







## Daily CURRENT AFFAIRS

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### In India, education without employment

Despite many education reforms, our system fails to understand the changing job market, leaving graduates unprepared and unemployable. Despite the ambitious goals of the National Education Policy (NEP) 2020, India's education system continues to suffer from low graduate employability, poor industry linkage, and a lack of innovative outputs. Critics argue that the system produces degrees with little market value and fails to meet the evolving demands of a knowledge-based economy.

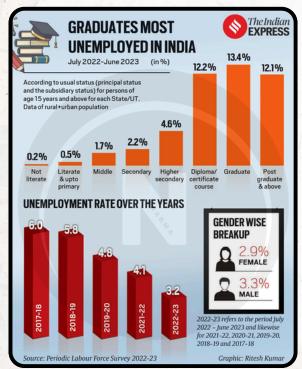


- Accompanied by initiatives such as Atal Tinkering Labs, the introduction of coding in middle school, inclusive recruitment drives for Scheduled Caste/Scheduled Tribe teachers, and the empowerment of Muslim girl students, the current administration asserts that it has broken free from the shackles of past governments.
- Educated unemployment refers to a situation where individuals with formal education, often higher education, cannot find suitable employment matching their qualifications. This paradox has deepened in India, as educational qualifications rise, employability and job prospects often decline.

 According to the ILO-IHD India Employment Report 2024, over 83% of India's unemployed workforce are vouth, and more than 65% of them. have secondary or higher education. The graduate unemployment rate is around 29.1%, almost 9 times higher than that of illiterates.

### Causes of Educated Unemployment

- Excess Supply of Graduates, Limited Job Demand: Universities rose from 642 (2011-12) to 993 (2018-19), with 3.74 crore students enrolled. However, graduate job creation has not kept pace, leading to market oversaturation.
- Poor Quality of Higher Education: NEP 2020 emphasises course flexibility, but neglects pedagogy and curriculum reforms. Many private colleges lack qualified faculty and infrastructure, leading to poor learning outcomes.







 Skill Mismatch Between Education and Industry Needs: Graduates lack skills in communication, problem-solving, digital literacy, and technical domains. A shocking 47% of graduates are unfit for industry roles despite formal education.

### **Jobless growth: India lost 9** million jobs (2011-18); manufacturing shed 3.5 million.

- "Make in India" failed to create jobs due to a capital-intensive focus. Lack of industry-academia collaboration (e.g., no industry members in NEP drafting panel) hinders curriculum relevance.
- Misleading Higher Education Rankings: Although 11 Indian universities entered the QS Top 500, India's Category Normalised Citation Impact (CNCI) remains poorly ranked 16th out of 19 G-20 countries, reflecting low research quality despite increased quantity.
- Non-Transparent Megaprojects with Public Funds: Projects like IMPRINT, Akash tablet, and CSIR-NMITLI were launched with great publicity but lack publicly available data on outcomes, raising concerns about value-for-money and accountability.
- The employability rate in 2025 remains stagnant at 42.6%, a negligible shift from 44.3% in 2023. The education system, despite its expansive reach, disempowers rather than empowers, offering little value to students beyond paper credentials.

- The onus lies with the incumbent government to rectify systemic deficiencies.
- With NEP 2020 being the fourth attempt in a lineage of reformative documents following the Radhakrishnan (1948), Kothari (1966), and Officers' Commission (1985), it is not a lack of policy but rather the absence of meaningful implementation and insight that cripples Indian education.

#### Reform

#### **Lack of Implementation Mechanisms**

- A truly effective education system should balance depth, which develops technical expertise and breadth, which enables adaptability in a fluid, AI-driven job market.
- NEP 2020, while conceptually flexible with its multiple entry and exit points, has only given rise to low-skill, poorly paid gig economy jobs. The NEP's emphasis on superficial novelty, such as Indian Knowledge Systems and mother tongue instruction, remains unaccompanied by robust implementation mechanisms or industry input. Notably, the NEP drafting committee lacked representation from business or industry, a glaring oversight that undermines its claim to address employability and innovation.

### **National Education Policy** (NEP) 2020

 Objective: Curriculum flexibility, vocational training integration, and skill-based learning.Challenges



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- NEP's multiple-entry-exit system
  has led to low-quality e-commerce
  jobs, not meaningful employment.
  Lacks proper implementation
  methodology and no industry
  participation in the drafting
  committee.
- Overfocus on course selection, neglecting course content relevance and quality.



### Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

- Objective: Provide skill certification and short-term training to youth.
   Challenges:
  - Poor placement outcomes and weak monitoring mechanisms.
     Does not sufficiently bridge the industry skill gap.

### **Skill India Mission (2015)**

 Objective: Create a skilled workforce aligned with market demand. Coverage Gaps: India still has only 2.7% of the population vocationally trained, compared to 96% in South Korea. Mostly limited to entry-level, low-paying jobs.

#### Make in India:

- Objective: Promote manufacturing and job creation in labour-intensive sectors.
- **Issues:** Manufacturing jobs declined by 3.5 million between 2011–12 and 2017–18.

Focus remained on capital-intensive sectors, failing to absorb skilled labour.

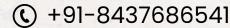
PRIME MINISTER NARENDRA MODI'S AMBITIOUS 'MAKE IN INDI CAMPAIGN AIMS TO TURN THE COUNTRY INTO A MANUFACTURING HUB BY SLASHING RED TAPE, SETTING UP INFRASTRUCTURE AND TWEAKING POLICIES. THE DETAILS To provide flexibility Manufacturing cities envisaged. In first phase, seven cities to be completed by 2019 in working hours, labour laws being amended ■ Portal www. makeinindia. Capital subsidy for production of equipment for com, created for **Targeted** share of mancompanies to seek controlling pollution, reufacturing in policy clarifications ducing energy consumpthe economy within 72 hours tion, water conservation (currently Services of all govt depts, ministries to be integrated with E-Biz, a single window Growth sectors iden-IT platform, by Dec 31 tified, including IT, automobile, Process of applying pharma, infor industrial license frastrucsimplified with e-Biz ture. renewable Validity of industrial energy license extended to

### Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) (2021)

three years

- Objective: Provide rural youth with market-linked skills and employment.
- Constraints: Limited awareness and weak rural infrastructure affect effective outreach and uptake.

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### National Apprenticeship Promotion Scheme (NAPS) (2016)

Objective: Promote
 apprenticeships in industry and
 incentivise employers. Constraints:
 Low participation of firms and lack
 of integration with university
 curricula limit the impact.

### **Way Forward**

- Align Curriculum with Industry Needs: Revise higher education curricula to reflect real-world skill requirements such as communication, critical thinking, digital literacy, and problemsolving. Over 47% of graduates are deemed unemployable due to such skill gaps.
- NEP reforms must shift from flexibility to content quality and pedagogy improvement. Expand Vocational and Digital Skill Training: Make vocational education integral to all degree programs and scale digital skills training. Focus on job-ready certifications tied to sectorspecific demands.
- Promote Region-Specific Skilling and MSME Job Growth: Tailor skill development to local industry needs (e.g., textiles in Tamil Nadu, tourism in Himachal). Encourage MSMES and agro-industries that absorb local talent.
- Gender-Inclusive Employment Policies: Incentivise women's employment with flexible work arrangements, childcare support, and safe workplaces.

