicon India conference is focussing on advancing a robust, resilient and sustainable semiconductor ecosystem in India.

32-bit Microprocessor

- A 32-bit microprocessor is a central processing unit (CPU) with a data bus, address bus, or general-purpose register size that is 32 bits wide.
- This architecture impacts the way the processor handles data, memory, and processing power.

Key Features of a 32-bit Microprocessor:

Feature	Description
Data Bus Width	32 bits – it can process 32 bits of data in one operation.
Address Bus	Typically supports up to 4 GB (2^{32} bytes) of addressable memory.
Registers	General-purpose registers are 32 bits wide.
Instruction Set	Instructions are optimized for 32-bit operations.
Performance	Generally faster and more capable than 8-bit or 16-bit microprocessors, but less powerful than 64-bit CPUs.
Applications	Embedded systems, older PCs, mobile devices (prior to 64-bit migration), industrial controllers, etc.

Examples of 32-bit Microprocessors:

- **Intel 80386 (i386)** – One of the first widely used 32-bit microprocessors.
- **ARM Cortex-M3 / Cortex-M4** – Common in embedded and IoT applications.
- **Motorola 68030** – Used in older Apple Macintosh computers.
- **MIPS32** – Popular in routers and embedded systems.

Limitations:

- Cannot directly address more than 4 GB of RAM.
- Modern applications (especially operating systems, games, and development tools) often require 64-bit architecture.

PSLV-C60 mission

Mission Objective & Significance

- SpaDeX (Space Docking Experiment) is India's first mission to demonstrate autonomous in-orbit rendezvous and docking technology — a critical capability for future space stations, satellite servicing, and deep-space missions.
- India thus becomes one of the few nations to achieve such a feat using entirely indigenous technology.
- The mission is a strategic building block for upcoming initiatives like Gaganyaan (human spaceflight), Chandrayaan-4, and the proposed Indian Space Station (~2035).

Launch & Orbit

- Launched on 30 December 2024 at 10:00 PM IST (16:30 UTC) aboard PSLV-CA C60 from Sriharikota.
- Both satellites entered a circular orbit of ~470–475 km with an inclination of ~55°.

Rendezvous & Docking Sequence

- After deployment, the Chaser and Target drifted apart to ~10–20 km using small velocity differences.
- ISRO gradually reduced separation: from tens of km to meters (e.g., 5 km → 1.5 km → 500 m → 225 m → 3 m) before docking.
- Secondary tasks included demonstrating electrical power transfer between the docked spacecraft and then undocking.
- By 23 May 2025, ISRO confirmed that the primary mission goal—successful docking—was achieved and the mission entered its extended phase.

POEM-4: Experimental Platform in Space

- The PSLV's spent fourth stage (PS4) was repurposed as an experimental platform called POEM-4 (PSLV Orbital Experiment Module-4), enabling a series of in-orbit experiments for up to three months.
- It carried 24 payloads — 14 from ISRO centres and 10 from academia and start-ups — courtesy of IN-SPACe collaborations.

Notable experiments included:

- **CROPS:** Studied germination and early growth of cowpea seeds in microgravity. Eight seeds germinated successfully within days.
- **APEMS:** A spinach callus growth study by Amity University, conducted both in space and on ground for comparison.
- **Robotic manipulators:** A “walking robotic arm” and a debris capture manipulator tested in-space object manipulation capabilities.
- **Green propulsion:** A hydrogen-peroxide-based thruster (Vyom-2U) tested by a startup as a safer alternative to hydrazine.
- **Ionospheres & sensors:** Ionospheric measurements using Langmuir probes, electron/anomalous wind sensors, and other space environment instruments.
- **Biological studies:** Growth of gut bacteria (*Bacteroides thetaiotaomicron*) in orbit under RVSat-1 payload.

Summary Table

Aspect	Details
Operators	ISRO (URSC, VSSC, LPSC, SAC, IISU, LEOS); Ananth Technologies & private partners
Satellites	SDX01 (Chaser) & SDX02 (Target), ~220 kg each
Orbit	~470 km circular, ~55° inclination
Key Achievements	Autonomous docking, in-space power transfer, multiple microgravity experiments via POEM-4
Future Impact	Basis for Gaganyaan, Chandrayaan-4, space station development, in-orbit servicing

Why It Matters

- **Technological leap:** Establishes India's credibility in core orbital operations like docking, essential for complex future missions.
- **Innovation ecosystem:** POEM-4 is a pioneering platform enabling startups and academia to test space tech affordably.
- **Biological & robotic research:** Supports long-term human habitation experiments (plant growth, robotics, propulsion) in space.
- **Strategic autonomy:** Lays groundwork for indigenous capabilities in satellite servicing, modular assembly, and deep-space operations.

QUESTIONS

6. With reference to **Vikram-32 chip**, consider the following statements:

1. It is India's first fully indigenous 32-bit microprocessor designed by ISRO's Semiconductor Laboratory.
2. Its fabrication and packaging were carried out at the 65 nm facility in Hyderabad.
3. It has been successfully validated in space during the PSLV-C60 mission.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 2 and 3 only |
| B. 1 and 3 only | D. 1, 2 and 3 |

7. With reference to **PSLV-C60 mission**, consider the following statements:

1. It carried India's first autonomous in-orbit docking experiment (SpaDeX).
2. It marked the first demonstration of electrical power transfer between docked satellites.
3. The mission was launched aboard PSLV-CA from Sriharikota.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 2 and 3 only |
| B. 1 and 2 only | D. 1, 2 and 3 |

8. Consider the following statements about the **PSLV Orbital Experiment Module-4 (POEM-4)**:

1. It repurposed the spent fourth stage of PSLV as an orbital platform.
2. It carried biological, robotic, and propulsion experiments from both ISRO and startups.
3. Its maximum mission life was limited to 7 days.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

9. With reference to a **32-bit microprocessor**, consider the following statements:

1. It can directly address up to 4 GB of memory space.
2. It processes data in 32-bit chunks at a time.
3. It is more capable than 8-bit or 16-bit processors but cannot match 64-bit CPUs in performance.

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. 1, 2 and 3

10. With reference to **India's Semiconductor Mission (ISM)**, consider the following statements:

1. It was launched in 2021 to develop a robust semiconductor ecosystem.
2. Under the Design Linked Incentive (DLI) scheme, more than 20 design startups have been supported.
3. By 2025, over ₹1.60 lakh crore investments were approved for semiconductor projects across six states.

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. 1, 2 and 3

3. SCO Summit 2025



- The recent Shanghai Cooperation Organization (SCO) summit, held in Tianjin, China, concluded with signals of an accelerating shift in global geopolitics.
- At a time when the world faces mounting economic instability and escalating U.S. tariffs, the summit emerged as a platform for consolidating alliances among major non-Western powers, particularly China, India, Russia, and others.
- The summit was deeply symbolic, highlighting Beijing's increasing push to reshape global governance and security structures.

Xi Jinping's Vision: Reimagining Global Governance

- Chinese President Xi Jinping opened the summit with a strong critique of Western policies, particularly targeting the U.S. under Donald Trump.
- Without naming Washington directly, Xi decried the persistence of a "Cold War mentality" and warned of growing global instability.
- He framed the current international environment as entering a "new phase of turbulence" and argued that global governance is at a crossroads.
- Xi's speech underlined China's ambition to build a "more just and balanced international governance framework," pushing for reforms that move away from Western-dominated institutions.
- He called for joint action to face rising challenges and emphasized cooperation among SCO member states to safeguard regional stability, economic growth, and technological advancement.

