VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

18th November 2026



The Analyst Handout

18th November ,2026

Quad Summit 2026

CONTEXT: Quad: 2026 Summit, strategic significance and implications for India

"Quadrilateral Security Dialogue"

What Is The Quad?

The Quad, officially the Quadrilateral Security Dialogue (QSD), is not a formal alliance. It is an informal strategic forum comprising four maritime democracies:
India, Japan, Australia and the United States



PRIMARY OBJECTIVES

Maritime security, addressing climate change, combating Covid-19 pandemic, among others.
The Quad is also seen as an attempt to counter the growing might of China

Quad 1.0 - Creation

2004
Quad's origins can be traced back to the Indian Ocean tsunami when India, along with Japan, the US and Australia, **conducted relief and rescue operations in the region**

The group was disbanded after the 2004-05 operation

2006
Former Japanese Prime Minister Shinzo Abe proposed a group of **"like-minded countries in the Asia-Pacific region on themes of mutual interest"**



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"Quadrilateral Security Dialogue"

2007
May: **The first informal meeting** between the four countries took place

Sep: Malabar **military exercise** held at an unprecedented scale involving India, Japan, Australia, US, and Singapore

The fall

2007
Sep: **Shinzo Abe resigned** as Japanese PM

Nov: Quad **critic Kevin Rudd** became PM of Australia; gradually the country backed out of the arrangement (presumably due to pressure from China)



2008
The alliance **gradually fell apart**

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Quad 2.0: Revival

2017
Japan officially proposed a revival of the Quad

The first working-level meeting under the Quad took place in Manila



2020
Australia joined the trilateral India-US-Japan Malabar naval exercise after more than a decade



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Quad Summit 2026

CONTEXT: Quad: 2026 Summit, strategic significance and implications for India

What were the major highlights of the 2026 Quad Summit?

PM MODI AT QUAD SUMMIT 2026

Outcome 1

Quad Business Leaders' Forum

What it means

- The India-proposed initiative creates **greater business partnerships between Indian companies and businesses across Quad countries**
- Opens up collaboration opportunities for **Indian businesses in strategic sectors**, strengthening **economic ties across the Indo-Pacific**
- Encourages **investment and strengthens private-sector ties**, contributing to regional prosperity



Outcome 2

Counter terrorism cooperation

What it means

- Quad unequivocally **condemned terrorism and violent extremism in all its forms and manifestations, including cross-border terrorism**
- Quad committed to **strengthening its ongoing cooperation on counterterrorism**

Outcome 3

Indo-Pacific Maritime Surveillance Collaboration

What it means

- Enhances **Maritime Domain Awareness (MDA)** through coordinated deployment of **aerial surveillance assets by Quad countries in the Indo Pacific**
- In 2027, Quad partners will bring together **P-8 and P-3C aircraft in the first joint maritime exercise**

What were the major highlights of the 2026 Quad Summit?

Outcome 4

Quad Partnership for Cable Connectivity and Resilience

What it means

- Leverages Quad partners' expertise in **cable manufacturing, delivery and maintenance**
- Expands cooperation to **energy cables, enhancing regional energy security and connectivity**
- Supports **resilient cable infrastructure, benefiting India's digital connectivity and energy networks**

Outcome 5

Quad Cyber Cooperation

What it means

- Strengthens **collective cybersecurity efforts to address the growing number and scale of cyber incidents**
- Supports a **safer digital environment for Indian citizens and businesses**
- Promotes **collaboration among Quad partners to achieve an open and secure cyberspace**

Other Initiatives

- ***Super Intelligence*** *Accelerator*
- ***Quad Critical Minerals*** *Initiative Framework*
- *Quad Initiative on* ***Indo-Pacific Energy Security***

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Quad Summit 2026

CONTEXT: Quad: 2026 Summit, strategic significance and implications for India

What does the 2026 Summit mean for India?

- Strengthening India's position in IOR
- Economic diversification and the China+1 opportunity
- Technological cooperation
- Nature of security itself has expanded



Message to Beijing

The Quad summit, ahead of Trump's trilateral meeting with Xi and Putin, presents a united front, countering China's assertions in the Indo-Pacific. Plans for joint maritime patrols, securing critical mineral supply chains and building AI eco-systems signal the grouping's intent to contain China's ter-ritorial ambitions and trade leverage in the region.

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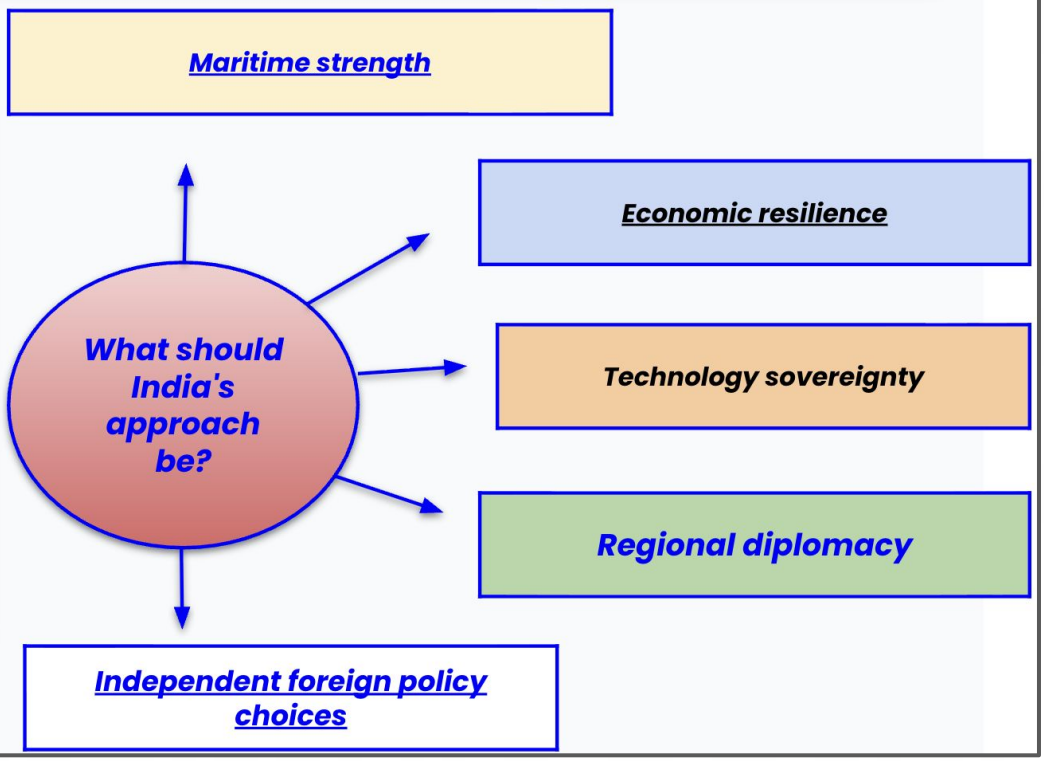
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Quad Summit 2026