### Female graduate unemployment is 34.5%, far higher than male unemployment (26.4%).

 Improve Data-Driven Monitoring of Outcomes: Establish a national tracking system for graduate outcomes, placement rates, and job tenure across institutions. Many schemes like PMKVY and DDU-GKY lack long-term tracking of job retention. Promote Entrepreneurship and Self-Employment: Provide credit, mentorship, and incubation for student entrepreneurs.

#### Conclusion

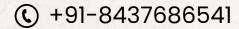
- India's education–employment disconnect demands urgent reforms to align curriculum with industry needs, strengthen vocational training, and foster industry–academia collaboration.
- Without addressing skill mismatches and job creation, the demographic dividend risks becoming a demographic liability, threatening economic growth and social stability. India's education crisis is not one of policy volume, but of execution, alignment with industry, and a focus on real-world outcomes.

About the paradox of educated unemployment in India and the implementation of NEP 2020 and related skill development initiatives, consider the following statements:

1. Despite high enrolment in higher education, the employability of Indian graduates has improved marginally due to a shift from rote learning to industry-driven curriculum reform.



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- **2.** The National Education Policy (NEP) 2020, though conceptually flexible, has resulted in a rise in low-skill gig economy jobs due to its weak implementation and lack of industry collaboration.
- **3.** The Skill India Mission has succeeded in bringing India's vocational training coverage on par with developed nations such as South Korea, with a majority of the population now holding job-relevant certifications.
- **4.** The increasing number of Indian universities in global rankings masks underlying concerns about research quality and curriculum relevance, as reflected in India's low CNCI among G-20 nations.
- **5.** Projects like IMPRINT and the Akash tablet, while ambitious in scope, lack outcome transparency and have raised questions about accountability in public fund utilisation.

### Which of the above statements are correct?

1.1, 2, and 3 only

2.2, 4, and 5 only

3.1, 3, and 4 only

4.2, 3, and 5 only

5.1, 2, 4, and 5 only

Answer: 2. 2, 4, and 5 only

### **Detailed Explanation:**

• Statement 1 Incorrect: While enrolment is high, employability has not improved due to outdated curricula, poor pedagogy, and a lack of skill alignment. There's no shift to truly industry-driven reforms yet.

- Statement 2 Correct: NEP 2020, though promoting flexibility (like multiple entry/exit), has not led to meaningful employment and is criticised for lacking industry input, leading instead to low-skill gig economy roles.
- Statement 3 Incorrect: India's vocational training coverage is only 2.7%, compared to 96% in South Korea. The claim of parity is factually wrong.
- Statement 4 Correct: Though Indian universities entered the QS Top 500, the CNCI ranks 16th out of 19 G-20 nations, indicating poor research quality and content relevance.
- Statement 5 –Correct: Projects like IMPRINT and Akash tablet are criticised for a lack of publicly available outcome data, raising red flags on transparency and value-formoney.

Despite successive policy reforms, including the National Education Policy (NEP) 2020, India continues to grapple with the paradox of rising education levels and declining employability. Examine the structural causes behind this disconnect. What reforms are necessary to ensure that education translates into meaningful employment opportunities?"

(Answer in 250 words)





### The right to repair movement in India

Recently, the Department of Consumer Affairs (DoCA) announced that a report for a "Framework on Repairability Index (RI) in Mobile and Electronic Sector" had been submitted to the government. Apple's surprising reversal on the "right to repair" movement holds immense significance, considering it was previously among the tech giants opposing the concept. Apple now supports legislation granting consumers and third-party firms the right to fix damaged electronic products. This shift aligns with a broader trend of tech companies adapting to consumer demands for greater control over their devices.

# The right to repair movement in India

### **About Right to Repair Background:**

 Earlier, the Union government set up a committee (headed by Nidhi Khare) to develop the "comprehensive framework" on the Right to Repair. .

### The sectors identified include Farming Equipment, Mobile Phones/ Tablets, **Consumer Durables and** Automobiles/Automobile Equipment.

- The framework is an attempt to reduce restrictive practices implemented by some manufacturers in order for consumers to repair goods such as consumer durables, phones, and automobiles on their own.
- The framework will become a "gamechanger" for the sustainability of the products and catalyse employment generation. The Right to Repair refers to government legislation that is intended to allow consumers the ability to repair and modify their own consumer electronic devices, where otherwise the manufacturer of such devices requires the consumer to use only their offered services. India has taken a notable step toward empowering consumers and ensuring environmental sustainability through its Right to Repair movement.



The Department of Consumer Affairs (DoCA) recently accepted a report on the proposed Repairability Index (RI)for mobile phones and electronic appliances, which aims to rank products based on how easy they are to repair.





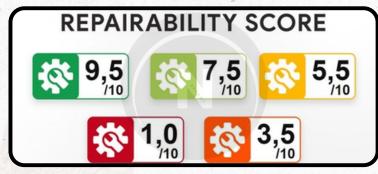
When customers buy a product, it is inherent that they must own it completely, for which the consumers should be able to repair and modify the product with ease and at a reasonable cost, without being captive to the whims of manufacturers for repairs.

- Origin of the Idea: The idea originally originated from the USA, where the Motor Vehicle Owners' Right to Repair Act 2012 required the manufacturers to provide the necessary documents and information to allow anyone to repair their vehicle. In the United States, the Right to Repair movement has gained legislative support, especially against practices like:
- Restricting access to spare parts
- Locking devices with proprietary software. Penalising third-party repairs
- Laws have been introduced requiring companies to publish repair costs and ensure access to spare parts. In contrast, Indian policy is still evolving, with more collaboration between the government and manufacturers.
- One notable example is McDonald's in the U.S., where only Taylor Company technicians are allowed to repair the brand's ice cream machines, leading to consumer frustration and regulatory scrutiny. Similar monopolistic repair models in electronics are being questioned globally.

This framework, aligned with the global right to repair movement, is a response to rising concerns about product durability, electronic waste, and consumer dependence on manufacturers for repairs.

### **Repairability Index**

- The proposed Repairability Index is a score that evaluates how easy it is to repair a product. It considers criteria such as:
- Availability and pricing of spare parts
- · Access to repair documentation



- Cost and time of repairs
- Software support: Consumer electronic products and appliances like smartphones, washing machines, and refrigerators would be rated using this index, allowing consumers to make informed purchase decisions. The idea is to promote long-lasting products and provide transparency regarding repair options.

