VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

5th November 2026



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5th November,2026

From Poverty Alleviation to Prosperity

CONTEXT: Getting people out of poverty is not the same as making people prosperous

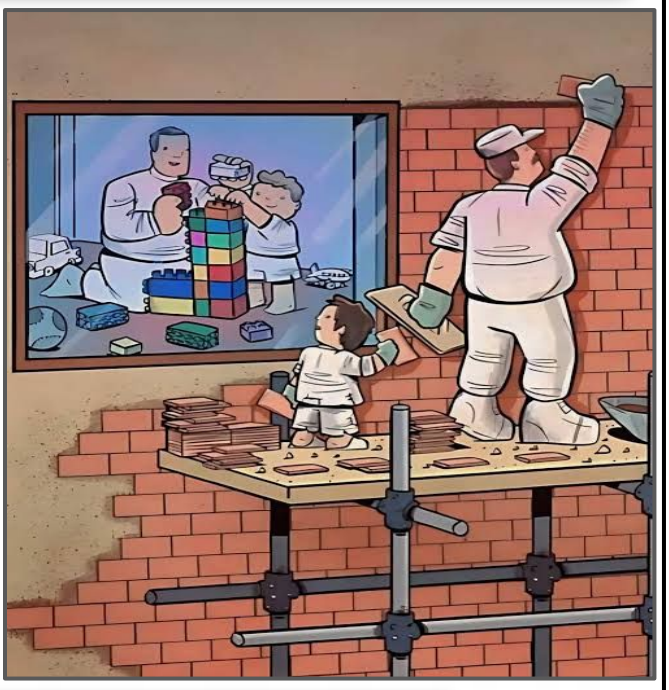
Poverty, middle-class status and prosperity are different

How do we measure poverty?

Monetary poverty: *Is a person able to afford a minimum level of consumption?*

Absolute | ***Relative***

Monetary poverty	Consumption-based
Wages, business, rent, transfers, etc.	Expenditure on goods and services
Can fluctuate from month to month	Picture of actual living standards



Historical Evolution of the Methodology

Alagh Committee (1979)	**Purely Calorie-Based:** poverty lines rooted entirely in nutritional intake.	2,400 kcal/day (Rural) 2,100 kcal/day (Urban)
Lakdawala Committee (1993)	**State-Specific Adjustments:** Maintained calorie metrics but established localized state-level poverty lines adjusted via Consumer Price Indices (CPI-AL and CPI-IW).	Relied exclusively on **Uniform Reference Period** (30-day recall).
Tendulkar Committee (2009)	**Shift Away from Calories:** Moved to a *broader consumption basket including explicit expenditures on education and health.*	Adopted the **Mixed Reference Period**
Rangarajan Committee (2014)	**Refining Baselines:** Blended ***behavioral calorie criteria*** with ***essential non-food components*** (clothing, house rent, and transport).	Formally introduced the **Modified Mixed Recall Period**

Recent Shifts

Data gap after the 2011–12 census cycle

Household Consumption Expenditure Survey

Complete Adoption of MMRP

Integration of Social Transfers

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World Bank's October 2026 *Poverty and Equity Brief*

The three international poverty lines

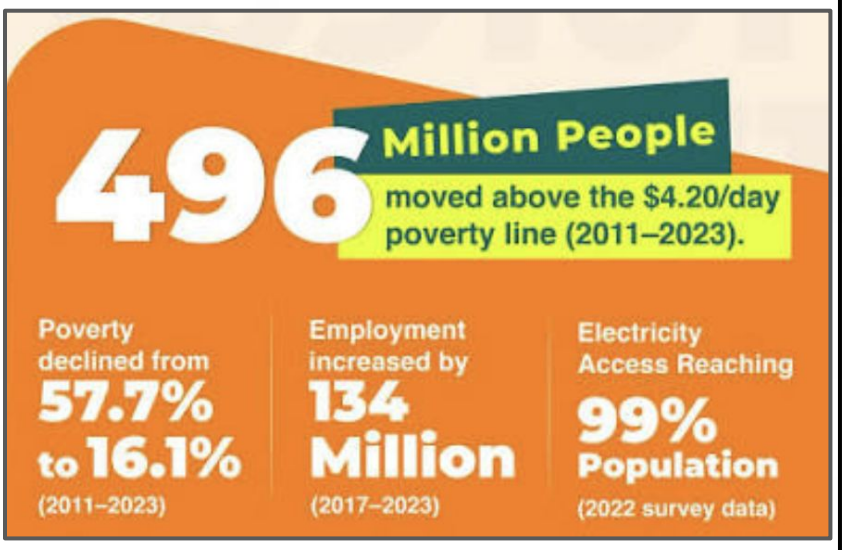
Extreme poverty International extreme-poverty threshold	$3.00/day
Lower-middle-income Reference threshold for lower-middle-income countries	$4.20/day
Upper-middle-income Reference threshold for upper-middle-income countries	$8.30/day