CONTEXT: Quad: 2026 Summit, strategic significance and implications for India

Challenges + Way Ahead for India

1. Different **national interests**
2. **Strategic autonomy**
3. Risk of **provoking regional insecurity**
4. **ASEAN's** concerns
5. **Implementation** gap



Mains Practise Question

The 2026 Quad Summit reflects an important evolution in the nature of geopolitical cooperation. Analyse.
(15 Marks, 250 words)

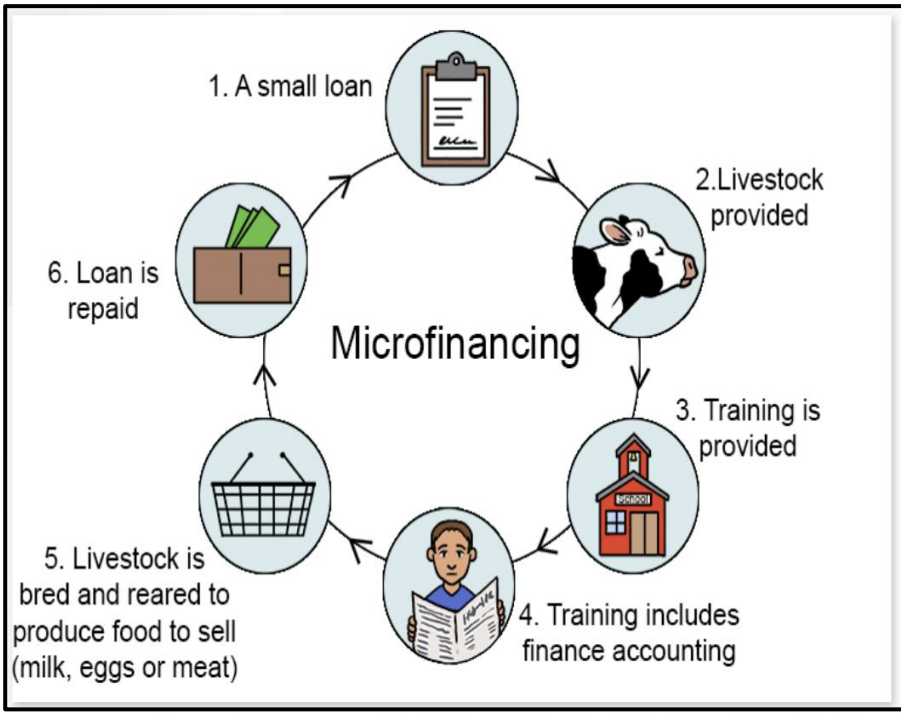
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Battle for responsible Microfinance

CONTEXT: Financial inclusion versus household over-indebtedness

Present State of Microfinance (+dilemma) in India



Schemes: *SHG, MUDRA Yojana, PMEGP, PMFME, CGSMFI, CGTMSE*

(2025)

Target Audience	Average Loan Size
85% Women borrowers; Rural/Semi-urban focus	₹35,000
Repayment Rate	**Interest Rates**
97.2% Repayment rate	Capped at 10–12% above borrowing cost; MFI rates: 18-24% vs, Moneylenders: 50–120%

RBI Dy Guv (2026): *~6.6 cr borrowers*

June 2026 Outstanding: *₹2.69 L cr*

Active loan accounts: *7.15 cr*

Latest observations are important

1. ***Industry is still contracting***
2. ***Lenders are becoming selective***
3. ***Lending is beginning to recover***
4. ***Nature of lending is changing***

Indicator	Position
Disbursements, April–June 2026	₹62,302 crore
Year-on-year change in **portfolio**	-12%
Year-on-year change in **disbursements**	+17%

Loans above ₹75,000 *accounted for 41% of disbursements in April–June 2026, compared with 28% a year earlier.*

Geographically, ***Bihar*** *remains the largest microfinance market, followed by* ***Uttar Pradesh*** *and* ***Tamil Nadu***

Why does the recovery remain fragile?



To understand the RBI's response, we need to understand the business model.

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Battle for responsible Microfinance

CONTEXT: Financial inclusion versus household over-indebtedness

What is the RBI's existing regulatory framework?