### Right to Repair Movement in India

Globally, the right to repair refers to the consumer's ability to choose how and where to repair their devices, whether through the manufacturer or independent service providers. In India, the DoCA launched a Right to Repair Portal, listing: Manufacturer-authorised service centres





### Repair manuals and guides

 Unlike the more confrontational stance in countries like the U.S., India's model currently supports manufacturer-authorised channels, with limited support for third-party repairs. However, the inclusion of consumer rights advocates suggests the framework may not be entirely in favour of manufacturers. They emphasised that denying repair services for older products violates the consumer's right to choice and advocated for more repair freedom.

### Global Context and U.S. Comparison

- In the United States, the Right to Repair movement has gained legislative support, especially against practices like: Restricting access to spare parts, Locking devices with proprietary software Penalising third-party repairs.
- Laws have been introduced requiring companies to publish repair costs and ensure access to spare parts. In contrast, Indian policy is still evolving, with more collaboration between the government and manufacturers.
- One notable example is McDonald's in the U.S., where only Taylor Company technicians are allowed to repair the brand's ice cream machines, leading to consumer frustration and regulatory scrutiny. Similar monopolistic repair models in electronics are being questioned globally.

### Conclusion

The Right to Repair movement in India marks a pivotal shift toward consumer empowerment, product sustainability, and environmental consciousness. As India inches closer to a formal framework with initiatives like the Repairability Index, it acknowledges the pressing need to break monopolistic control over repair services and reduce electronic waste.

# Which of the following statements best represents the multifaceted challenges and evolving structure of the Right to Repair movement in India in contrast to global practices?

- 1. The Indian Right to Repair framework, while rooted in global ideals, currently limits third-party access and prioritises manufacturerauthorised repair models.
- 2. The Repairability Index in India is intended to be legally binding from its inception and will immediately penalise companies not complying with consumer repair transparency.
- 3. The U.S. Motor Vehicle Owners' Right to Repair Act (2012) served as a foundational influence, advocating mandatory access to repair information for independent service providers.
- 4. Unlike the U.S., India's current policy framework lacks any active legislation mandating the disclosure of repair costs or compulsory spare part access for consumers.
- 5. India's Right to Repair Portal currently hosts manuals, guides, and third-party service directories to empower consumers equally with manufacturers.







6. The movement in India aspires to balance economic growth, employment generation, sustainability, and consumer rights while gradually dismantling monopolistic repair practices.

Choose the most appropriate combination:

A. 1, 3, 4, and 6 B. 1, 2, 3, and 5 C. 2, 3, 4, and 5

D. 1, 3, 5, and 6 E. 2, 4, 5, and 6

F. 1, 2, 4, and 6

Correct Answer: A. 1, 3, 4, and 6

### **Explanation:**

Statement 1 Correct: India's model is still manufacturer-centric, with limited third-party repair support Statement 2 incorrect: The Repairability Index is not legally binding yet; no enforcement punishment mechanisms exist -Incorrect

Statement 3 correct: The U.S. 2012 Act mandated repair info for third parties and influenced global discourse. Statement 4 Correct: India does not yet mandate repair cost disclosure or spare part access

Statement 5 incorrect: The Right to Repair Portal lists only manufacturerauthorised services and repair manuals, not third-party directories Statement 6 correct: The framework aims for a balanced approach: sustainability, jobs, and consumer rights

The Right to Repair movement in India reflects a critical turning point in consumer rights and sustainability policy. Examine the challenges and opportunities in implementing a robust Right to Repair framework. Compare India's approach with global practices, especially that of the United States."

(Answer in 250 words)





# India Extends Financial Support To Maldives

India extended critical financial assistance to the Maldives by rolling over a \$50 million Treasury Bill.



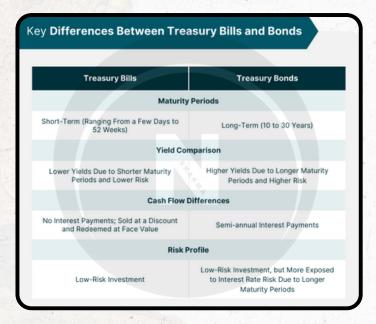
### **About Treasury Bill:**

- A T-Bill is a short-term debt instrument issued by the Gol through the Reserve Bank of India (RBI). They are part of Government Securities (G-Secs) and are used to raise short-term funds.
- They are zero-coupon securities, meaning they do not carry periodic interest payments.
   Instead, they are issued at a discount and redeemed at face value upon maturity.
- They were first introduced in India in 1917. They are ideal for investors seeking safety and liquidity over short periods.

### Features of the T-Bills:

 Tenures Available: 91-day, 182day, and 364-day maturity periods.

- Issued at a Discount: T-Bills are sold at a lower price than their face value. The return (yield) is the difference between the purchase price and the face value.
- Minimum Investment: Starts at ₹25,000, and in multiples of ₹25,000 thereafter.
- Zero-Coupon Nature: No interest payments during the tenure.
   Investors earn via the discounted purchase price.
- Risk-Free Investment: Backed by the Government of India, making it virtually risk-free.
- High Liquidity: Due to short tenure, T-Bills can be easily converted to cash.
- Auction Mechanism: Sold through competitive and noncompetitive bidding at RBI auctions.



- Taxable Gains: Returns are treated as short-term capital gains and are taxable.
- Sensitive to Inflation: Fixed returns can be impacted by rising inflation, reducing real returns.



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### Reserve Bank of India (RBI)

- The Reserve Bank of India, abbreviated as the RBI, is the Central Bank of India, meaning it is the apex body in the Indian financial system.
- It acts as a regulatory body, responsible for the regulation of the Indian banking system as well as the control, issuance, and maintenance of the money supply in the Indian economy.

### Nationalisation of the Reserve Bank of India (RBI)

 The Reserve Bank of India (RBI), as established in 1935, was initially a privately owned entity. It meant that its share capital was divided into shares, owned by private individuals and institutions.  After nationalisation in 1949, it emerged as the Central Bank of India and no longer remained a 'bank' in the technical sense.

In the context of India rolling over a \$50 million Treasury Bill to support the Maldives, which of the following best reflects the nature of this assistance?

A. A direct capital infusion into the Maldives' private banking sector
B. A sovereign liquidity support extended via short-term debt rollover
C. An equity-based investment under the FDI policy of India
D. A capital grant under India's Line of

**Correct Answer: B** 

Credit (Loc) program

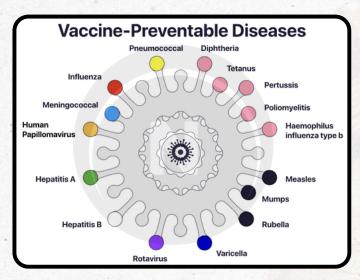


 However, later, the Government of India passed the Reserve Bank of India (Transfer to Public Ownership)
Act, 1948. As per its provisions, the ownership of the Reserve Bank of India was transferred from private entities to the government. This is called the nationalisation of the RBI, which transformed it from a privately owned entity to a fully governmentowned entity.