India-China Rapprochement: Diplomatic Reset in the Shadow of Tariffs

- One of the most significant developments of the summit was the thawing of relations between India and China, two Asian giants whose rivalry has often disrupted regional diplomacy.
- In their first meeting on Chinese soil in seven years, Prime Minister Narendra Modi and President Xi Jinping discussed a shared vision of partnership rather than competition.
- The backdrop of rising U.S. tariffs on both nations played a role in softening diplomatic tensions.
- The leaders pledged to strengthen economic cooperation, enhance people-to-people ties, and work toward resolving the long-standing border disputes that have marred relations in recent years.
- However, the path to warmer ties remains challenging. India remains deeply cautious of cheap Chinese imports undermining domestic manufacturing and is likely to maintain antidumping measures.
- Moreover, China's close relationship with Pakistan continues to be a sticking point for New Delhi.

The Xi-Putin-Modi Triad: Symbolism and Strategic Signaling

- Perhaps the most defining image of the summit was Xi Jinping, Vladimir Putin, and Narendra Modi holding hands, symbolizing a shared front in an increasingly multipolar world.
- This public display of unity sent a clear message to the West—especially to the U.S.—that alternative alliances are not only possible but already forming.

Each of these countries faces its own tensions with Washington:

- China continues to grapple with tariffs, tech bans, and tensions in the South China Sea.
- India is dealing with punitive tariffs despite its courtship by the U.S. as a counterbalance to China.
- Russia, under heavy Western sanctions over its war in Ukraine, continues to be politically isolated in Western circles.
- At the summit, Putin warmly referred to Modi as his "dear friend", while Modi emphasized India's enduring ties with Russia even during challenging times.

AI Cooperation: Laying the Groundwork for Future Tech Governance

- A key theme at the summit was the emergence of artificial intelligence (AI) as a critical area of cooperation.
- The Tianjin Declaration reaffirmed the SCO's commitment to promoting AI development with the principle of "equal rights of all countries to develop and use AI."
- This follows Premier Li Qiang's proposal at a recent Shanghai conference to create an international body to coordinate AI regulation and development.
- The summit outlined a roadmap for joint AI development, covering:
 - Creation of a collaboration center for AI application.
 - Promotion of open-source AI models.
 - Sharing of advanced technologies among SCO member states.
 - Ensuring AI safety, accountability, and human-centric usage.
- According to Paul Triolo, partner at DGA Group, China is leaning heavily into open-source large language models (LLMs) as productivity tools. The challenge, however, lies in cross-border regulation and maintaining shared ethical standards.
- The SCO's move toward AI cooperation demonstrates the bloc's desire not only to catch up with the West but to establish an alternative vision for how emerging technologies should be governed globally.

Toward Economic Independence: The SCO Development Bank

- Another major take away from the summit was the agreement among some member states to create a Shanghai Cooperation Organization Development Bank.
- While still in its early stages, the bank represents a clear step toward reducing reliance on the U.S. dollar and Western financial systems.
- The move echoes the formation of the Asian Infrastructure Investment Bank (AIIB) in 2014, of which China is the largest stakeholder.
- While the SCO Development Bank may not match the AIIB in scale initially, it reflects Beijing's ongoing ambition to build a China-centric financial infrastructure for the Global South.

To support this initiative, China pledged:

- 2 billion yuan (\$280 million) in free aid to SCO member states this year.
- An additional 10 billion yuan (\$1.4 billion) in concessional loans over the next three years.
- Steven Okun, CEO of consultancy APAC Advisors, said the new bank signals Xi's intent to be seen as the "architect" of a reimagined global financial order.

Geopolitical Implications: A Quiet Challenge to Western Hegemony

- The 2025 SCO summit reflects a turning point in international relations. Rather than direct confrontation, China and its partners are pursuing gradual, institutional alternatives to Western-led frameworks.
- Through closer economic ties, technological collaboration, and symbolic diplomacy, the SCO is signaling that the global center of gravity may be shifting eastward.
- This subtle but deliberate pivot challenges the traditional dominance of the U.S. and its allies, especially as countries like India continue to balance their strategic partnerships across different global poles.

Shanghai Cooperation Organization

- The Shanghai Cooperation Organization (SCO) is a regional intergovernmental organization that focuses on political, economic, and security cooperation.
- It was founded in 2001 in Shanghai, China.

Founding Members (2001):

- China
- Russia
- Kazakhstan
- Kyrgyzstan
- Tajikistan
- Uzbekistan

These six countries were previously part of the “Shanghai Five” (1996), which excluded Uzbekistan.

Current Full Members (as of 2025):

- China
- Russia
- India (joined 2017)
- Pakistan (joined 2017)
- Kazakhstan
- Kyrgyzstan
- Tajikistan
- Uzbekistan
- Iran (full member since 2023)
- Belarus (formally admitted in 2024)

Observer States (as of 2025):

- Afghanistan
- Mongolia

Dialogue Partners:

- These countries are not full members but engage in cooperation:
 - Turkey
 - Azerbaijan
 - Armenia
 - Egypt
 - Saudi Arabia
 - Qatar
 - Sri Lanka
 - Nepal
 - Cambodia

Key Objectives:

- **Regional Security:** Combat terrorism, extremism, separatism.
- **Economic Cooperation:** Trade, energy, infrastructure development.
- **Cultural Exchange:** Promote mutual understanding and respect.
- **Military Cooperation:** Joint exercises, intelligence sharing.
- **Multilateral Dialogue:** A platform balancing Western influence (e.g., NATO).

Important Features:

- **SCO RATS (Regional Anti-Terrorist Structure):** Based in Tashkent, Uzbekistan; it coordinates security operations.
- Not a military alliance like NATO, but includes joint military drills.
- Promotes a multipolar world—a counterbalance to Western dominance.

Challenges & Criticism:

- Internal tensions (e.g., India–Pakistan conflicts).
- Different strategic priorities among members.
- Effectiveness in economic integration is debated.

QUESTIONS

11. With reference to the **Shanghai Cooperation Organization (SCO)**, consider the following statements:

1. The SCO was founded in 2001 in Shanghai, China, with six founding members.
2. India and Pakistan were among the original founding members.
3. The SCO's Regional Anti-Terrorist Structure (RATS) is headquartered in Bishkek, Kyrgyzstan.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 1 and 3 only |
| B. 1 and 2 only | D. 2 and 3 only |

12. With reference to **SCO membership as of 2025**, consider the following statements:

1. Iran and Belarus are the most recent full members of SCO.
2. Afghanistan and Mongolia remain observer states.
3. Turkey is a dialogue partner of SCO, not a full member.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 2 and 3 only |
| B. 1 and 2 only | D. 1, 2 and 3 |

13. With reference to the **SCO Summit 2025 in Tianjin**, consider the following statements:

1. It marked the first meeting between Prime Minister Narendra Modi and President Xi Jinping on Chinese soil after seven years.
2. A key theme was cooperation in artificial intelligence (AI), with a roadmap for joint AI development.
3. The summit proposed the creation of an SCO Development Bank as an alternative to Western-dominated financial systems.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

14. With reference to **SCO objectives and features**, consider the following statements:

1. It is a military alliance modeled on NATO to counter Western security influence.
2. It promotes economic cooperation, trade, and cultural exchange among members.
3. It emphasizes regional security through combating terrorism, extremism, and separatism.

Which of the above statements is/are correct?

- A. 1 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

15. With reference to the **geopolitical significance of SCO 2025 summit**, consider the following statements:

1. It symbolized a strategic triad of Xi Jinping, Vladimir Putin, and Narendra Modi signaling multipolarity.
2. China pledged financial aid and concessional loans to SCO members to support economic independence.
3. The Tianjin Declaration emphasized reducing reliance on AI technologies for global governance.