All three are expressed in 2021 purchasing power parity (PPP) international dollars per person per day.

What do the latest figures tell us?

Poverty threshold	2011	2023
$3.00/day	27.1%	2.6%
$4.20/day	57.7%	16.1%
$8.30/day	Above 90%	80.0%

63.9% of the population lies between the *$4.20* and *$8.30* thresholds.



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Important new concept: **What is the prosperity gap?**

WB's Prosperity Gap measures how far a society is from a benchmark of **$28/person/day**, expressed in **2021 PPP dollars**.

Per capita income level *associated with economies* ***transitioning*** *from* ***upper-middle-inc*** *to* ***high-inc status***.

Person	Daily income	Factor needed to reach $28
A	$4	**7 times**
B	$8	**3.5 times**
C	$28	**1 time**

India's prosperity gap: 4.9

Why the $4.20–$8.30 band matters

Beyond the **poverty line**

India's gains in poverty reduction have yet to translate into secure livelihoods and a better standard of living

Graph 1: Decline in poverty rates across three income thresholds between 2011 and 2023

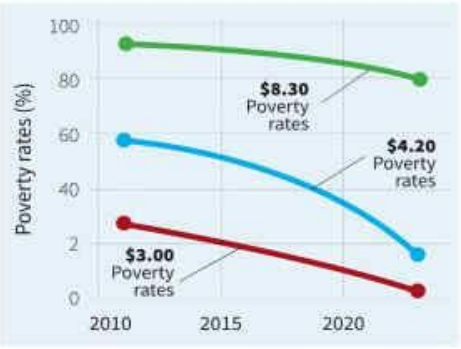


Table 1: The $4.20–$8.30 income group accounts for the largest share of India's prosperity gap

Band (2023)	Share of people	Factor needed	Contribution to 4.9
Below $3.00	2.6%	at least 9.3	at least 0.24
$3.00 to $4.20	13.5%	6.7 to 9.3	0.90 to 1.26
$4.20 to $8.30	63.9%	3.4 to 6.7	about 2.2 to 4.3
Above $8.30	20.0%	below 3.4	at most 0.67

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Monetary poverty versus multidimensional poverty

Dimension	Weights	Indicator	Deprived if
Health	1/3	Nutrition (1/6)	A household is considered deprived if any child between the ages of 0 to 59 months, or woman between the ages of 15 to 49 years, or man between the ages of 15 to 54 years -for whom nutritional information is available - is found to be undernourished.
		Child & Adolescent Mortality (1/12)	A child/adolescent under 18 years of age has died in the family in the five-year period preceding the survey.
		Antenatal Care (1/12)	A household is deprived if any woman in the household who has given birth in the 5 years preceding the survey, has not received at least 4 antenatal care visits for the most recent birth, or has not received assistance from trained skilled medical personnel during the most recent childbirth.
Education	1/3	Years of Schooling (1/6)	Not even one member of the household aged 10 years or older has completed six years of schooling.
		School Attendance (1/6)	Any school-aged child is not attending school up to the age at which he/she would complete class 8.
Standard of Living	1/3	Cooking Fuel (1/21)	A household cooks with dung, agricultural crops, shrubs, wood, charcoal or coal.
		Sanitation (1/21)	The household has unimproved or no sanitation facility or it is improved but shared with other households.
		Drinking Water (1/21)	The household does not have access to improved drinking water or safe drinking water is at least a 30-minute walk from home (as a round trip).
		Electricity (1/21)	The household has no electricity.
		Housing (1/21)	The household has inadequate housing: the floor is made of natural materials, or the roof or wall are made of rudimentary materials.
		Assets (1/21)	The household does not own more than one of these assets: radio, TV, telephone, computer, animal cart, bicycle, motorbike, or refrigerator; and does not own a car or truck.
		Bank Account (1/21)	No household member has a bank account or a post office account.