# The immunisation service: Vaccine-Preventable Diseases

They urge global leaders to prioritise and strengthen vaccination programmes with urgent and sustained political commitment. Global health bodies — WHO, UNICEF, and Gavi — have issued a warning about the rise in vaccine-preventable diseases due to missed immunisation schedules, misinformation, and funding cuts. Diseases preventable by vaccines, like measles, meningitis, and yellow fever, are resurging as millions of children miss vaccinations due to funding cuts and disrupted immunisation efforts.



### About Vaccine-Preventable Diseases:

- 14.5 million children missed all routine vaccines in 2023 (Source: WHO-UNICEF). Over 50% of WHO-monitored countries reported moderate to severe disruptions in immunisation services (2024).
- Measles cases in the U.S. (2025): 935 cases as of May, more than triple compared to total cases in 2024



 Polio resurgence in several African countries due to delayed vaccination (GPEI, 2023)

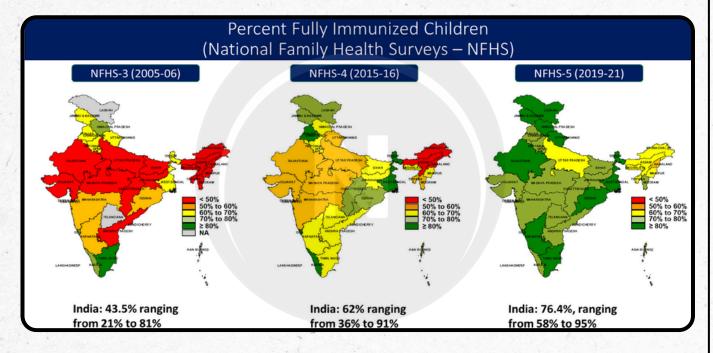
UNICEF: Global vaccine delays are threatening 15 million children in fragile/conflict-hit regions

### Importance of Vaccination

- High Return on Investment and Life-Saving Impact: WHO describes immunisation as a top health investment, yielding a return of \$54 for every \$1 spent. Over the past 50 years, vaccines have saved at least 154 million lives, approximately six lives every minute. The measles vaccine alone accounts for 60% of these lives saved.
- Major Role in Reducing Infant Mortality: Vaccination has contributed to 40% of the global improvement in infant survival. More children today survive past their first birthday than ever before in human history.
- Eradication and Control of Deadly Diseases: Vaccines have eradicated smallpox and nearly eradicated polio. Annually, they prevent nearly 4.2 million deaths from 14 major diseases. Building Herd Immunity and Protecting Public Health Vaccines not only protect individuals but also reduce disease spread by building herd immunity, crucial in preventing outbreaks.
- India's Progress through
   Immunisation: India has achieved major health milestones due to widespread immunisation, including being declared polio-free in 2014 and eliminating maternal and neonatal tetanus in 2015.







- New vaccines like Measles-Rubella, Pneumococcal Conjugate Vaccine (PCV) and Rotavirus Vaccine (RVV) have been added to its immunisation programme.
- Universal Immunisation
   Programme (UIP): UIP is one of
   India's largest public health efforts,
   targeting 26 million newborns and 34
   million pregnant women annually.
   Over 13 million immunisation
   sessions are conducted nationwide.

### Challenges to Global Vaccination Efforts:

- Pandemic Disruptions: COVID-19 delayed routine immunisations; 14.5 million children missed vaccines in 2023.
- Funding Shortfalls: Reduced global health budgets threaten the continuity of programs like Gavi and COVAX.
- Misinformation & Hesitancy: Myths and anti-vaccine campaigns, especially on social media, decrease acceptance. E.g. Measles cases tripled in the U.S. in 2025.

 Conflict & Fragility: Insecurity in regions like Africa, the Middle East, and South Asia hinders vaccine outreach..

### Vaccination Status in India: India declared itself polio-free in 2014. 1% full immunisation coverage (NFHS-5, 2019–21)

- 1 in 4 children still misses essential vaccines
- Eliminated maternal and neonatal tetanus in 2015
- Introduced vaccines like Measles-Rubella, PCV, RVV under UIP

### India's Progress through Immunisation

- India has achieved major health milestones due to widespread immunisation, including being declared polio-free in 2014 and eliminating maternal and neonatal tetanus in 2015.
- New vaccines like Measles-Rubella, Pneumococcal Conjugate Vaccine (PCV) and Rotavirus Vaccine (RVV) have been added to its immunisation programme.



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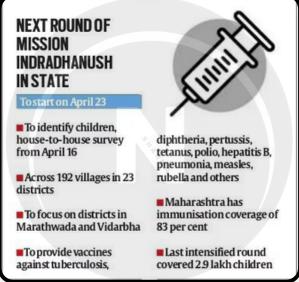




 In 2023, 1.6 million children missed crucial Diphtheria, pertussis, and tetanus (together called DPT) and measles vaccinations. India lacks human papillomavirus (HPV) vaccination in national programs despite cervical cancer being the second-highest cancer in women (18% of female cancers). India accounted for 2 million zero-dose children. Zero-dose children are those who lack access to or are never reached by routine immunisation services.

The Universal Immunisation Programme (UIP) has been operational in India since 1985.

 Mission Indradhanush 2014 was launched as a special drive to vaccinate all unvaccinated and partially vaccinated children, pregnant women under the UIP.



So far, 5.46 crore children and 1.32 crore pregnant women have been vaccinated, Intensified Mission Indradhanush (IMI) 5.0, 2023 is a catch-up vaccination campaign for children up to 5 years of age and pregnant women, who were left out. 12 diseases covered: Diphtheria, whooping cough, tetanus, polio, tuberculosis, measles and hepatitis-B, pertussis, meningitis and pneumonia, Japanese encephalitis (JE) and measlesrubella (MR).

#### **Global Immunisation Efforts**

- WHO, UNICEF, and Gavi urge parents, the public, and political leaders to reinforce their support for immunisation. They call for sustained investment in vaccines and adherence to the Immunisation Agenda 2030.
- A key milestone will be Gavi's pledging summit, to be held in June 2025, which aims to raise at least \$9 billion to protect 500 million children and save over eight million lives between 2026 and 2030.

#### Conclusion

The resurgence of vaccine-preventable diseases poses a serious threat to global health, especially as immunisation efforts face setbacks from misinformation, funding cuts, and conflict-related disruptions. With 14.5 million children missing routine vaccines in 2023, global agencies like the WHO, UNICEF, and Gavi are sounding the alarm for urgent political and financial commitment to restore immunisation coverage.

### What major milestone did India achieve in 2014 through immunisation?

A. Flimination of measles

B. Polio-free status

C. Eradication of hepatitis B

D. Universal HPV vaccination

Answer: B. Polio-free status



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Question. Critically evaluate the current challenges and progress in global and Indian immunisation efforts. Discuss the importance of political commitment, funding, and public engagement in overcoming vaccine-preventable diseases.