Which of the above statements is/are correct?

- A. 1 only
- B. 1 and 2 only
- C. 2 and 3 only
- D. 1, 2 and 3

4. Collapse of critical Atlantic current is no longer low-likelihood



- A new study has found that the collapse of a critical Atlantic current should not be considered a low-likelihood event anymore.
- The analysis has said the tipping point that makes an Atlantic meridional overturning circulation (AMOC) shut down inevitable could be breached within a few decades.
- However, the collapse of the current itself may not happen until 50 to 100 years later.
- The study, ‘Shutdown of northern Atlantic overturning after 2100 following deep mixing collapse in CMIP6 projections’, was published in the journal Environmental Research Letters.
- Previous studies have shown that the Amoc is already at its weakest in 1,600 years due to the climate crisis. Stefan Rahmstorf, researcher at Potsdam Institute for Climate Impact Research and co-author of the study, that the new results were “quite shocking, because I used to say that the chance of AMOC collapsing as a result of global warming was less than 10%”.

What is AMOC?

- The AMOC is a large system of ocean currents.
- It is the Atlantic branch of the ocean conveyor belt or thermohaline circulation (THC), and it distributes heat and nutrients throughout the world’s ocean basins.
- AMOC carries warm surface waters from the tropics towards the Northern Hemisphere, where it cools and sinks.
- It then returns to the tropics and then to the South Atlantic as a bottom current. From there, it is distributed to all ocean basins via the Antarctic circumpolar current.

What happens if AMOC collapses?

- Gulf Stream, a part of the AMOC, is a warm current responsible for the mild climate on the Eastern coast of North America as well as Europe. Without a proper AMOC and Gulf Stream, Europe will be very cold.
- Modelling studies have shown that an AMOC shutdown would cool the northern hemisphere and decrease rainfall over Europe.
- It can also affect the El Niño.
- A 2016 paper in Science Advances noted: “AMOC collapse brings about large, markedly different climate responses: a prominent cooling over the northern North Atlantic and neighbouring areas, sea ice increases over the Greenland-Iceland-Norwegian seas and to the south of Greenland, and a significant southward rain-belt migration over the tropical Atlantic.”

Why is the AMOC slowing down?

- According to researchers, freshwater from melting Greenland ice sheets and the Arctic region can make circulation weaker as it is not as dense as saltwater and doesn’t sink to the bottom.
- A 2019 study suggested that the Indian Ocean may also be helping the slowdown of AMOC.
- The researchers said: As the Indian Ocean warms faster and faster, it generates additional precipitation.
- With so much precipitation in the Indian Ocean, there will be less precipitation in the Atlantic Ocean, leading to higher salinity in the waters of the tropical portion of the Atlantic.
- This saltier water in the Atlantic, as it comes north via AMOC, will get colder much quickly than usual and sink faster.
- “If we continue to drive global warming, the Gulf Stream System will weaken further – by 34 to 45 per cent by 2100 according to the latest generation of climate models,” noted Rahmstorf. “This could bring us dangerously close to the tipping point at which the flow becomes unstable.”

Ocean currents

- Ocean currents in the Pacific Ocean and Atlantic Ocean play a crucial role in regulating global climate, marine biodiversity, and human navigation.

1. Pacific Ocean Currents

North Pacific Ocean

North Equatorial Current

- **Direction:** Westward
- Driven by the northeast trade winds.

Kuroshio Current

- **Direction:** Northward (along east coast of Asia)
- Warm western boundary current (similar to the Gulf Stream).

North Pacific Current (or Drift)

- **Direction:** Eastward
- Connects Kuroshio Current to California Current.

California Current

- **Direction:** Southward (along west coast of North America)
- Cold eastern boundary current.

Alaska Current

- **Direction:** Counterclockwise gyre north of the North Pacific Current
- Warm, moving northeast along the Gulf of Alaska.

South Pacific Ocean

South Equatorial Current

- **Direction:** Westward
- Driven by southeast trade winds.

East Australian Current

- **Direction:** Southward
- Warm current similar to Kuroshio; part of the western boundary current.

Peru (Humboldt) Current

- **Direction:** Northward (along west coast of South America)
- Cold current; supports rich fisheries due to upwelling.

Antarctic Circumpolar Current (ACC)

- **Direction:** Eastward
- Flows around Antarctica; connects all southern ocean basins.

2. Atlantic Ocean Currents

North Atlantic Ocean

North Equatorial Current

- **Direction:** Westward

- Merges into the Caribbean Current.

Gulf Stream

- **Direction:** Northward (along U.S. east coast)
- Strong, warm western boundary current.

North Atlantic Drift

- **Direction:** Northeastward toward Europe
- Extension of the Gulf Stream; warms Western Europe.

Canary Current

- **Direction:** Southward (along west coast of North Africa)
- Cold eastern boundary current.

Labrador Current

- **Direction:** Southward (along east coast of Canada)
- Cold current; mixes with Gulf Stream around Newfoundland.

South Atlantic Ocean

South Equatorial Current

- **Direction:** Westward
- Splits into Brazil Current and Benguela Current.

Brazil Current

- **Direction:** Southward (along east coast of South America)
- Warm current.

Benguela Current

- **Direction:** Northward (along southwest coast of Africa)
- Cold current; supports major upwelling system.

Antarctic Circumpolar Current (ACC)

- **Direction:** Eastward
- Also affects the southern Atlantic.

Gyres Overview

- **North Pacific Gyre:** Clockwise (includes Kuroshio, North Pacific, California, and North Equatorial Currents)
- South Pacific Gyre: Counterclockwise
- **North Atlantic Gyre:** Clockwise (includes Gulf Stream, North Atlantic Drift, Canary Current, and North Equatorial Current)
- South Atlantic Gyre: Counterclockwise

QUESTIONS

16. With reference to the **Atlantic Meridional Overturning Circulation (AMOC)**, consider the following statements:

1. It is the Atlantic branch of the global thermohaline circulation.
2. It carries warm surface waters northward and returns cold, dense waters southward as a bottom current.
3. A slowdown of AMOC can affect monsoon systems and the El Niño cycle.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 2 and 3 only |
| B. 1 and 2 only | D. 1, 2 and 3 |

17. Which of the following are possible **consequences of an AMOC collapse**?

1. Cooling of the North Atlantic and Europe.
2. Increase in Greenland and Arctic sea ice extent.
3. Southward migration of the Atlantic tropical rain belt.
4. Enhanced warming of the Southern Hemisphere.

Select the correct answer using the code given below:

- | | |
|--------------------|--------------------|
| A. 1, 2 and 3 only | C. 1, 3 and 4 only |
| B. 2 and 4 only | D. 1, 2, 3 and 4 |

18. With reference to the **slowing of AMOC**, consider the following statements:

1. Freshwater from melting Greenland ice sheets reduces water density, weakening circulation.
2. Faster warming of the Indian Ocean contributes to reduced rainfall in the Atlantic, altering salinity.
3. According to climate models, AMOC could weaken by over 70% by 2100.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 2 and 3 only |
| B. 1 and 2 only | D. 1, 2 and 3 |

19. With reference to **ocean currents**, consider the following pairs:

1. Kuroshio Current – Cold current in the western Pacific.
2. Humboldt (Peru) Current – Cold current along the west coast of South America.
3. Gulf Stream – Warm current along the east coast of North America.
4. Canary Current – Warm current along the west coast of North Africa.

How many of the above pairs are correctly matched?