Regulatory Framework for Microfinance Loans, 2022

- A household with *annual income of up to ₹3 lakh* is classified as a low-income household for this framework ***(no end use)***
- 50% **Fixed Obligation to Income Ratio limit**

RBI's latest position in November 2026

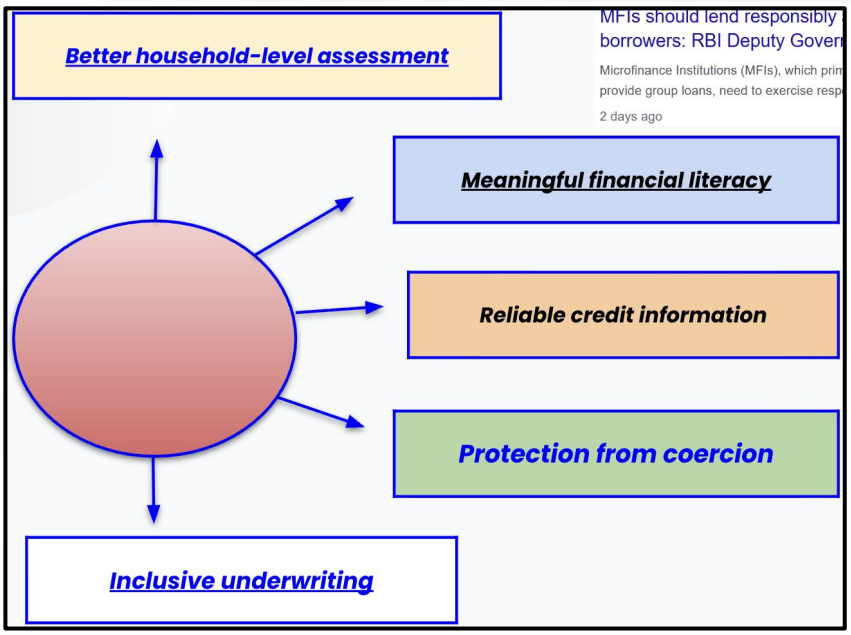
- ***Will the ₹3 lakh income threshold be increased?***
- ***Will the 50% FOIR ceiling be relaxed?***
- ***Why is RBI focusing on credit-information reporting?***
- ***What exactly is 'pseudo consent'?***

RBI tightens rules on financial product marketing and sales

The Reserve Bank of India (RBI) has imposed stricter control on the advertising, marketing and sale of financial products through the RBI...

19 Aug 2026

What should a sustainable microfinance model look like?



MFIs should lend responsibly as climate risks could impact borrowers: RBI Deputy Governor

Microfinance Institutions (MFIs), which primarily lend to low-income households and provide group loans, need to exercise responsible...

2 days ago

Mains Practise Question

Financial inclusion is not achieved merely when a low-income household receives a loan. It is achieved when that household can use the loan without losing its financial stability, dignity or future access to credit. Discuss.
(15 Marks, 250 words)

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Mains Value Addition

Newspaper : The Hindu **Page No : 08**

India needs a comprehensive doctrine on space security

Space = Critical National Infrastructure

- ***Essential Dual-Use Infrastructure***
- ***C4ISR*** *Command, Control, Communications, Computers, Intelligence, Surveillance, and Reconnaissance*
- ***Multi-Domain Vector Threats:***
  - *Electronic Warfare*
  - *Cyber Attacks*
- ***Gray Zones***
- ***Commercialisation***
- ***Institutional Vacuum***

Global landscape of military space projects in 2026

USA	***PWSA***	Resilience / Mesh Networking
China	***Guowang***	Dominance / Intelligence
India	***Project 52***	Surveillance / Border Security
Japan	***QZSS***	Regional GPS/Precision
EU	***IRIS***	Sovereign Communications
Russia	***Rassvet***	Arctic/Battlefield Comms

India's "Fourth Frontier"

Dedicated Military Satellites			Key Function
GSAT -7	**Rukmini**	Indian Navy	First dedicated military satellite (2013); IOR
GSAT -7A	**Angry Bird**	Indian Air Force	Boosts connectivity for drones , AWACS, and fighter jets.
GSAT -7B	*(Upcoming)*	Indian Army	Will be the first dedicated satellite for the Army.