### **Opinion trading** platforms: SEBI

SEBI warns against unregulated opinion trading platforms like Probo and MPL Opinio, citing legal ambiguity, investor risk, and lack of oversight. These platforms mimic securities trading but lack SEBI registration, posing gambling, data privacy, and manipulation risks.



The sector has attracted over ₹4,200 crore in funding from major investors like Sequoia Capital and Y Combinator, with annual transaction volumes exceeding ₹50,000 crore and a user base of over 5 crores.

### **About Opinion Trading**

- The opinion trading industry in India, with 5 crore users and significant investment, has been unregulated due to a lack of clear regulations and ambiguities in the Information Technology Rules. Critics argue opinion trading is a form of betting without significant skill, and platforms avoid stock market-related questions to avoid scrutiny.
- Opinion trading platforms provide users a platform to trade or enter into arrangements where payouts depend on the outcome of yes/no propositions regarding the occurrence of underlying events.

- These platforms often use terminology associated with securities trading, such as "profits," "stop loss," and "trading," giving them the appearance of legitimate investment platforms. The payout is determined by whether the predicted event occurs.
- Opinion trading platforms have grown rapidly due to their popularity in betting on various future outcomes. With over 5 crore users and annual transaction volumes exceeding Rs 50,000 crore, the sector is growing.
- Advertising on platforms such as Google and Meta has played an important role in acquiring new users, increasing the sector's growth. The industry is expected to generate more than Rs 1,000 crore in revenue during fiscal year 2024-25
- In India, Prominent Indian companies in this space include:
- Probo (Gurugram-based): Offers prediction markets across diverse topics like sports, elections, and cryptocurrency.MPL Opinio: Focuses solely on cricket-related predictions.

### **Regulatory Gap**

- The main concern is the regulatory gap that exists for opinion trading platforms in India: Not covered under existing SEBI regulations.IT Ministry amendments to regulate online gaming platforms remain in regulatory limbo. Lack of clear jurisdiction between gambling regulations and securities regulations.
- No unified regulatory framework for the broader online gaming sector



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### **SEBI's Regulatory** Concerns

SEBI Warning: "Since none of the platforms providing opinion trading can qualify to be recognised stock exchange, and are neither registered nor regulated by SEBI, any trading of securities on them is illegal (in case some of the opinions traded qualify as securities)."



### **Outside SEBI's Regulatory** Scope

- SEBI clarified that opinion trading platforms generally fall outside its iurisdiction, as the activities conducted do not involve trading in recognised securities. Therefore, these platforms are not regulated or registered with SEBI.
- Unrecognised and Illegal Trading: If any opinion traded on these platforms qualifies as a security, such trading becomes illegal since these platforms are not authorised stock exchanges. SEBI emphasised that no investor protection mechanisms will apply in such cases.

### **Risk of Regulatory Action**

• SEBI warned that these platforms could face legal consequences for violations.

It also directed recognised stock exchanges to act against any such infractions.

### **Global Regulatory** Landscape

· Countries like the US, UK, and Australia regulate opinion trading platforms. In the US, Kalshi operates under CFTC oversight. However, platforms like Polymarket have faced legal issues for not being registered with regulators, indicating the complexities involved.

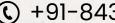
### **Key Regulatory Issues**

- Opinion trading generally does not fall within SEBI's regulatory purview as the items traded are not securities. These platforms cannot qualify as recognized stock exchanges. Platforms may face regulatory action for violations if their offerings qualify as securities.
- SEBI has warned that no investor protection mechanism underthe securities market purview will be available to participants in opinion trading platforms.

### **Way Forward**

Classification as derivatives or alternative investment products. Registration as an alternative trading platformSEBI oversight and compliance requirements. Mandatory disclosures and risk warningsCapital adequacy requirements for platform operators. Restrictions on game design and payout structuresMandatory responsible gaming features verification and self-exclusion toolsTaxation as gaming/gambling revenue, Standardised disclosure requirements specific to prediction markets.

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#### Conclusion

- The exponential growth of opinion trading platforms like Probo and MPL Opinio has triggered regulatory alarm bells in India.
   Despite mimicking the language and appearance of financial markets, these platforms operate outside SEBI's jurisdiction and lack investor protection mechanisms, raising significant concerns around legality, user data privacy, financial manipulation, and addiction.
- The ₹50,000 crore+ market, backed by major venture capitalists, thrives in a legal grey zone due to ambiguities between gambling, gaming, and securities regulations.

# Q. Which of the following best explains why SEBI considers trading on opinion trading platforms potentially illegal and risky for investors?

A. These platforms operate only in regional languages and are not accessible to most investors
B. The platforms' questions often relate to political events, which are restricted by Indian law
C. These platforms mimic securities trading without being registered as stock exchanges, and may trade in instruments that could qualify as securities, thus operating illegally outside SEBI's purview
D. SEBI has specifically banned all forms of online trading and gaming in Indi

Answer: C. These platforms mimic securities trading without being registered as stock exchanges, and may trade in instruments that could qualify as securities, thus operating illegally outside SEBI's purview

Critically examine the regulatory and legal challenges posed by the rise of opinion trading platforms in India. Why has SEBI issued warnings against them, and what are the potential consequences for investors and the broader financial system?





### **BAGLIHAR DAM**

India has reduced water flow from the Baglihar Dam on the Chenab River by 90%, citing Pakistan's alleged support for terrorism after the Pahalgam attack. India halts the water flow from the Baglihar Dam on the Chenab River, which flows into Pakistan. This move follows India's decision to suspend the Indus Waters Treaty (IWT) after a deadly terror attack in Pahalgam, Jammu and Kashmir. By closing all gates of the Baglihar and Salal dams, India reduces the Chenab's water flow to Pakistan by nearly 90%, causing alarm in Pakistan, where officials fear a 20–21% water shortage for farming during the critical Kharif season.



### **About the Baglihar Dam**

• It is located in Jammu and Kashmir, it is a run-of-the-river hydroelectric project on the Chenab River. Unlike storage dams, it doesn't hold large water volumes but regulates flow to generate power.

Structure: It is a concrete gravity dam, 144.5 meters high and 363 meters long, with a reservoir capacity of 475 million cubic meters.

- Powerhouse: The underground facility is 221 meters long, 24 meters wide, and 51 meters high, producing 900 MW (two phases of 450 MW each).
- Timeline: Planned in 1992, approved in 1996, construction began in 1999.
   Phase 1 finished in 2004, and Phase 2 in 2008.
- Purpose: It generates electricity for Jammu and Kashmir, supporting energy needs.

#### **About Chenab River**

- Origin: It starts at Tandi, Himachal Pradesh, where the Chandra and Bhaga streams merge in the upper Himalayas.
- Course: Flowing west through
   Jammu and Kashmir, it passes
   between the Siwalik Range and the
   Lesser Himalayas, then enters
   Pakistan's Punjab, merging with the
   Sutlej and Indus rivers.
- Tributaries: Include Miyar Nalla, Sohal, Thirot, Bhut Nalla, Marusudar, and Lidrari.