- | | |
|-------------|---------------|
| A. Only one | C. Only three |
| B. Only two | D. All four |

20. Consider the following statements regarding **gyres and circulation patterns**:

1. The North Atlantic Gyre circulates clockwise and includes the Gulf Stream and Canary Current.
2. The South Atlantic Gyre circulates counterclockwise and includes the Brazil and Benguela Currents.
3. The Antarctic Circumpolar Current (ACC) flows continuously eastward, connecting all southern ocean basins.

Which of the above statements is/are correct?

- A. 1 only
B. 1 and 2 only
C. 2 and 3 only
D. 1, 2 and 3

5. U.S.-run 'Gaza Riviera'



- A highly controversial plan for the post-war future of Gaza — reportedly under consideration by former U.S. President Donald Trump's administration — outlines a radical transformation of the war-torn enclave into a modern, high-tech, and tourism-driven zone dubbed the "Gaza Riviera."
- The 38-page proposal, first disclosed by The Washington Post, is titled Gaza Reconstitution, Economic Acceleration and Transformation Trust (GREAT Trust) and aims to combine mass displacement, artificial intelligence, foreign trusteeship, and heavy private investment to reshape Gaza over the next decade.

U.S. Trusteeship and the "GREAT Trust" Framework

- Central to the plan is the establishment of a U.S.-led trusteeship over Gaza for 10 years, during which time the region would be governed and rebuilt under the GREAT Trust.
- The objective is to prepare Gaza for eventual "self-governance under the Abraham Accords," with no reference to an officially recognized Palestinian state.
- During this period, the U.S. and Israel would co-lead the reconstruction effort. The plan grants Israel overarching security authority while Gaza's population would be managed under international trusteeship.

Vision: Tech Hubs and Seaside Resorts

- The proposal envisions Gaza as a thriving economic zone and tourist destination, boasting:
- Six to eight AI-powered smart cities

- A manufacturing and technology hub named after Elon Musk
 - Luxury beachfront resorts
 - Electric vehicle factories
 - Massive data centers
- These developments would supposedly create a \$324 billion value increase and self-sustaining revenue streams. The plan claims that no federal U.S. funding or international donations are needed, and instead proposes private-public mega-projects funded by global investors.

Mass Displacement and “Voluntary” Relocation

- Perhaps the most controversial aspect of the plan involves relocating Gaza’s entire population of over two million people—either internally during the reconstruction phase or abroad.
- Although described as “voluntary,” the plan offers financial incentives for those who agree to leave:
 - \$5,000 relocation package
 - Four years of rent subsidies
 - One year of food subsidies
- The document assumes that 25% of Gaza’s population would choose to permanently relocate abroad, with 75% of those never returning.
- This approach is justified within the plan as a cost-saving measure—claiming a \$23,000 savings per relocated individual compared to supporting them within Gaza.
- Residents who vacate property would be offered digital tokens representing the value of their land, which could later be redeemed for ownership of rebuilt homes or developments.
- Around 30% of Gaza’s public land would be leased to the Trust for up to 99 years, serving as both capital and operational space.

Israeli and International Involvement

- The plan was co-developed by individuals associated with the Gaza Humanitarian Foundation (GHF) — an entity previously criticized by U.N. experts for allegedly being used to pursue covert military and geopolitical agendas.
- The proposed U.S.-Israel agreement would give Israel long-term rights to intervene in Gaza for security reasons, further cementing its role in the enclave’s governance.
- Israeli Prime Minister Benjamin Netanyahu has publicly endorsed the concept, while former President Trump initially floated the “Gaza Riviera” vision in February 2025.
- However, the proposal has been met with international condemnation, including from key Arab allies like Saudi Arabia, Jordan, and the UAE — all of whom continue to support the establishment of an independent Palestinian state.

Palestinian and Global Backlash

- The reaction from Palestinian leaders and global rights groups has been swift and negative.
- Hamas, the governing authority in Gaza, rejected the proposal outright, stating that “Gaza is not for sale” and reaffirming its position that the enclave is an integral part of Palestinian land.
- Human rights groups and international observers have raised alarms over the plan’s implications, accusing it of promoting ethnic cleansing, violating international law, and attempting to erase Palestinian sovereignty.
- The U.N. has warned of the devastating toll of the ongoing conflict, with 92% of Gaza’s residential buildings reportedly destroyed or damaged since the war began in October 2023, following Hamas’s cross-border attack on Israel that killed approximately 1,200 people.

QUESTIONS

21. With reference to the proposed “**Gaza Riviera**” plan, consider the following statements:

1. It was proposed under a U.S.-led trusteeship framework known as the **GREAT Trust**.
2. It envisions Gaza being transformed into AI-powered smart cities and tourist hubs.
3. The plan explicitly recognizes Gaza as part of a sovereign Palestinian state.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

22. With reference to the **population displacement component** of the “Gaza Riviera” plan, consider the following statements:

1. It proposes relocation incentives including financial packages, rent subsidies, and food subsidies.
2. It assumes that about 25% of Gaza’s population would permanently relocate abroad.
3. Residents leaving Gaza would forfeit all rights to land and property without compensation.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

23. With reference to **international responses to the “Gaza Riviera” proposal**, consider the following statements:

1. Israel’s Prime Minister Netanyahu publicly endorsed the plan.
2. The U.N. and key Arab allies like Saudi Arabia and Jordan condemned the proposal.
3. Hamas expressed conditional support if the plan guaranteed Palestinian statehood.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

24. With reference to the **GREAT Trust framework**, consider the following statements:

1. It proposes a 10-year U.S.-led trusteeship over Gaza.
2. It grants Israel long-term security rights in the enclave.
3. It requires substantial U.S. federal funding and international donations for implementation.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

25. The term “two-state solution” is sometimes mentioned in the news in the context of the affairs of:

- | | |
|-----------|----------|
| A. China | C. Iraq |
| B. Israel | D. Yemen |

6. Daruma doll, presented to PM Narendra Modi in Japan



- During Prime Minister Narendra Modi's visit to Japan, he was presented with a Daruma Doll by Rev Seishi Hirose, the Chief Priest of Daruma-ji Temple in Takasaki.
- This gesture marked a cultural exchange and highlighted the shared spiritual and historical ties between India and Japan.
- The Daruma Doll, given on the inaugural day of the visit, is more than just a gift—it symbolizes good luck, perseverance, and spiritual discipline, all of which are deeply rooted in Japanese culture and Zen Buddhist philosophy.

What is the Daruma Doll?

- The Daruma Doll is a traditional Japanese wish doll, usually made of papier-mâché, and is widely regarded as a lucky charm.
- These dolls come in various sizes, ranging from a few inches to several feet.
- The design of the doll is based on Bodhidharma, a 5th-century Indian monk who is credited as the founder of Zen Buddhism.
- The Daruma Doll's rounded shape, faceless appearance, and the absence of limbs are all rooted in legends associated with Bodhidharma's intense meditation practices.

Symbolism and Cultural Practice

- The Daruma Doll is a popular symbol of goal setting and perseverance in Japan.

- When someone sets a goal, they paint one eye of the doll. Once the goal is achieved, the other eye is filled in, completing the figure.
- This practice is a way to stay committed to one's ambitions and visualize success.
- The doll's round, weighted base ensures that it rights itself when pushed over, embodying the Japanese proverb:
"Fall seven times, stand up eight"
- This represents resilience, determination, and never giving up despite difficulties—key tenets of both Zen Buddhism and traditional Japanese values.