FIGURE 1: INDICATORS IN INDIA'S NATIONAL MPI

Alkire– Foster methodology

$$MPI = H \times A$$

53.8% → 16.4%

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How India reduced poverty?

JAM + DBT + AePS + "Mitras"

Targeted Basic Necessities

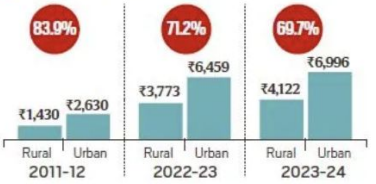
1. *Food security*
2. *PMAY*
3. *PM Ujjwala*
4. *Jal Jeevan*
5. *Swachh Bharat*
6. *SHG Movement*
7. *DAY-NRLM*

Consumption + Employment

October 2026 brief** reports an increase of **appx 134 million** in employment **2017-23

ALL-INDIA CONSUMPTION TREND

Average monthly per capita expenditure (Rs)
Difference as % of rural MPCE



SHARE OF FOOD IN MONTHLY PER CAPITA EXPENDITURE

(% share of food in MPCE)

Year	Rural India	Urban India
1999-2000	59.46	48.06
2004-05	53.11	40.51
2011-12	52.9	42.62
2022-23	46.38	39.17
2023-24	47.04	39.68

SPENDING ON FOOD ITEMS (% share of MPCE)

	2011-12		2022-23		2023-24	
	RURAL	URBAN	RURAL	URBAN	RURAL	URBAN
Beverages, processed food	7.90	8.98	9.62	10.64	9.84	11.09
Milk & milk products	8.04	7.01	8.33	7.22	8.44	7.19
Vegetables	6.62	4.63	5.38	3.80	6.03	4.12
TOTAL *	52.90	42.62	46.38	39.17	47.04	39.68

SPENDING ON NON-FOOD ITEMS

RURAL INDIA (% share of MPCE)

	2011-12	2022-23	2023-24
Conveyance	4.20	7.55	7.59
Durable goods	4.85	6.89	6.48
Fuel and light	7.98	6.66	6.11
Total *	47.10	53.62	52.96

URBAN INDIA (% share of MPCE)

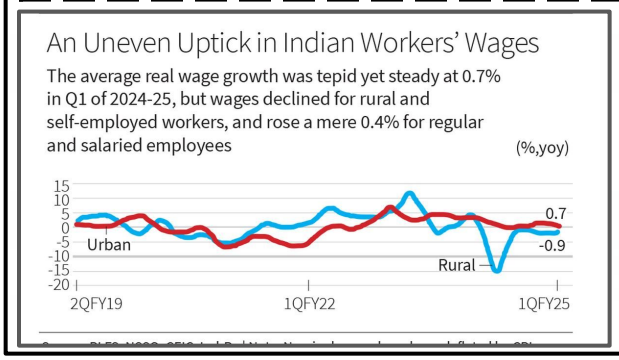
	2011-12	2022-23	2023-24
Conveyance	6.52	8.59	8.46
Durable goods	5.60	7.17	6.87
Rent	6.24	6.56	6.58
Total *	57.38	60.83	60.32