### The Indus Waters Treaty (IWT)

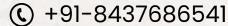
- Signed in 1960 and brokered by the World Bank, the IWT allocates:
- Western Rivers (Indus, Chenab, Jhelum): Primarily for Pakistan's unrestricted use, though India can use them for non-consumptive purposes like hydropower.

### Eastern Rivers (Ravi, Beas, Sutlej): For India's use.

 The treaty has survived wars and tensions, but India's suspension marks a historic shift.



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- India argues it needs to revise the IWT due to population growth, energy demands, and Pakistan's alleged failure to curb terrorism.
- Pakistan insists that any water flow disruption violates the treaty and international law.

Q. In the context of India's decision to halt water flow from the Baglihar Dam, which of the following statements most accurately reflects the complex interplay of hydrological engineering, international treaty obligations, and geopolitical strategy involved in the incident?

A. India, under the Indus Waters
Treaty, is allowed to block western
rivers like Chenab if electricity
production needs rise, making the
move legally sound and apolitical.
B. The Baglihar Dam, being a run-ofthe-river project, is incapable of
causing significant water shortage in
Pakistan, and India's recent actions
are misinterpreted.

C. India's halting of water flow, despite the Baglihar Dam's non-storage design, demonstrates the strategic leverage embedded within hydropower infrastructure on transboundary rivers, potentially violating the Indus Waters Treaty by disrupting Pakistan's access to Western rivers during a politically charged period.

D. The closure of gates at Baglihar and Salal dams is permissible under emergency clauses in the Indus Waters Treaty, especially in light of security concerns, and does not require international consultation.

#### Correct Answer: C.

India's halting of water flow, despite the Baglihar Dam's non-storage design, demonstrates the strategic leverage embedded within hydropower infrastructure on transboundary rivers, potentially violating the Indus Waters Treaty by disrupting Pakistan's access to Western rivers during a politically charged period.





### The road to safety

India is undergoing a major mobility shift driven by urbanisation and economic expansion. India recorded 1.68 lakh road accident fatalities in 2022, which translates to approximately. 12.2 deaths per 1 lakh population (2.57 in Japan and 2.61 in the U.K.)



### **Economic Costs and Developmental Impact of Road Accidents in India:**

Economic repercussions: Road crashes cost India an estimated 3% of its GDP annually.

Impact on development: This hampers national development (loss of human capital, productivity, and strain on healthcare and infrastructure) and underscores the urgency for effective road safety measures.

### **Constitutional Perspective** - Right to Safe Travel:

- Article 21: Right to safe road travel is a part of the fundamental right to life under the Constitution of India.
- Significance: It imposes moral and legal obligations on the State and society to ensure road safety as a public good and human right.



### **Urbanisation and the Need** for People-Centric Streets:

• By 2047, the urban population is expected to account for about 50% of the total population. This rapid urbanisation will be accompanied by a substantial rise in vehicle ownership. The growing urban and vehicular population necessitates people-centric interventions to ensure that streets remain safe. especially for vulnerable road users such as pedestrians, cyclists, the elderly, and public transport commuters.

### Safe System Approach

- Core principle: Human error is inevitable - systems must be designed to reduce harm (fatalities or serious injuries).
- Priority: Pedestrian safety is fundamental under this approach.

### Interventions:

Urban streets must be redesigned with wider footpaths, dedicated cycling tracks, well-marked crossings, pedestrian refuge islands, reduced speed limits, and calming measures such as raised intersections.



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#### **Government Initiatives and Policy** Interventions Launched by the **Ministry of Road Transport and Highways:**

- Black spot rectification: Over 5.000 high-risk locations addressed.
- Road safety audits: Mandatory on highways.
- Vehicle safety norms: Airbags, ABS (Anti-lock Braking System).
- Electronic enforcement: Speed cameras. CCTV surveillance.
- Training and fitness infrastructure: Driving training centres and vehicle fitness centres in every district announced by Union Minister Nitin Gadkari

### **Innovative Funding for** Long-Term Safety:

- Proposal: Mandate automobile companies to divert their entire Corporate Social Responsibility (CSR) funds for the next 20-25 years towards road safety.
- Black spot removal
- Public awareness campaigns
- · Emergency trauma care
- Road safety R&D
- Driver training
- Alignment with Vision Zero: It aims to reduce road fatalities by 50% by 2030 and achieve zero road fatalities by 2050.
- Integrated Strategy The Four Es of Road Safety:
- Engineering: Safe infrastructure design.
- Enforcement: Technological and human enforcement mechanisms.
- Education: Awareness and user behaviour change.

- Education: Awareness and user behaviour change.
- Emergency care: Trauma and postcrash response systems.
- Strategic Framework for Enhancing Road Safety in India:

### World Bank report (2020):

It emphasises the need for substantial investment (an additional \$109 billion over the next decade) in India to achieve a 50% reduction in road crash fatalities.

This investment will yield enormous social and economic returns by saving lives, reducing injuries, and improving mobility efficiency.

irap Four States report: Every ₹1 spent on road safety yields ₹4 in benefits (lives saved, injuries avoided, productivity preserved).

#### Conclusion

Government interventions like black spot rectification, safety audits, and training centres reflect progress, but to truly align with Vision Zero, India must institutionalise the Safe System Approach, strengthen the Four Es framework, and catalyse cross-sector funding, especially through mandated CSR contributions. The path to zero fatalities lies in creating people-centric streets, smarter enforcement, and robust trauma care, backed by strategic investment and unwavering political will.

Q. Which of the following best reflects the multidimensional rationale for integrating the Safe System Approach into India's road safety framework, as per recent policy discussions?

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A. It aligns with global best practices and assumes that human error can be eliminated through stricter laws.

B. It accepts human error as inevitable and seeks to minimise fatal outcomes through systemic infrastructure and behavioural reforms, focusing on pedestrian safety, enforcement, education, and emergency care.

C. It focuses primarily on post-crash response mechanisms and mandates that all accidents must be compensated financially by the government.

D. It proposes a shift to autonomous vehicles to fully eliminate human-caused accidents and promote urban automation in high-density zones.

#### Correct Answer: B.

It accepts human error as inevitable and seeks to minimise fatal outcomes through systemic infrastructure and behavioural reforms, focusing on pedestrian safety, enforcement, education, and emergency care.

Q. Discuss the constitutional, developmental, and economic dimensions of road safety in India. Critically evaluate the Safe System Approach and recent policy measures in the context of Vision Zero and urbanisation challenges.



### Farmers prefer growing rice and wheat

Farmers prefer rice and wheat due to assured procurement, yield stability, and research-backed improvements.



### **Farmers Prefer Growing** Rice and Wheat

• Farmers largely choose rice and wheat because these crops offer financial security, higher yields, and lower risks compared to alternatives like cotton, pulses, or oilseeds.