Indian Roots of the Daruma

- Though now a quintessential part of Japanese culture, the Daruma Doll has deep connections with India through the figure of Bodhidharma. Believed to have originated from Kanchipuram, India, Bodhidharma is known in Japan as Daruma Daishi.
- He is said to have meditated for nine continuous years, facing a wall in a cave in Henan Province, China.
- Because of this prolonged meditation, legends say his limbs atrophied, leading to the Daruma Doll's limbless shape. Additionally, the name "Daruma" is derived from the Sanskrit word "Dharma", which does not have a direct translation in Japanese or Chinese, yet holds deep spiritual significance.

Shorinzan Daruma-ji Temple – The Birthplace of Daruma Dolls

- The Shorinzan Daruma-ji Temple, located in Takasaki, Gunma Prefecture, was established in 1697 and is considered the origin place of the Daruma Doll.
- The temple houses numerous Daruma Dolls and plays a central role in the doll's cultural and spiritual history.
- Takasaki is now known as Japan's leading producer of Daruma Dolls.
- The temple has a long-standing reputation for bringing success and victory, drawing in visitors before exams, business ventures, and other important events.
- Historically, even emperors and shoguns have sought blessings at this temple.

India and Japan Relation

1. Strategic and Political Relations

- **Special Strategic and Global Partnership:** In 2014, India and Japan upgraded their relationship to a "Special Strategic and Global Partnership".
- **Defense Cooperation:** Both countries conduct joint military exercises like:
 - Dharma Guardian (Army)
 - Malabar (Naval exercise with the US and Australia)
- **Free and Open Indo-Pacific:** Both nations share a vision for a rules-based order in the Indo-Pacific, ensuring maritime security and freedom of navigation.

2. Economic and Trade Relations

Japan is a major investor in India:

- Japan is among the top 5 investors in India.
- Investments in infrastructure, energy, and manufacturing (e.g., Delhi Metro, high-speed rail).

Major projects:

- Mumbai-Ahmedabad High-Speed Rail (Bullet Train) project with Japanese Shinkansen technology.
- Dedicated Freight Corridor and smart cities with Japanese collaboration.
- **Comprehensive Economic Partnership Agreement (CEPA):** Signed in 2011 to promote trade by reducing tariffs and boosting services and investment.

3. Technology and Innovation

Japan supports India in:

- High-speed rail technology
- Robotics and AI
- Clean energy and environmental sustainability (including hydrogen technology)

4. Cultural and Educational Ties

- Buddhism and ancient ties go back over 1,400 years.
- Exchange programs between universities and scholars.
- Japanese language promotion in India and vice versa.

5. Multilateral Cooperation

Cooperation in forums like:

- QUAD (Quadrilateral Security Dialogue with the US and Australia)
- G20, UN, ASEAN, East Asia Summit
- Support for India's permanent seat in the UN Security Council

Recent Developments

- Enhanced collaboration on semiconductors, green hydrogen, and supply chain resilience.
- Continued support for India's Make in India and Digital India initiatives by Japanese companies

Summary Table

Domain	Key Aspects
Strategic	Defense exercises, Indo-Pacific cooperation
Economic	Japanese FDI, Bullet train, CEPA
Technological	Innovation in transport, energy, AI
Cultural	Buddhism links, educational exchanges
Multilateral	Cooperation in QUAD, UN, G20

QUESTIONS

26. With reference to the **Daruma Doll**, consider the following statements:

1. It is modeled after Bodhidharma, the Indian monk credited with founding Zen Buddhism.
2. The practice of painting its eyes is symbolic of goal-setting and perseverance.

3. The doll's round, weighted base symbolizes resilience, expressed in the proverb "Fall seven times, stand up eight."

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. 1, 2 and 3

27. With reference to **Bodhidharma**, consider the following statements:

1. He is believed to have originated from Kanchipuram, India.
2. He meditated for nine continuous years in a cave in Henan Province, China.
3. The Japanese word "Daruma" is derived from the Sanskrit word "Dharma."

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 2 only
C. 1, 2 and 3
D. 1 and 3 only

28. With reference to the **Shorinzan Daruma-ji Temple** in Japan, consider the following statements:

1. It was established in the 17th century and is regarded as the birthplace of Daruma Dolls.
2. It is located in Takasaki, Gunma Prefecture.
3. Historically, emperors and shoguns have sought blessings at this temple.

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. 1, 2 and 3

29. With reference to **India–Japan relations**, consider the following statements:

1. Both countries upgraded ties to a "Special Strategic and Global Partnership" in 2014.
2. They conduct Dharma Guardian (Army) and Malabar (Naval) exercises.
3. Japan is a major partner in India's high-speed rail project using Shinkansen technology.

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. 1, 2 and 3

30. With reference to **India–Japan cultural ties**, consider the following statements:

1. Buddhism forms the bedrock of India–Japan civilizational relations for more than 1,400 years.
2. Bodhidharma, known as Daruma Daishi in Japan, symbolizes the transmission of Zen Buddhism.
3. The Daruma Doll's origins in Japanese culture have no historical connection to India.

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. 1, 2 and 3

7. Japan Post Bank to launch digital yen in 2026

- Japan Post Bank has announced plans to introduce a digital yen by the end of fiscal 2026.
- This initiative aims to enhance convenience for depositors conducting digital financial transactions and reflects Japan's growing interest in leveraging blockchain technology for financial services.

DCJPY

- The digital currency, named DCJPY, is being developed by DeCurret DCP, a subsidiary of Internet Initiative Japan.
- Unlike typical cryptocurrencies, DCJPY is a blockchain-based deposit currency backed 1:1 by fiat yen, making it fundamentally different from stablecoins.



- While stablecoins are often privately issued and only pegged to fiat currency, DCJPY is issued within the banking framework, providing stronger regulatory and institutional backing.

Integration with Japan Post Bank

- As one of Japan's largest financial institutions—with roughly ¥190 trillion (\$1.29 trillion) in deposits—Japan Post Bank will enable its users to convert yen into DCJPY.
- This conversion will allow for instant and transparent transactions, particularly in areas like digital securities and blockchain-based assets. The bank's government-backed status adds further credibility to the initiative.

Blockchain Benefits

- The tokenized deposit currency aims to offer enhanced transaction speed, transparency, and efficiency by using blockchain infrastructure.
- This marks a significant shift in how traditional banks in Japan are adopting emerging technologies to improve their service offerings and streamline financial operations.

Government-backed digital currencies

- These are government-backed digital currencies issued and regulated by central banks.

China – Digital Yuan (e-CNY)

- **Status:** Advanced pilot phase
- **Use Cases:** Public transportation, online shopping, retail payments
- **Tech:** Blockchain-inspired architecture, but centralized
- **Goal:** Reduce cash use, increase monetary control, counter private cryptocurrencies
- **Adoption:** Pilots in over 20 major cities, integrated with apps like WeChat and Alipay

India – Digital Rupee (e₹)

- **Status:** Pilot phase (Retail and Wholesale)
- **Use Cases:** Person-to-person (P2P) and merchant payments
- **Tech:** Centralized digital ledger; not blockchain-based in early phases
- **Goal:** Reduce reliance on physical cash, improve efficiency
- **Adoption:** Selected banks and regions participating; RBI exploring scalability

Brazil – Drex (Digital Real)

- **Status:** Pilot launched in 2023, full launch expected in 2025
- **Adoption:** Interbank settlements, tokenization of assets
- **Tech:** Based on Hyperledger Besu (a permissioned Ethereum variant)
- **Goal:** Financial inclusion, boost fintech innovation
- **Adoption:** Trials with over 16 institutions

Nigeria – eNaira

- **Status:** Launched in 2021
- **Use Cases:** Payments, government transfers
- **Tech:** Built on Hyperledger Fabric
- **Goal:** Boost digital payments, reduce informal economy
- **Adoption:** Low public uptake; government efforts ongoing to increase usage