Institutional Framework

- ***Defence Space Agency***
- ***IndSpaceEx***



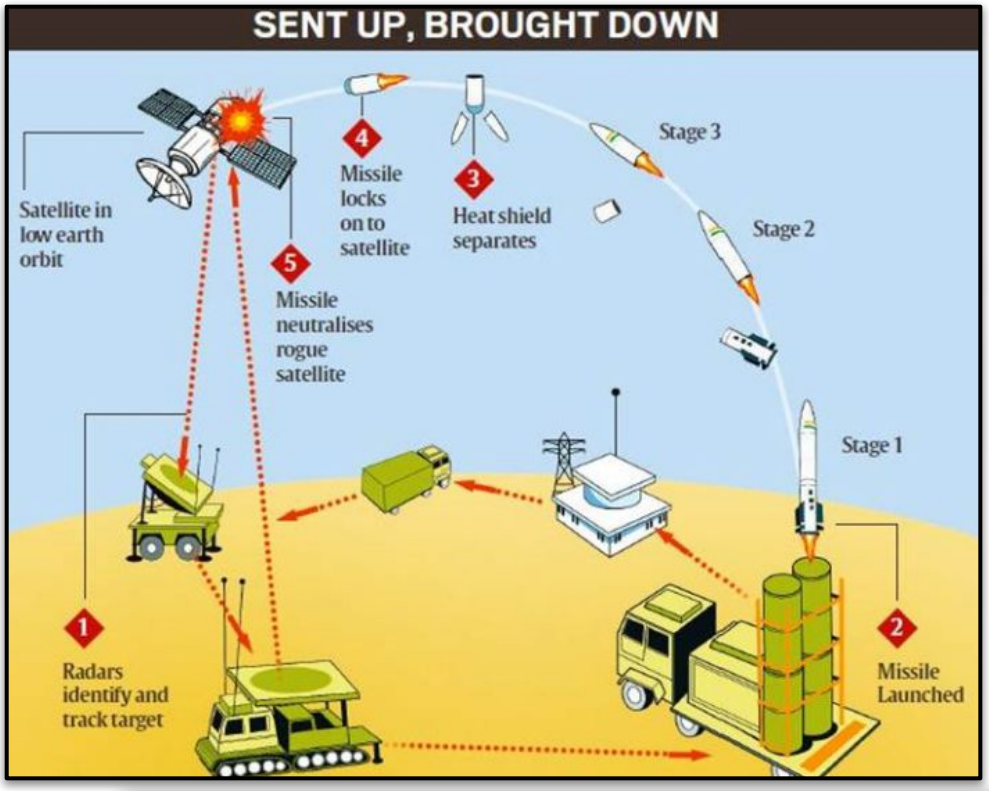
Indian Policy Baseline

- ***Indian Space Policy 23***
- ***ISSAR + Project NETRA***
- ***Project 52 Satellites***
- ***NavIC (IRNSS)***

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Mains Value Addition

Newspaper : The Hindu **Page No : 08**



India's COMPREHENSIVE SPACE SECURITY DOCTRINE

Core Pillars

- ***Structured coordination between the MoD, DSA, DoS, NTRO, and commercial operators***
- ***Space Situational Awareness to Space Domain Awareness***
- ***Deploying proliferated low-Earth orbit***
- ***Civil-Military-Industry Fusion***
- ***Formulating calibrated, proportional non-kinetic counter-measures***
- ***Stockpiling modular satellite buses to quickly replace***

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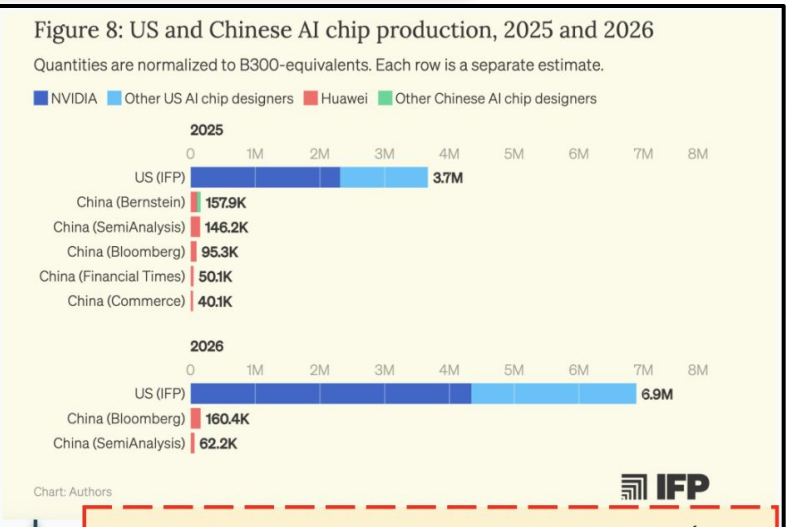
US's new restrictions on AI chips to China

SYLLABUS : Prelims : Chip Diplomacy

Newspaper : The Indian Express **Page No:** 15

The US Strategic Chokepoint

The United States has announced new regulations aimed at curbing Chinese firms' remote access to advanced AI chips through data centres in third-party countries, coming amid the scandal surrounding chipmaker Nvidia. Beijing on Tuesday slammed the new restrictions, accusing Washington of "abusing export control measures".



- ***Chip architecture and design software*** *(EDA tools like Cadence and Synopsys).*
- ***Dominant AI silicon architectures*** *(Nvidia's CUDA ecosystem).*
- ***Monopolies over critical fabrication IP, in tandem with allies like the Netherlands*** *(ASML's lithography)* ***and Japan.***

How the US Export Control Regime Evolved

U.S. Bureau of Industry and Security's EAR

Initial Hardware Restrictions (October 2022 – 2025)

2 LOOPHOLES

1. **Physical Diversion**
2. **Remote Access**

Restricted Destinations	Targets **Country Group D:5** (countries under U.S. arms embargoes, including China, Russia, Iran, and North Korea) as well as **Macau**.	License requirements do not apply to standard commercial recommender systems or basic cloud services.
Third-Party Country Licensing	Adds mandatory export and re-export license requirements for shipments to **Singapore, Malaysia, Thailand, Indonesia, and Brazil** to stop chip diversion.	Exporters must obtain government authorization before shipping to data centers in these hubs.
Cloud & Remote Compute	Prohibits overseas data centers from providing significant AI training or super-intelligence compute to restricted entities.	Data centers and chip firms must implement strict customer vetting and Know-Your-Customer (KYC) checks.
Physical Enforcement	Addresses smuggling through supply chain tracking and potential **location verification** mechanisms on advanced chips.	Evaluated by policy researchers for cost-effectiveness in verifying where hardware is physically deployed.

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US's new restrictions on AI chips to China

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Newspaper : The Indian Express **Page No:** 15

How the US Export Control Regime Evolved

Tech tussle

Nvidia's provision of chips to Southeast Asian firms is under the spotlight over a scandal involving its founder Jensen Huang

- The new U.S. rule imposes an additional license on 5 countries presenting a 'higher-than-normal risk of diversion'
- U.S. says curbs designed to ensure that restrictions on access to sensitive technology cannot be circumvented through remote arrangements



- China calls it yet another case of the U.S. 'overstretching the concept of national security' to 'go after' its high-tech industry

Why Southeast Asia?