### **Assured MSP Procurement**

• The government guarantees to buy rice and wheat at a Minimum Support Price (MSP), a preannounced price that ensures farmers earn a profit even if market prices fall. This safety net makes rice and wheat attractive.



- Unlike rice and wheat, crops like cotton, chickpeas (chana), or soybeans lack consistent MSP procurement, so farmers face price uncertainty. This discourages diversification. For example, Punjab's cotton area dropped from 3.4 lakh hectares in 2015-16 to 1 lakh hectares in 2024-25, while rice and wheat acreages grew.
- The MSP acts as a "maximum price" in practice because market prices rarely exceed it, making rice and wheat the safest bets.
- Farmers prefer crops with predictable income. The government's focus on rice and wheat for the Public Distribution System (PDS) and food security also incentivises their cultivation.

### **Access to Irrigation**

 Rice and wheat grow in irrigated conditions, reducing yield risks from unpredictable monsoons. About 51% of agricultural land growing food grains is irrigated, mainly through canals and groundwater (wells, tube-wells). Crops like pulses or oilseeds usually depend on rain-fed agriculture, making them riskier. This is why chickpeas and soybeans saw declining acreages in Madhya Pradesh.

### **Environmental Impacts**

 Groundwater Depletion: Rice's water-intensive nature, coupled with flood irrigation, depletes groundwater. In Punjab, rice cultivation contributes to 50% of the groundwater decline.





- Alternatives like drip irrigation or direct-seeded rice (DSR) could save water but face adoption barriers due to cost and yield risks.
- Soil Degradation: Continuous Rice-Wheat Cropping System (RWCS) depletes soil nutrients and creates hardpans, reducing wheat yields by 8% after puddled rice.
- Pollution: Burning rice residue to clear fields for wheat sowing causes air pollution, especially in northwest India.

#### Social Impacts

 Farmer Protests: Farmers demand MSP for all crops, as seen in the 2020-21 protests and 2025. They seek prices aligned with the Swaminathan Commission's formula (cost of production + 50% profit).

# Q. Which of the following best explains why Indian farmers continue to grow rice and wheat despite their known environmental drawbacks?

- A) These crops require the least use of fertilisers and pesticides.
- B) Market prices for rice and wheat are significantly higher than for pulses and oilseeds.
- C) The policy environment offers assured procurement and irrigation access for rice and wheat.
- D) The agro-climatic conditions in India are most suitable for rice and wheat cultivation year-round.

Answer: C) The policy environment offers assured procurement and irrigation access for rice and wheat.

#### Explanation:

- Option A is incorrect: rice and wheat are not the least inputintensive; rice is highly waterintensive and involves heavy fertiliser use.
- Option B is misleading: market prices for rice/wheat are often lower, but MSP assurance gives them financial viability.
- Option D is partially true, but not the main reason; many alternative crops suit Indian climates but lack policy and infrastructure support.
- Option C correctly integrates MSP, irrigation availability, and policy focus, making it the most accurate and complete explanation.

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### Justice B.R. Gavai takes charge as 52nd CJI

Justice B.R. Gavai has been sworn in as the 52nd Chief Justice of India (CJI).



### About the Chief Justice of India:

- The CJI is the head of the Supreme Court and the highestranking judicial officer in the country.
- The CJI leads the judicial and administrative functions of the Supreme Court.
- Holds administrative control as recognised in State of Rajasthan v. Prakash Chand (1997).
- The CJI is referred to as "first among equals" among Supreme Court judges.

### Powers and functions of the CJI:

#### **Judicial Functions:**

- Assigns judges to the Constitution Benches. (Article 145)
- Handles interpretation of important legal and constitutional matters. (Article 145).



- Exercises judicial leadership by steering jurisprudential direction. (Article 145)
- Exercises judicial authority in matters of national significance. (Article 136)
- Protects fundamental rights through the Supreme Court's original and appellate jurisdiction. (Article 32)

### **Administrative Functions:**

- Maintains court roster and case listing. (Derived from judicial precedent and administrative conventions) Supervises court staff and administration. (Based on the administrative authority of the CJI)
- Ensures the smooth functioning of the Supreme Court. (Supreme Court Rules, 2013) Holds disciplinary authority over subordinate judicial officers. (Administrative powers acknowledged in precedents)
- Engages in the administration of justice at the highest level. (Overarching responsibility under Article 145)

### **Advisory Function:**

 Provides advisory input when consulted by the President. (Article 143)

### **Appointment and Terms:**

 Article 124 of the Constitution empowers the President of India to appoint the CJI. Traditionally, the senior-most judge of the Supreme Court is appointed.



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### **Exceptions to this practice:**

- 1973: Justice A.N. Ray appointed over 3 senior judges.
- 1977: Justice M.H. Beg appointed over Justice H.R. Khanna.
- Qualifications as outlined in Article 124(3):
- Must be a citizen of India, and:
- Served at least five years as a High Court judge, or
- Practised for at least ten years as a High Court advocate, or
- Deemed a distinguished jurist by the President.

### **Selection Procedure:**

 Governed by the Memorandum of Procedure for Appointment of Supreme Court Judges. The Union Law Minister seeks the outgoing CJI's recommendation.

### The recommendation is processed as follows:

- Sent to the Prime Minister by the Law Ministry.
- Prime Minister advises the President.
- The President of India appoints the new CJI.
- No specific timeline is defined the recommendation must be made at the "appropriate time".

### **Tenure and Removal:**

- CJI serves until the age of 65 years.
- Can only be removed through removal under Article 124(4):
- Requires approval by both Houses of Parliament.
- A majority of the total membership, and

- A two-thirds majority of members present and voting.
- Grounds for removal: Proven misbehaviour or incapacity.

### [UPSC 2021] About the Indian judiciary, consider the following statements:

- 1. Any retired judge of the Supreme Court of India can be called back to sit and act as a Supreme Court judge by the Chief Justice of India with the prior permission of the President of India.
- 2.A High Court in India has the power to review its judgment, as the Supreme Court does

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

Options: (a) 1 only,

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





# Operation Sindoor— a reshaping of confrontation

The recent India-Pakistan standoff, particularly as exemplified by Operation Sindoor, marks a significant paradigm shift in the conduct and understanding of modern warfare.

Far from being a conventional bilateral dispute, this conflict reflects deeper global trends, from technological disruption and information warfare to the transformation of military doctrine and strategic deterrence.



### The Rise of Drone Warfare: A Technological Revolution

One of the most defining features of this standoff has been the use of drones, a shift that heralds a departure from manned and costly air combat systems. The widespread deployment of unmanned aerial vehicles (UAVs), as highlighted by Prime Minister Narendra Modi, marks the arrival of asymmetric technological capabilities on the battlefield.

Instead of relying solely on high-value aircraft, nations can now deploy swarms of inexpensive and expendable drones for reconnaissance and precision strikes. India's interception of 300 to 400 Turkish-made Songar drones across 36 locations demonstrated the scale and ambition of Pakistan's drone operations.