Russia – Digital Ruble

- **Status:** Pilot in 2023, broader rollout planned
- **Use Cases:** Domestic payments, government transfers
- **Goal:** Reduce SWIFT dependency, control inflation, track transactions
- **Tech:** Centralized ledger
- **Concerns:** Privacy and surveillance risks

European Union – Digital Euro

- **Status:** Preparation phase (full launch expected after 2026)
- **Use Cases:** Retail payments, cross-border payments
- **Goal:** Sovereign digital payment alternative to private solutions (e.g., PayPal)
- **Tech:** Centralized with offline payment functionality
- **Concerns:** Data privacy, banking sector impact

United States – FedNow (Not a CBDC yet)

- **Status:** CBDC research ongoing; FedNow (instant payments system) launched in 2023
- **Use Cases:** Real-time bank transfers (FedNow), no CBDC in use
- **CBDC Status:** Still in research; strong political resistance due to privacy concerns

QUESTIONS

31. With reference to **DCJPY (Digital Yen)**, consider the following statements:

1. It is being developed by DeCurret DCP, a subsidiary of Internet Initiative Japan.
2. It is a blockchain-based deposit currency backed 1:1 by fiat yen.
3. It is the same as a stablecoin since both are privately issued but pegged to fiat currency.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

32. With reference to **global CBDCs**, consider the following pairs:

1. Nigeria – eNaira – Built on Hyperledger Fabric
2. Brazil – Drex – Based on Hyperledger Besu
3. India – Digital Rupee – Blockchain-based from its pilot phase
4. China – e-CNY – Advanced pilot phase, integrated with WeChat and Alipay

How many of the above pairs are correctly matched?

- | | |
|-------------|---------------|
| A. Only one | C. Only three |
| B. Only two | D. All four |

33. With reference to **India Post Payments Bank (IPPB)**, consider the following statements:

1. It functions under the Department of Posts, Ministry of Communication.
2. It is 100% owned by the Government of India.
3. It is headquartered in Mumbai.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

34. With reference to the **functions of IPPB**, consider the following statements:

1. It accepts deposits up to ₹2 lakh per individual.
2. It can provide loans and credit cards like commercial banks.
3. It offers remittance services, mobile payments, and third-party fund transfers.

Which of the above statements is/are correct?

- A. 1 and 2 only
B. 1 and 3 only
C. 2 and 3 only
D. 1, 2 and 3

35. The primary aim of establishing **India Post Payments Bank (IPPB)** is:

- A. To provide long-term loans to small businesses and farmers.
B. To ensure every household has access to banking and financial services.
C. To compete directly with commercial banks in corporate lending.
D. To create an alternative to the Reserve Bank of India in rural credit distribution.

8. Supreme Court flags misuse of minority tag, seeks rethink on RTE exemption verdict



- In a significant move, the Supreme Court has reopened the debate surrounding the applicability of the Right to Education (RTE) Act to minority-run educational institutions, expressing concerns that their continued exemption may weaken the goal of universal and inclusive education as enshrined under Article 21A of the Constitution.
- The apex court has referred the matter to a larger constitutional bench, potentially setting the stage for a landmark re-evaluation of its 2014 ruling in the *Pramati Educational and Cultural Trust v. Union of India* case, which had excluded minority schools from the ambit of the RTE Act.

Key Concerns Raised by the Bench

- A two-judge bench led by Justices Dipankar Datta and Manmohan highlighted several systemic and constitutional concerns stemming from the exemption of minority institutions:

Loopholes and Misuse:

- The court noted that this exemption has inadvertently created regulatory gaps, allowing schools to exploit minority status to bypass crucial RTE mandates.
- This has deprived many underprivileged children of essential entitlements such as:

Basic infrastructure

- **Trained and qualified teachers**
- **Free textbooks and uniforms**
- **Access to the Mid-Day Meal scheme**
- **Compromised Educational Standards:** While acknowledging that some minority institutions maintain high standards, the bench pointed out that many others fall short, undermining equality in education.
- **Dilution of Curricular Uniformity:** The bench emphasized that excluding minority schools from the national education framework weakens curricular consistency and leads to a fragmented learning environment, which contradicts the goal of common schooling envisioned by the RTE Act.

Constitutional Questions Framed

- The court has now framed four key constitutional questions to be addressed by the larger bench:

Reconsideration of 2014 Pramati Judgment:

- Should the decision that excluded minority institutions from RTE obligations be revisited?

Validity of Section 12(1)(c) of the RTE Act:

- Does this section, which mandates 25% reservation for disadvantaged students in private unaided schools, violate minority rights under Article 30?

Overlooking Article 29(2):

- Did the earlier verdict fail to properly address Article 29(2), which guarantees equal access to educational institutions for all citizens?

Impact on Minority Rights vs. Educational Equity

- The court emphasized the need to balance minority rights under Article 30 with the state's obligation to provide free and compulsory education under Article 21A.
- It acknowledged the original intent of protecting the autonomy of minority institutions but noted that the current situation has morphed into a loophole-driven system.
- Institutions are increasingly seeking minority status not for genuine religious or linguistic reasons, but to avoid regulatory compliance.

Interim Directions and Relief

- **Pending the outcome of the larger bench, the court issued the following interim orders:**
 - All non-minority schools must continue complying with the RTE Act in full.
 - In-service teachers nearing retirement have been granted temporary relief from the Teachers' Eligibility Test (TET) requirement, especially those with limited years of service remaining.

Right to Education (RTE) Act

- The Right to Education (RTE) Act is a landmark legislation in India that guarantees free and compulsory education to all children.

Right to Education (RTE) Act, 2009

The Right of Children to Free and Compulsory Education Act, 2009

- **Enacted On:**
 - August 4, 2009
 - Came into force on April 1, 2010
- **Constitutional Basis:**
 - The RTE Act is linked to Article 21A of the Indian Constitution, which states:
 - "The State shall provide free and compulsory education to all children of the age of six to fourteen years in such manner as the State may, by law, determine."

Key Provisions of the RTE Act

Free and Compulsory Education

- Every child aged 6 to 14 years has the right to free (no fees or charges) and compulsory (mandatory for the government to ensure attendance) education in a neighborhood school.

No Detention Policy

- No child shall be held back, expelled, or required to pass a board examination until the completion of elementary education (up to Class 8).

25% Reservation in Private Schools

- Private unaided schools must reserve 25% of their seats for children from economically weaker sections (EWS) and disadvantaged groups, funded by the government.

Norms and Standards for Schools

- **The Act sets minimum standards for:**
 - Pupil-teacher ratio
 - School infrastructure
 - Working days and instructional hours
 - Teacher qualifications and training

Prohibition of Capitation Fee and Screening

- Schools cannot charge donations or capitation fees during admission.
- No child or parent can be subject to a screening process.

Recognition of Schools

- All schools must meet the norms laid out under the RTE and must be recognized by the appropriate authority.

Importance of the RTE Act

- **Promotes Social Inclusion:** Helps bridge the education gap between rich and poor.
- **Focus on Quality Education:** Ensures qualified teachers and proper infrastructure.
- **Legal Backing:** Makes education a legal right, not just a policy goal.
- **Empowers Parents:** Gives children and their families the right to demand education.

Challenges in Implementation

- Shortage of trained teachers
- Infrastructure gaps, especially in rural areas
- Poor learning outcomes despite high enrollment
- Limited awareness among parents and communities

Recent Developments

- NEP 2020 (National Education Policy) emphasizes early childhood education and may influence future amendments to the RTE Act.
- Discussions are ongoing to expand the age group covered by the RTE from 3 to 18 years, instead of 6–14.