1. ***Singapore***
2. ***Johor*** *(Malaysia) and* ***Batam*** *(Indonesia)*
3. ***Chinese Tech*** *Capital*

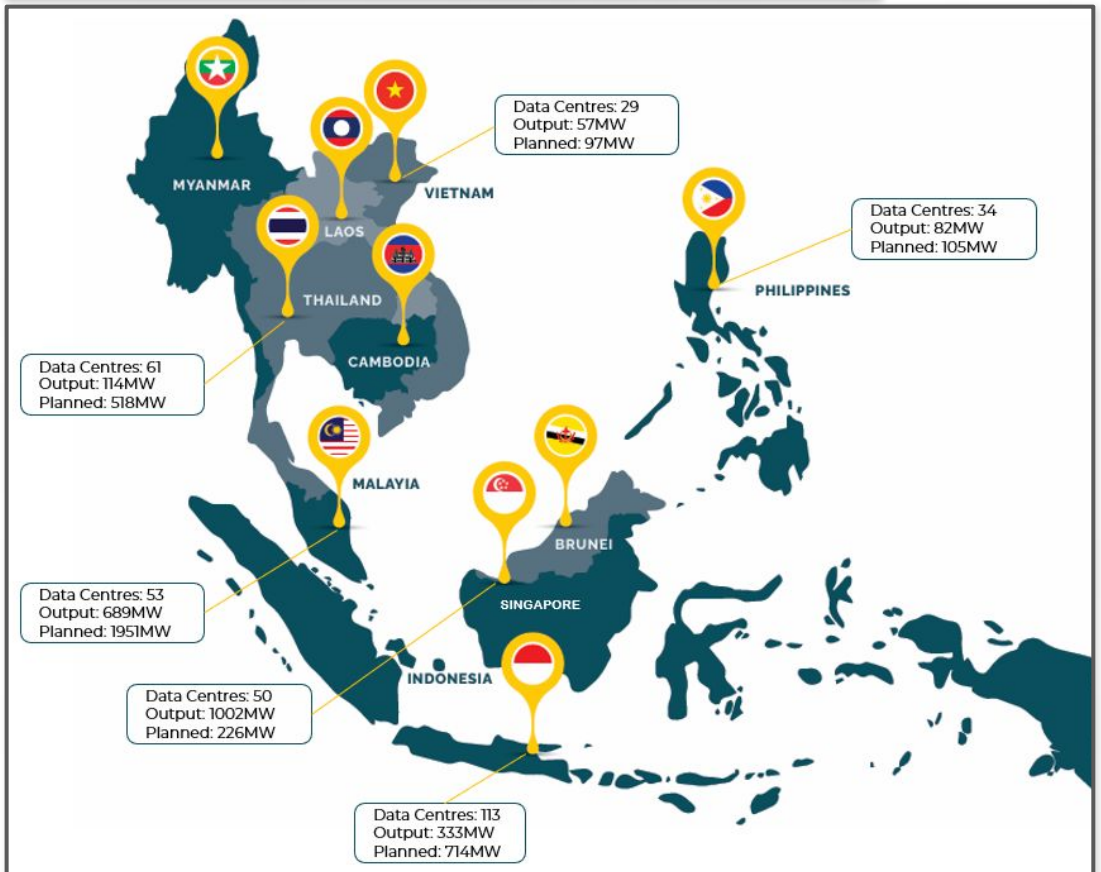


Figure 2: Data Centre Hotspots in Southeast Asia (ASEAN Centre for Energy, Cushman & Wakefield)

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US's new restrictions on AI chips to China

SYLLABUS : Prelims : Chip Diplomacy

Newspaper : The Indian Express **Page No:** 15

What the New US Rules Mandate

Physical Hardware Export	*Requires a **case-by-case export license** from the US BIS before American chipmakers (Nvidia, AMD) can ship.*
Remote Computer Access	***Strictly restricts and licenses remote access**; operators must not provide supercomputing power to entities owned or controlled by restricted nations.*
Due Diligence	***KYC:** Data center operators must audit who ultimately owns, controls, and uses the computing power.*
US Hyperscaler Carve-Out	*US-headquartered cloud providers (Microsoft Azure, AWS, Google Cloud) receive exemptions, provided they file strict **monthly compliance and tracking reports**.*

Counting costs of building frontier AI

Part of the criticism of data centres stems from costs associated with frontier AI (the most advanced models), said Shane Greenstein, professor at Harvard Business School. The following are his estimates:

$2-$4 billion: The estimated cost of constructing the shell of a 150MW facility, a scale that marked the AI frontier last year. This includes land, connectivity, cooling, electricity, racks.

$3 billion or more: Filling the shell with servers and associated hardware. Frontier chips can drive expenses several times higher.

Billions more: Recurring bill for hardware replacement



"Such a build creates many jobs during construction, with thousands working on it for a year. After construction, the number of newly created jobs is modest, maybe just a bit more than 100 employees," GREENSTEIN TOLD THE INDIAN EXPRESS.

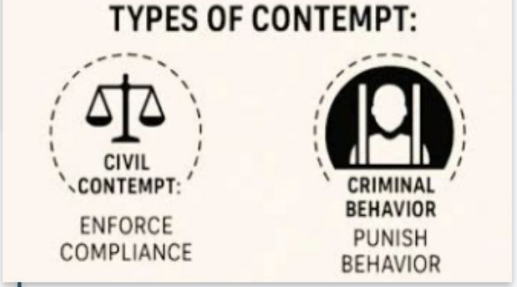
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Contempt of Courts Act, 1971

SYLLABUS : Prelims : Judiciary
Newspaper : The Hindu **Page No : 01**

What is "Contempt of Court"?

Contempt of court is any behavior or action that disrespects or disobeys the authority, justice, and dignity of a court.