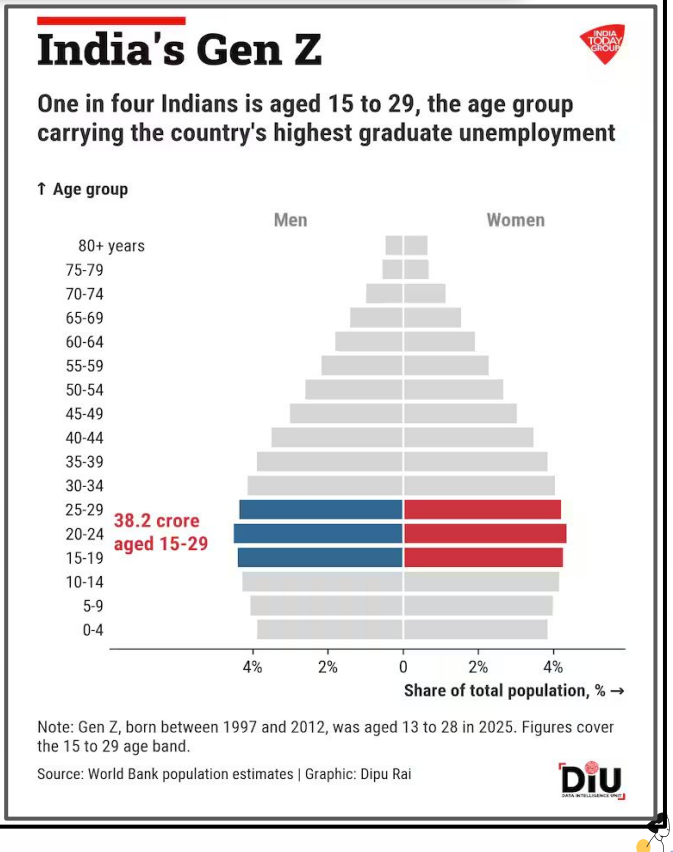
Source: Household Consumption Expenditure Survey 2023-24; * Includes other products

The biggest challenges to "PROSPERITY" remain

The larger lessons

- ***Informal employment** (ILO 2024)*
  - *55.8% Self-employment*
  - *17.10% unpaid family helpers 2023–24.*
- ***The educated youth paradox***
  - *Information asymmetry*
  - *Education–industry mismatch*
  - *Weak practical learning*
  - *Geographical mismatch*
- ***Real wages***
- ***Inequality***

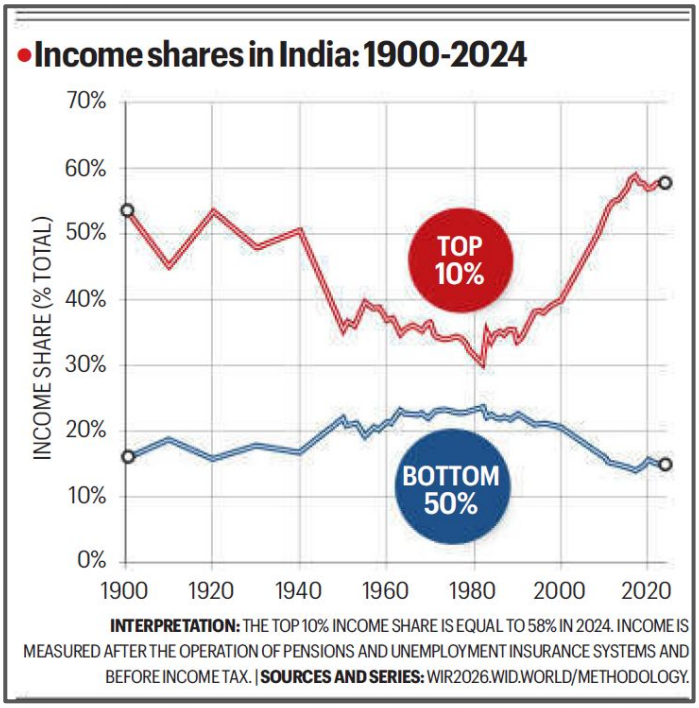




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Mains Practise Question

India has made substantial progress in reducing poverty, and that progress deserves recognition. However, the next stage of development requires more than ensuring that households cross a minimum consumption threshold. Comment.
(15 Marks, 250 words)

What should India do?