QUESTIONS

36. With reference to the Right of Children to Free and Compulsory Education Act, 2009 (RTE Act), consider the following statements:

1. It provides free and compulsory education to all children between 6–14 years of age.
2. It prohibits schools from charging capitation fees or subjecting children/parents to screening procedures.
3. It applies equally to all government, aided, private, and minority institutions without exception.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

37. With reference to **Article 21A of the Constitution**, consider the following statements:

1. It was inserted by the 86th Constitutional Amendment, 2002.
2. It guarantees free and compulsory education to all children between 6–14 years in a manner determined by the State.
3. It places the responsibility of ensuring attendance on the parents rather than the State.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

38. With reference to the **Pramati Educational and Cultural Trust v. Union of India (2014)** case, consider the following statements:

1. The Supreme Court exempted minority institutions from the applicability of RTE provisions.

2. The ruling was based on protection of minority rights under Article 30.
3. The Court held that applying RTE Section 12(1)(c) to minority institutions would dilute their autonomy.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 2 and 3 only |
| B. 1 and 2 only | D. 1, 2 and 3 |

39. With reference to **Section 12(1)(c) of the RTE Act**, consider the following statements:

1. It mandates private unaided schools to reserve 25% of seats for children from weaker sections and disadvantaged groups.
2. The government reimburses schools for these admissions.
3. It has been challenged as violative of minority rights under Article 30.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 only | C. 1 and 3 only |
| B. 1 and 2 only | D. 1, 2 and 3 |

40. With reference to the Supreme Court's 2024–25 observations on RTE and minority institutions, consider the following statements:

1. The Court has referred the issue of minority exemptions under RTE to a larger constitutional bench.
2. It noted misuse of minority status by some institutions to evade RTE mandates.
3. The Court raised concerns that the exemption weakens curricular uniformity and inclusive education under Article 21A.

Which of the above statements is/are correct?

- | | |
|-----------------|-----------------|
| A. 1 and 2 only | C. 1 and 3 only |
| B. 2 and 3 only | D. 1, 2 and 3 |

ANSWER KEY AND EXPLANATION

1. B. 2 and 3 only

- Statement 1 is incorrect: The award was set up in 1957 by **trustees of the Rockefeller Brothers Fund and the Philippine government**, not the UN.
- Statement 2 is correct: It is widely considered the “Asian Nobel Prize.”
- Statement 3 is correct: It is administered by the **Ramon Magsaysay Award Foundation (RMAF)** in Manila.

2. D. 1, 2 and 3

- All three statements are correct:
 - ◇ Founded in 2007 by Safeena Husain.
 - ◇ First girls’ education NGO listed on **Social Stock Exchange (2024)**.
 - ◇ Launched **India’s first Development Impact Bond (DIB)** in education.

3. C. All three

- **Pair 1 is correct:** Shaahina Ali works on marine conservation and reducing plastic pollution in Maldives.
- **Pair 2 is correct:** Father Flavie rehabilitates drug war victims and marginalized groups in the Philippines.
- **Pair 3 is correct:** Educate Girls works on grassroots enrollment, retention, and foundational learning for girls in India.

4. D. 1, 2 and 3

- Statement 1: Correct – He was the **7th President of the Philippines**.
- Statement 2: Correct – Elected to the House of Representatives under the **Liberal Party** in 1946.
- Statement 3: Correct – He died in an **air crash in 1957** while serving as President.

5. A. 1 and 2 only

- Statement 1 is correct: Over **2 million girls enrolled**.
- Statement 2 is correct: Achieves around **90% retention** rate.
- Statement 3 is incorrect: Educate Girls began in Rajasthan but now works in **multiple states (Rajasthan, MP, UP, Bihar, etc.)**.

6. B. 1 and 3 only

- Statement 1: Correct – Developed by ISRO’s **Semiconductor Laboratory (SCL), Mohali**.
- Statement 2: Incorrect – Fabricated and packaged at **180 nm CMOS facility, Mohali**, not 65 nm Hyderabad.
- Statement 3: Correct – Validated during **PSLV-C60 (Dec 2024)** mission.

7. D. 1, 2 and 3

- Statement 1: Correct – SpaDeX was India’s first **autonomous docking experiment**.
- Statement 2: Correct – Demonstrated **power transfer** between spacecraft.
- Statement 3: Correct – Launched aboard **PSLV-CA C60** from Sriharikota.

8. **A. 1 and 2 only**

- Statement 1: Correct – POEM uses the **PS4 stage as an orbital lab**.
- Statement 2: Correct – Included **plant growth, robotic manipulators, green propulsion, and ionospheric studies**.
- Statement 3: Incorrect – Designed for **up to 3 months**, not 7 days.

9. **D. 1, 2 and 3**

- Statement 1: Correct – Address bus width of 32 bits allows **$2^{32} = 4$ GB memory**.
- Statement 2: Correct – Handles **32 bits per operation**.
- Statement 3: Correct – Faster than 8-/16-bit but weaker than 64-bit CPUs.

10. **D. 1, 2 and 3**

- Statement 1: Correct – ISM was **launched in 2021**.
- Statement 2: Correct – Over **23 design startups supported** under DLI.
- Statement 3: Correct – **₹1.60 lakh crore investments approved** across six states.

11. **A. 1 only**

- Statement 1: Correct – Founded in **2001 in Shanghai** with **China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, and Uzbekistan**.
- Statement 2: Incorrect – **India and Pakistan joined only in 2017**, not founding members.
- Statement 3: Incorrect – **SCO RATS is based in Tashkent, Uzbekistan**, not Bishkek.

12. **D. 1, 2 and 3**

- Statement 1: Correct – Iran (2023) and Belarus (2024) most recent full members.
- Statement 2: Correct – Afghanistan and Mongolia continue as **observer states**.
- Statement 3: Correct – Turkey is a **dialogue partner**, not a full member.

13. **D. 1, 2 and 3**

- Statement 1: Correct – Modi and Xi met on **Chinese soil after 7 years**, signaling a thaw.
- Statement 2: Correct – **AI cooperation** was a central theme, including open-source AI models.
- Statement 3: Correct – The **SCO Development Bank proposal** was a key outcome, echoing AIIB.

14. **B. 2 and 3 only**

- Statement 1: Incorrect – SCO is **not a military alliance like NATO**; it emphasizes cooperation but not binding defense obligations.
- Statement 2: Correct – Economic and cultural cooperation are key areas.
- Statement 3: Correct – SCO RATS focuses on **terrorism, extremism, separatism**.

15. **B. 1 and 2 only**

- Statement 1: Correct – The **Xi-Putin-Modi handshake** symbolized multipolar world signaling.
- Statement 2: Correct – China pledged **2 billion yuan in aid and 10 billion yuan concessional loans**.
- Statement 3: Incorrect – The Tianjin Declaration emphasized **promoting AI cooperation**, not reducing it.

16. D. 1, 2 and 3

- Statement 1: Correct – AMOC is part of the **global ocean conveyor belt (thermohaline circulation)**.
- Statement 2: Correct – Warm water flows north, cools and sinks, returning southward as deep current.
- Statement 3: Correct – AMOC slowdown influences **rainfall patterns, El Niño, and monsoons**.

17. D. 1, 2, 3 and 4

- All four are correct:
 - ◇ North Atlantic **cools** when AMOC weakens.
 - ◇ More **sea ice near Greenland**.
 - ◇ Rain belts shift **southward**.
 - ◇ Heat imbalance leads to **extra warming in the Southern Hemisphere**.