- ***Not Defined*** in Constitution
- Article 129
- Article 215
- Article 142(2) *(Parl law)*
- Article 19(2)
- H. N. Sanyal Committee (1963)

Civil Contempt [Section 2(b)]	Criminal Contempt [Section 2(c)]
Willful disobedience to any judgment, decree, direction, order, writ, or other process of a court; OR **willful breach of an undertaking** given to a court.	Publication (by words, signs, visible representation, or otherwise) of any matter, or the doing of any act whatsoever.
1. The disobedience must be **deliberate and intentional** *(mere inability or accidental non-compliance does not qualify).* 2. An explicit order or court undertaking must exist.	The act must: 1. **Scandalise** or lower/tend to lower the authority of any court; OR 2. **Prejudice** or interfere with the due course of any judicial proceeding; OR 3. **Obstruct** the administration of justice in any other manner.

Other details for Prelims

Procedure + Consent Requirement *(Section 15)*

- ***Subordinate Courts +***
  Exception
- ***Criminal Contempt***
  - ***Suo Motu***
  - ***Law Officer Motion (SC:*** *AG/SG;* ***HC:*** *AGS)*
  - ***Private Individual***

What Does NOT Amount to Contempt

- **Innocent** Publication & Distribution (Sec 3)
- Fair and Accurate **Reporting** (Sec 4)
- Fair **Criticism** of Judicial Acts (Sec 5) that has been **heard and finally decided**
- **Complaints** Against Presiding Officers (Sec 6)
- **Truth** in public interest (2006 Amendment)

Penalties and Limitation Period

- **Quantum** (6m OR ₹2,000 OR both)
- Unconditional apology
- Initiated within one year

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Voyager 1's milestone

SYLLABUS : Prelims : S&T

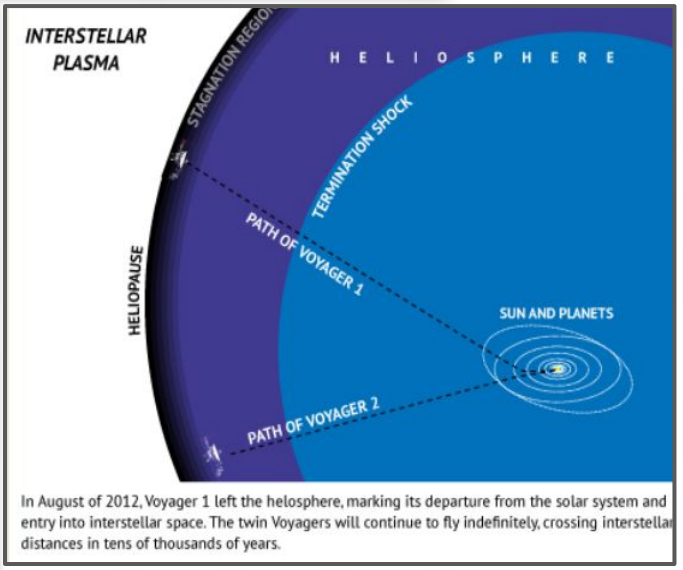
Newspaper : The Indian Express **Page No : 08**

"The Grand Tour"

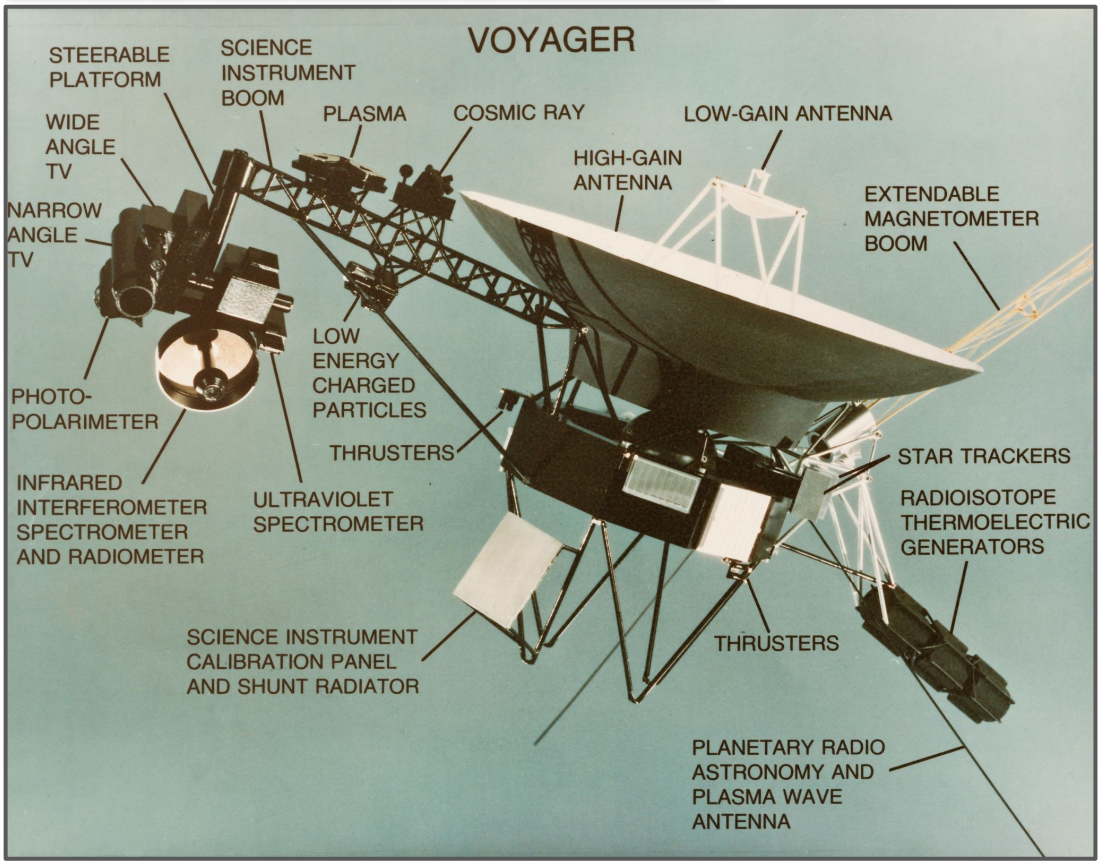
What are the Voyager missions?