Quality employment:
Lab-int mfg + services, agri + allied

Brookings
How Kerala eliminated extreme poverty
When the Chief Minister of India's Kerala state, Pinarayi Vijayan, said on November 1, 2025, that the state had eliminated extreme poverty,...
26 Nov 2025

From poverty alleviation to prosperity creation

MSMEs and formalisation:
Finance

Quality of human capital

Women's economic participation:
Care + transport + pay + credit + land

Expansion of Higher Education Institutions in India (2014–2025)

Institution	2014	2025	Growth
IITs	16	23	+44%
IIMs	13	22	+69%
AIIMS	7	20	+186%
IIITs	9	25	+178%
IISERs	5	7	+40%
Universities	~760	~1,330	+75%
Colleges	~38,500	~52,000	+35%

Source: Ministry of Education

Measurement + Region-specific:
"UP–West Bengal belt"

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COP 31 and steps for climate outcomes

CONTEXT: COP, Climate Negotiations and Implementation: Where Does the World Stand, and How Is India Performing?

A short history of climate negotiations

1992 — UNFCCC	Countries agree to cooperate against climate change
1997 — Kyoto Protocol	Legally binding emission-reduction targets for developed countries
2015 — Paris Agreement	Nationally determined climate commitments
2021 — COP26, Glasgow	Rules for implementing Paris Agreement + carbon-market
2023 — COP28, Dubai	Calls for a transition away
2024 — COP29, Baku	Climate-finance goal of at least $300 billion annually by 2035
2025 — COP30, Belém	"Adaptation finance, just transition and implementation"
2026 — COP31, Antalya	Scheduled for November 9–20





What exactly are countries negotiating?



Mitigation	*Reduce the causes of climate change*	Solar energy, energy efficiency, reducing greenhouse-gas emissions
Adaptation	*Adjust to unavoidable climate impacts*	Flood protection, drought-resistant crops, early warning systems
Climate finance	*Provide money to support climate action*	Funding renewable energy and climate-resilient infrastructure
Loss and damage	*Address climate impacts that cannot be adequately avoided through mitigation or adaptation*	Support for communities suffering irreversible losses

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World progress: Are countries actually delivering?

*The latest **UNEP Emissions Gap Report 2026** provides a concerning picture:*

Emissions reduction needed by 2030 for a lowest-possible 1.5°C overshoot pathway	18% below 2025 levels
Required reduction by 2035	45% below 2025 levels
Reduction expected by 2035 even if current NDCs are fully implemented	Only 11–15% below 2025 levels
Warming projected under full NDC implementation	Approximately 2.6°C

CEEW study on 203 initiatives bw COP 21-29

- **Only about 5%** had achieved their stated goals.
- **Around 32%** showed only irregular engagement.
- **Only about 28%** had a budgetary allocation.

Paris mechanism

- NDC
- BTR
- Global Stocktake

August 31, 2026: UNFCCC had recorded **127 new NDC documents** representing **154 Parties**, covering approximately **71%** of global greenhouse-gas emissions in 2019

As of October 28, only two Parties — Colombia and Türkiye — had submitted their **second BTRs**
1st: 137 Parties + 85% of GHGs