In response, India's use of SkyStriker kamikaze drones allowed for real-time intelligence gathering and precise targeting with minimal human risk, underscoring a shift to probabilistic, low-cost, high-impact combat. Aerial warfare is no longer about singular engagements but about systemic saturation, adaptability, and remote effectiveness.

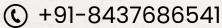
The Paradigm Shift in Modern Warfare Highlighted in Operation Sindoor

### Layered Defence and Indigenous Capacity Building

- India's air defence response exemplified a new strategic philosophy rooted in integration and technological self-reliance.
- Systems such as Akash and QRSAM, combined with advanced imported platforms like the S-400 and the Barak-8, constituted a multi-layered air defence network capable of responding to a spectrum of aerial threats.
- The Akashteer system, which digitally fuses radar data for realtime decision-making, reflects the ongoing evolution from rigid defence systems to smart, adaptive networks.



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 This capacity-building reflects a global shift toward technological independence, where military prowess is increasingly tied to domestic innovation and export potential. India's investments in indigenous platforms and its ongoing Project Kusha missile initiative underscore a broader commitment to minimising foreign dependency and enhancing strategic autonomy.

### The New Theatre: Information Warfare

- Perhaps the most subtle yet impactful front in the conflict has been the information domain.
   Here, Pakistan's efforts to wage psychological operations using digital platforms illustrate how perception management has become a core element of warfare.
- Disinformation, once limited to crude propaganda, now operates on an industrial scale through doctored videos, manipulated social media narratives, and the creation of strategic ambiguity.
- This development mirrors patterns seen in the Israel-Palestine and Russia-Ukraine conflicts, where digital information spaces function as crucial battlefields. For India, countering such operations requires not just technological infrastructure but also a resilient media environment and strong institutional communication.

### Strategic Deterrence and Doctrinal Shifts

- India's response to the standoff has been marked by a deliberate and calibrated deterrence strategy.
- Instead of resorting to full-scale war, India opted for a posture that signalled strength while maintaining diplomatic space, a departure from the traditional binary of peace versus war. This strategic ambiguity allowed for the measured projection of military capability without triggering uncontrolled escalation.
- Prime Minister Modi's speech on May 12 articulated this shift, emphasising the concept of new normal in new age warfare. Three doctrinal shifts can be identified: the ability to respond swiftly with proportionate force; the integration of layered offensive and defensive systems (both indigenous and imported); and a refined escalation control strategy.

### Joint Operations and Institutional Synergy

 Another hallmark of Operation Sindoor was the unprecedented level of coordination among the Indian Army, Navy, and Air Force. The Integrated Air Command and Control System (IACCS) served as the operational backbone, enabling synchronised, real-time joint operations.



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- This was not merely a conceptual milestone but an operational achievement, supported by cohesive intelligence sharing between internal and external agencies.
- Such institutional synergy highlights the maturity of India's strategic architecture and the growing importance of interoperability in contemporary warfare.

The India-Pakistan standoff is emblematic of the broader transformation of warfare in the 21st century.

- Success is no longer defined solely by territorial gains or military might. Instead, victory lies in mastering the interwoven domains of technology, information, and psychological resilience and the battlefields of today and tomorrow are multidimensional, where drones, digital disinformation, and doctrinal flexibility redefine how conflicts are waged and resolved.
- As India navigates this new age of warfare, its focus must remain on technological innovation, institutional synergy, and strategic foresight. The lessons of Operation Sindoor reveal that preparedness now means more than arms and ammunition, it means adaptability, credibility, and control over the narratives of conflict.

#### Conclusion:

Operation Sindoor represents a watershed moment in India's military and strategic doctrine, illustrating how contemporary warfare has transcended traditional notions of conflict. With its integration of drone swarms, layered air defence, and cutting-edge indigenous technologies, India showcased an evolved deterrence posture that balances tactical strength with strategic restraint

### Q. Which of the following best reflects the core strategic transformation demonstrated by **India during Operation Sindoor?**

- A) Emphasis on offensive territorial gains using conventional ground
- B) Reliance on imported aerial systems over domestic capabilities C) Shift from traditional escalation to
- calibrated deterrence, multi-domain integration, and information dominance
- D) Dependence on singular servicebased operations without interagency coordination

Answer: C) Shift from traditional escalation to calibrated deterrence. multi-domain integration, and information dominance

#### **Explanation:**

Option C synthesises the technological, doctrinal, and psychological evolution highlighted in the operation.

"Operation Sindoor is less a military operation and more a statement of India's strategic modernity." Critically examine this statement by analysing the role of drone warfare, layered defence systems,





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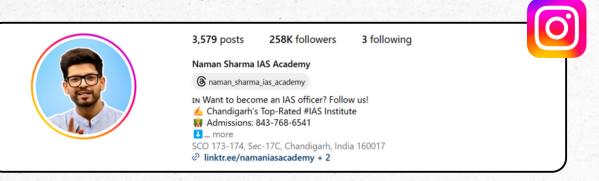
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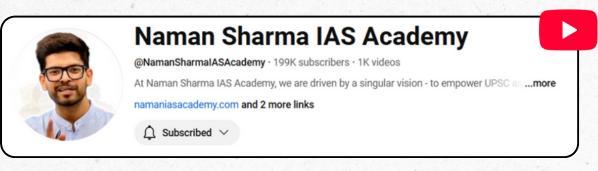






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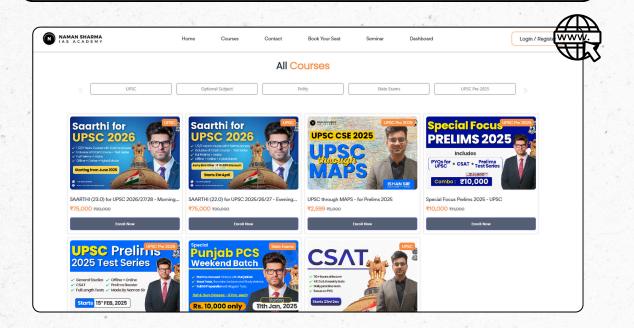






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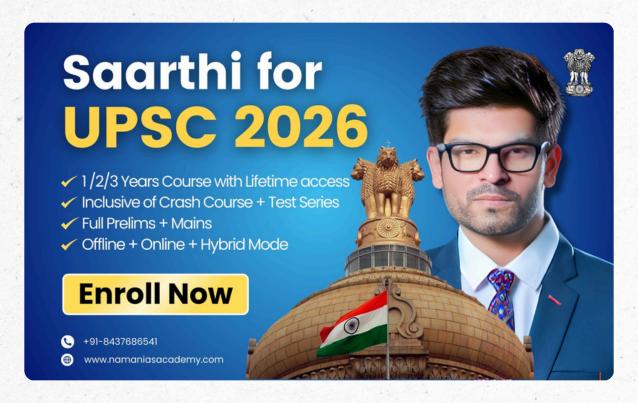
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