NASA launched two Voyager Interstellar Missions: Voyager 1 (September 5, 1977) and Voyager 2 (August 20, 1977), as fly-by interplanetary missions.

Both spacecraft were chartered with different routes and designated to collect scientific data. The information was aimed at improving the characterisation of the outer solar system environment and the search for the heliopause. The latter marks the outer edge of the heliosphere, which NASA describes as "The protective bubble of particles and magnetic fields, generated by the Sun." Interstellar space, or the space between galaxies, begins at the heliopause.



In August of 2012, Voyager 1 left the helosphere, marking its departure from the solar system and entry into interstellar space. The twin Voyagers will continue to fly indefinitely, crossing interstellar distances in tens of thousands of years.



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Voyager 1's milestone

SYLLABUS : Prelims : S&T
Newspaper : The Indian Express **Page No : 08**

What "One Light-Day" Actually Means



Light + r waves travel at apx 299,792 in vacuum

In **1 Earth day** (86,400 seconds), a beam of light travels

$$299,792 \text{ km/s} \times 86,400 \text{ s} \approx 25,902,068,371 \text{ km} \quad (\approx 25.9 \text{ billion km})$$

48-hour round-trip communication loop

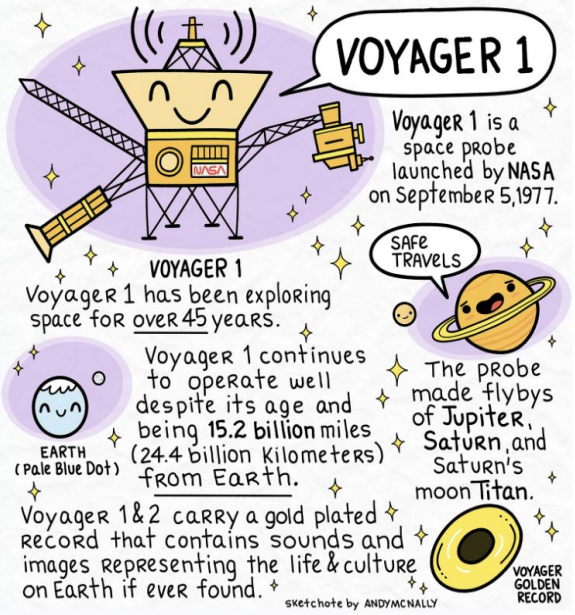
Celestial Target	Distance from Earth	Light-Travel Time
The Moon	~ 384,400 km	~ 1.3 seconds
The Sun (1 AU)	~ 149.6 million km	~ 8.3 minutes
Neptune (Farthest Planet)	~ 4.5 billion km	~ 4.1 hours
Voyager 1	~ **25.9** billion km	**24.0** hours (1 light-day)
Proxima Centauri (Nearest Star)	~ 40.1 trillion km	~ 4.24 years

Why the Journey is a Monumental Feat?

- 69.63 kilobytes of **total computer memory**!
- Autonomous **Error-Handling**
- **Remote Patching** for 49 years!
- **Radioisotope Thermoelectric Generators** Plutonium-238 (^{238}Pu)
- **Power Management**
- **Radio transmitter @20 to 23 watts**
- **Gravity Assist** (Slingshot +17 km/s)
- **Deep Space Network** @California, Madrid, Canberra



Did It Leave the Solar System?



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India's 1st Sustainable Aviation Fuel Plant

SYLLABUS : Prelims : Sustainable Aviation Fuel
Newspaper : The Indian Express **Page No : 15**

Conceptual Fundamentals

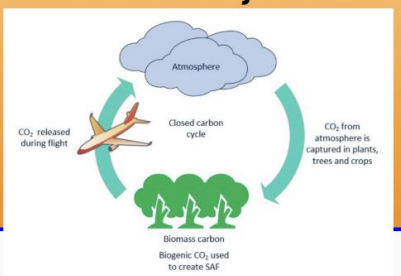
*SAF is a **non-fossil hydrocarbon alternative** to conventional Aviation Turbine Fuel (Jet-A1). It is produced from **biological** or **circular feedstocks**.*

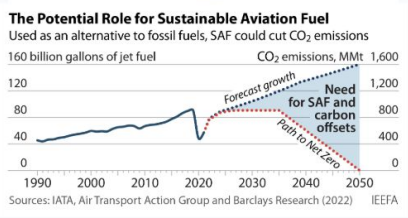
Feedstocks suitable for SAF production:

- Oil seed plants and energy grasses
- Algae
- Municipal solid waste
- Fats, oils, and greases from cooking waste and meat production
- Agricultural and forestry residue
- Industrial carbon monoxide waste gas