Climate finance: *The biggest trust issue*

COP29 in 2024 agreed on the *New Collective Quantified Goal*

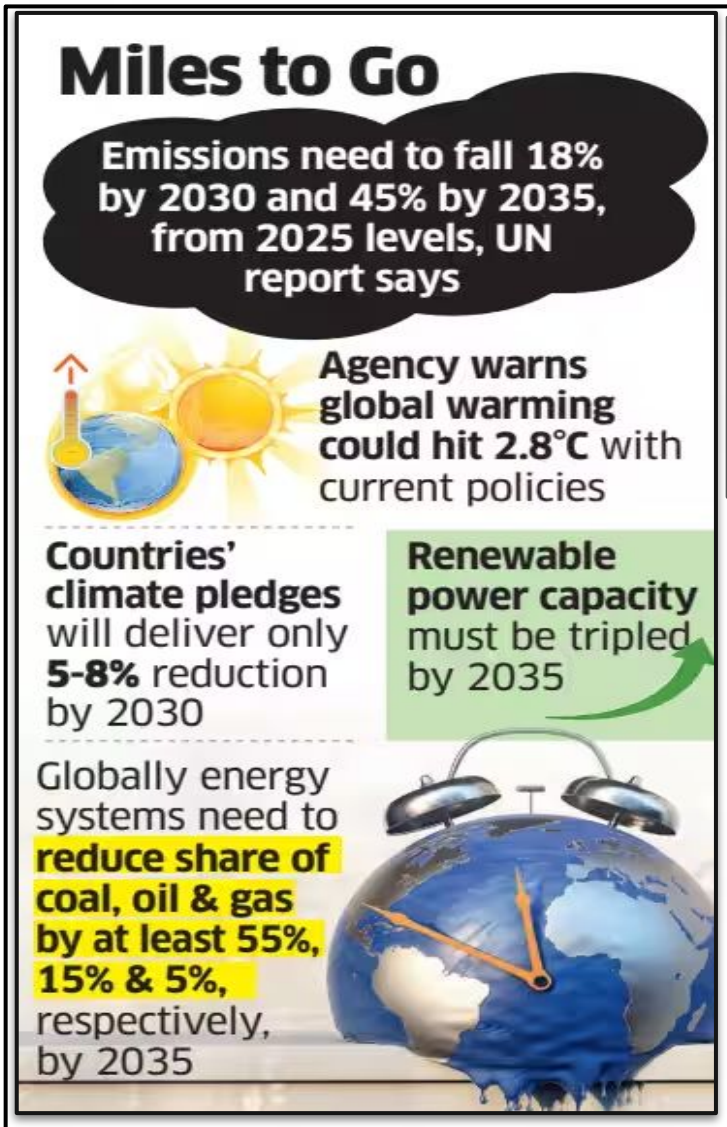
$300 billion per year by 2035	Developed countries take the lead in mobilising this amount for developing countries
$1.3 trillion per year by 2035	A wider call to scale up finance from all public and private sources

COP30 at Belém in 2025 also called for efforts to ***triple adaptation finance by 2035***

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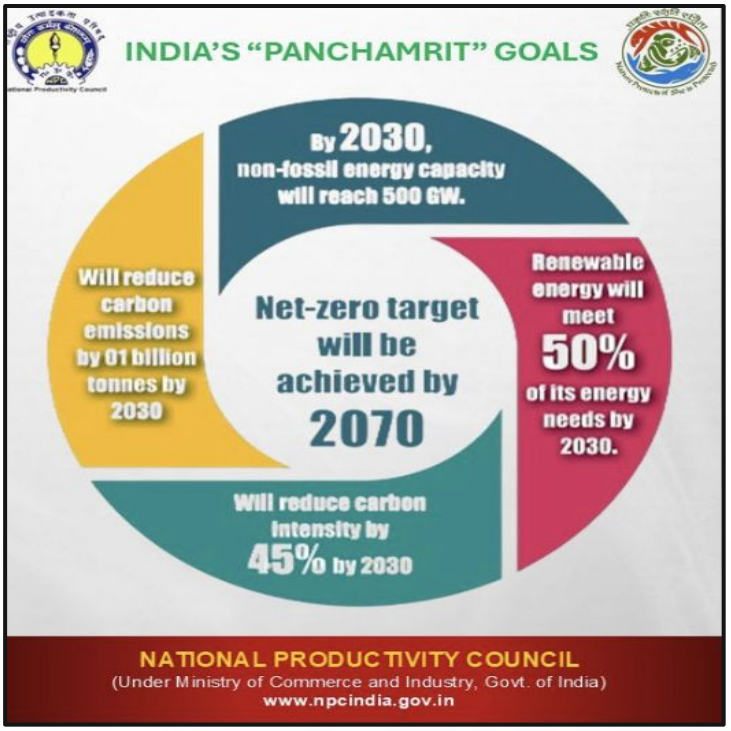
India: *Targets versus actual performance*