18. B. 1 and 2 only

- Statement 1: Correct – Freshwater is **less dense than saltwater**, preventing sinking.
- Statement 2: Correct – Indian Ocean warming shifts rainfall patterns, raising Atlantic salinity.
- Statement 3: Incorrect – Latest projections suggest **34–45% weakening by 2100**, not 70%.

19. B. Only two

- Pair 1: Incorrect – **Kuroshio is warm**, not cold.
- Pair 2: Correct – Humboldt/Peru is a **cold current**, supports rich fisheries.
- Pair 3: Correct – Gulf Stream is **warm and strong**, flows northward.
- Pair 4: Incorrect – Canary is a **cold current**, not warm.

Thus, **two are correct**.

20. D. 1, 2 and 3

- Statement 1: Correct – North Atlantic Gyre is **clockwise**, with Gulf Stream (warm), Canary (cold).
- Statement 2: Correct – South Atlantic Gyre is **counterclockwise**, with Brazil (warm) and Benguela (cold).
- Statement 3: Correct – ACC is the **largest current, continuous eastward flow** around Antarctica.

21. A. 1 and 2 only

- Statement 1: Correct – The trusteeship would be managed under the **Gaza Reconstitution, Economic Acceleration and Transformation Trust (GREAT Trust)**.
- Statement 2: Correct – Envisions **AI smart cities, luxury resorts, data centers, and EV factories**.
- Statement 3: Incorrect – The plan **avoids reference to a Palestinian state**, focusing instead on governance under the Abraham Accords.

22. A. 1 and 2 only

- Statement 1: Correct – Offers **\$5,000, rent subsidy for 4 years, food subsidy for 1 year**.
- Statement 2: Correct – Document assumes **25% would relocate abroad**.
- Statement 3: Incorrect – Residents would receive **digital tokens** representing land value, redeemable later.

23. A. 1 and 2 only

- Statement 1: Correct – Netanyahu **endorsed the concept**.
- Statement 2: Correct – **Saudi Arabia, Jordan, UAE, and the U.N. opposed** the plan.
- Statement 3: Incorrect – Hamas **rejected it outright**, calling Gaza “not for sale.”

24. A. 1 and 2 only

- Statement 1: Correct – Trusteeship is **10 years under U.S. leadership**.
- Statement 2: Correct – Israel would retain **security authority**.
- Statement 3: Incorrect – Plan claims **no federal funding/donations needed**, relying on **private-public investments**.

25. B. Israel

- The **two-state solution** refers to the proposal to resolve the **Israeli–Palestinian conflict** by creating two sovereign states:
 - ◆ **State of Israel**, and
 - ◆ **Independent State of Palestine** (in the West Bank and Gaza, with East Jerusalem as its capital).
- The idea is that both peoples—Israelis and Palestinians—would have internationally recognized homelands and coexist peacefully side by side.
- This has been the central framework in most peace negotiations brokered by the United Nations, the U.S., and other international actors since the **Oslo Accords (1993)**.
- However, the solution faces challenges such as:
 - ◆ Israeli settlements in the West Bank,
 - ◆ Disputes over Jerusalem,
 - ◆ Security concerns,
 - ◆ The blockade of Gaza, and
 - ◆ Deep political mistrust between both sides.
- Alternatives (like the **one-state solution**) have been debated, but the two-state framework remains the most discussed in international diplomacy.

26. D. 1, 2 and 3

- All three are correct:
 - ◆ Based on **Bodhidharma (Daruma Daishi)**.
 - ◆ **One eye painted when setting a goal, the other after achievement**.
 - ◆ Round base represents **resilience and determination**.

27. C. 1, 2 and 3

- Statement 1: Correct – Tradition traces him to **Kanchipuram, Tamil Nadu**.
- Statement 2: Correct – Legend of **nine years of wall-facing meditation** in China.
- Statement 3: Correct – **Daruma = Dharma**, showing Indian spiritual roots.

28. D. 1, 2 and 3

- Statement 1: Correct – Founded in **1697 (17th century)**.
- Statement 2: Correct – Located in **Takasaki, Gunma Prefecture**.
- Statement 3: Correct – Associated with **emperors, shoguns, and public blessings**.

29. D. 1, 2 and 3

- Statement 1: Correct – **2014 upgrade** of partnership.
- Statement 2: Correct – **Dharma Guardian (Army), Malabar (Naval)** exercises.
- Statement 3: Correct – **Mumbai–Ahmedabad Bullet Train Project**.

30. A. 1 and 2 only

- Statement 1: Correct – Buddhist ties go back over **1,400 years**.
- Statement 2: Correct – Bodhidharma **carried Zen Buddhism eastward**.
- Statement 3: Incorrect – The **Daruma Doll** is rooted in Indian Bodhidharma traditions.

31. A. 1 and 2 only

- Statement 1: Correct – **DeCurret DCP** is developing DCJPY.
- Statement 2: Correct – It is **backed 1:1 by yen**, issued within the banking framework.
- Statement 3: Incorrect – Unlike stablecoins, DCJPY is **bank-issued**, not private.

32. C. Only three

- Pair 1: Correct – eNaira runs on **Hyperledger Fabric**.
- Pair 2: Correct – Drex is built on **Hyperledger Besu**.
- Pair 3: Incorrect – India's Digital Rupee uses a **centralized ledger**, not blockchain in early pilots.
- Pair 4: Correct – China's e-CNY is in **advanced pilot**, integrated with **WeChat/Alipay**.

Thus, 3 pairs are correct.

33. A. 1 and 2 only

- Statement 1: Correct – IPPB works under the **Department of Posts, Ministry of Communication**. It was launched on **September 1, 2018**, not 2014.
- Statement 2: Correct – It has **100% Government of India ownership**.
- Statement 3: Incorrect – Headquartered in **New Delhi**, not Mumbai.

34. B. 1 and 3 only

- Statement 1: Correct – **Deposit limit = ₹2 lakh**. Deposits beyond the limit shift to **post office savings account**.
- Statement 2: Incorrect – **IPPB cannot advance loans or issue credit cards**.
- Statement 3: Correct – Provides **remittances, mobile transfers, ATM/debit cards, net banking, etc.**

35. B. To ensure every household has access to banking and financial services.

- The main objective is **financial inclusion**, providing **efficient doorstep banking services** to every household in India.

- (a), (c), (d) are incorrect because IPPB cannot lend and does not compete with RBI or corporate banks.

36. A. 1 and 2 only

- Statement 1: Correct – Covers the **6–14 years age group** as per Article 21A.
- Statement 2: Correct – Explicitly bans **capitation fees and screening**.
- Statement 3: Incorrect – **Minority institutions were exempted** after the 2014 *Pramati* judgment.

37. A. 1 and 2 only

- Statement 1: Correct – Inserted by **86th Amendment, 2002**.
- Statement 2: Correct – Language: *“in such manner as the State may, by law, determine”*.
- Statement 3: Incorrect – Obligation rests on the **State**, not parents.

38. D. 1, 2 and 3

- All three are correct:
 - Minority institutions were **exempted**.
 - Article 30 protects their **right to establish and administer institutions**.
 - Court reasoned that mandatory reservation under Section 12(1)(c) would **violate autonomy**.

39. D. 1, 2 and 3

- Statement 1: Correct – 25% reservation is a landmark feature.
- Statement 2: Correct – Reimbursement by government.
- Statement 3: Correct – Forms part of ongoing **constitutional debate** (RTE vs. minority rights).

40. D. 1, 2 and 3

- Statement 1: Correct – Matter has been referred to a **larger bench**.
- Statement 2: Correct – Flagged misuse of minority tag to **evade compliance**.
- Statement 3: Correct – Exemption undermines **uniformity, inclusivity, and Article 21A goals**.