"Drop-in" Characteristic

Reduces lifecycle GHGs emissions by up to 80% wrt to traditional jet fuel





Technical Pathways for Production

Pathway	Feedstock	Key Chemical Transformation	Max Permissible Blend
HEFA-SPK (Hydroprocessed Esters & Fatty Acids)	*Used cooking oil, tallow, vegetable oils*	Deoxygenation, hydrocracking, and hydro-isomerisation	**50%**
Alcohol-to-Jet (ATJ-SPK)	*Ethanol, isobutanol (derived from sugarcane, corn, starch)*	Dehydration of alcohol to olefins, oligomerisation, hydrogenation	**50%**
FT-SPK (Fischer- Tropsch)	*Municipal solid waste, forestry residues, woody biomass*	Gasification to syngas (CO + H2) followed by catalytic Fischer-Tropsch synthesis	**50%**
SIP (Synthesised Iso-Paraffins)	*Fermented sugars*	Microbial biochemical conversion into hydrocarbons	**10%**

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India's 1st Sustainable Aviation Fuel Plant

SYLLABUS : Prelims : Sustainable Aviation Fuel

Newspaper : The Indian Express **Page No : 15**

Prelims High-Yield Pointers

National Biofuel Coordination Committee Blending Targets

India's green aviation push comes with a fuel bill

The proposed sustainable aviation fuel (SAF) mandate will start with a small cost in 2027, but could weigh more heavily on airlines as the blending requirement rises.

Proposed SAF blending targets

2027	1%
2028	2%
2029	3%
2030	5%

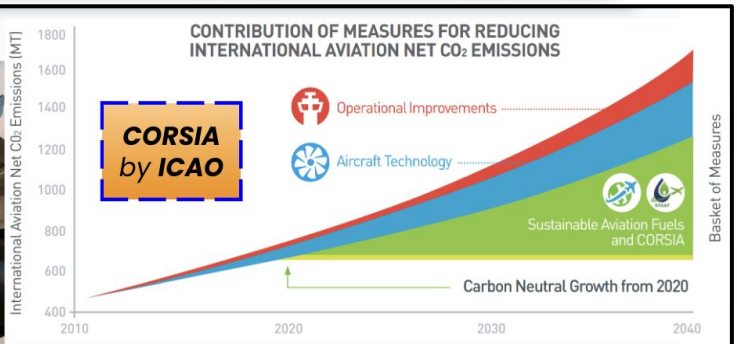
Indicative targets: 6% in 2031, 8% in 2032, 10% in 2035 and 20% in 2040.

Cost: SAF could be **2–3x** costlier than conventional jet fuel, according to the draft.

Emissions: Can cut lifecycle emissions by up to **80%**, depending on the feedstock and process.

Supply push: Government proposes financial support, including a ₹500 crore innovation fund, to boost production.

A modest cost now, but the bill could grow as India's green jet fuel targets scale up.



Existing Indian Schemes

- ***IOC's Panipat SAF Facility***
- ***RUCO Initiative*** *(FSSAI)*
- ***PM JI-VAN*** *Yojana*
- ***Net Zero*** *Targets*
- ***CORSIA*** *Applicability*

UPSC Prelims 2024 Question:

Consider the following materials

1. Agricultural residues
2. Corn grain
3. Wastewater treatment sludge
4. Wood mill waste

Which of the above can be used as feedstock for producing Sustainable Aviation Fuel?

1. 1 and 2 only
2. 3 and 4 only
3. 1, 2, 3 and 4
4. 1, 3 and 4 only

The Indian EXPRESS

India's first sustainable aviation fuel plant ready at IOC's Panipat refinery ahead of blending mandates



Certified under ISCC CORSIA

1st Indian refiner commercially accredited

The plant provides sufficient domestic volume to meet India's upcoming initial 1% international blending obligation.

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Daily Quiz

Q1. The term 'China+1 Strategy', frequently seen in the news, refers to:

a) China's expansion of trade partnerships with neighbouring countries.
b) Companies diversifying their manufacturing bases beyond China.
c) China's strategy of increasing investments in one additional country.
d) Formation of a trade alliance between China and another major economy.

Answer: b

Q2. Consider the following pairs with reference to satellite-based communication projects of different countries:

S.No.	Country	Projects
1.	China	Guowang
2.	India	Project 52
3.	Japan	IRIS
4.	Russia	Rassvet

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

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

Answer: c

Q3. Which of the following statements correctly describes Technological Protectionism?

a) Prioritising domestic production primarily through restrictions on foreign competition.
b) Restricting access to advanced technologies primarily to protect domestic technological capabilities.
c) Systematically reducing economic interdependence between countries across sectors.
d) Deliberately using trade and economic instruments as leverage to pursue strategic or geopolitical objectives.

Answer: b

Q4. Consider the following statements with reference to Contempt of Court in India:

1. The Constitution of India defines Civil Contempt and Criminal Contempt.
2. The Contempt of Courts Act, 1971, classifies contempt of court into civil contempt and criminal contempt.
3. Parliament is empowered to make laws defining the powers of courts to punish for contempt.

Which one of the following conclusions is correct?

a) Only one statement is correct.
b) Only two statements are correct, and one of them is Statement 1.
c) Only two statements are correct, and one of them is Statement 2.
d) All three statements are correct.

Answer: c

Q5. Consider the following statements with reference to Sustainable Aviation Fuel (SAF):

1. It is a non-fossil hydrocarbon alternative to conventional Aviation Turbine Fuel.
2. Municipal solid waste and agricultural and forestry residues can be used as feedstocks for SAF production.
3. India's first SAF production plant has been established at the Indian Oil Corporation Panipat Refinery in Haryana.

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

a) Only One
b) Only two
c) All three
d) None

Answer: c





VAJIRAM & RAVI

Institute for IAS Examination

A unit of Vajiram & Ravi IAS Study Centre LLP

9-B, Bada Bazar Marg, Old Rajinder Nagar,
New Delhi - 110060 • Ph.: 41007400, 41007500

New No. 62, P Block, 6th Avenue, Anna Nagar,
Chennai - 600040 • Ph.: 044-4330-2121
Visit us at : www.vajiramandravi.com