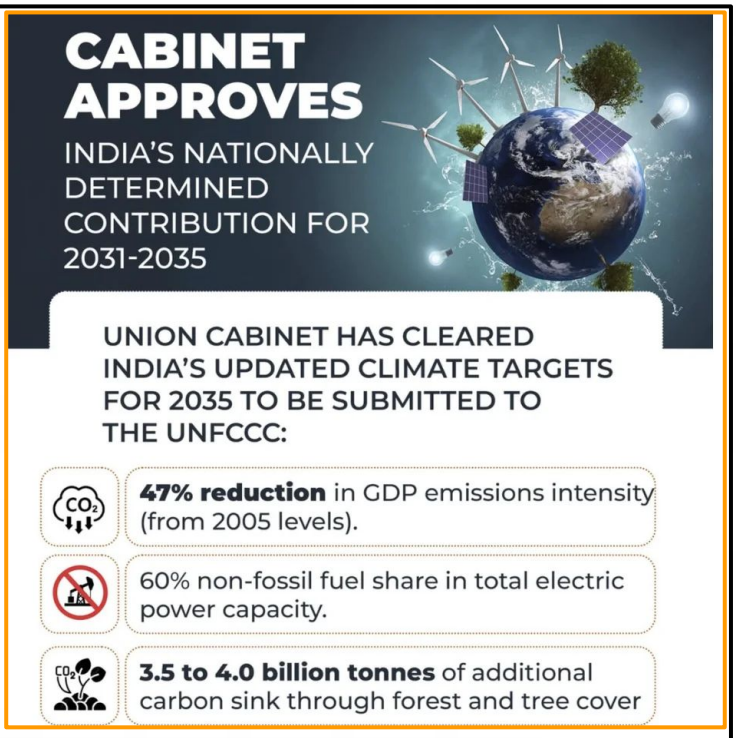
Target for 2030	Latest reported performance
Reduce emissions intensity of GDP by 45% from 2005	**Reduced** by 37.38% by 2022
Achieve 50% non-fossil installed electricity capacity	**Crossed** 50% in June 2025; reached 54.18% by June 2026
Create an additional forest and tree-cover carbon sink of 2.5–3 billion tonnes CO_2 equivalent	2.44 billion tonnes **achieved** during 2005–2022

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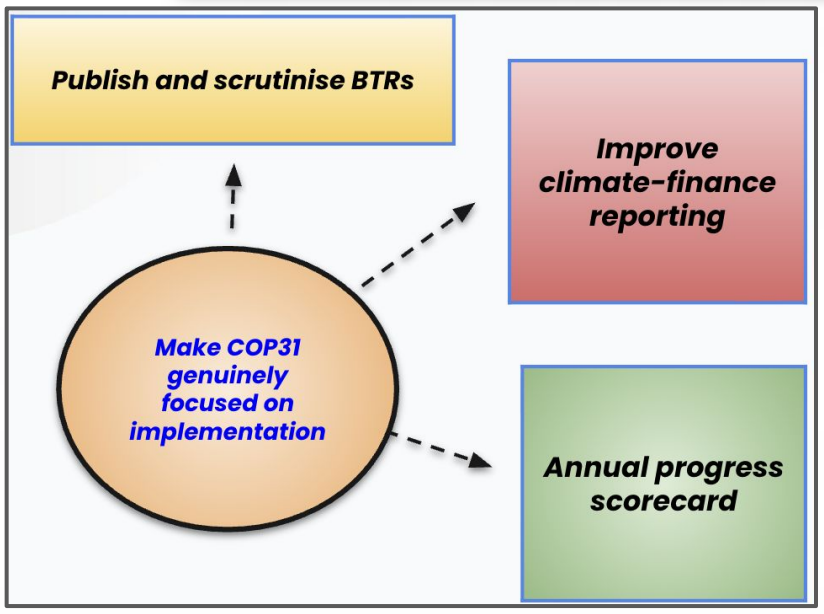
COP 31 and steps for climate outcomes

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The three steps proposed by the article



India's way forward

- *Climate diplomacy*
- *Voice of Global South*
- *India's development needs*

Mains Practise Question

Global emissions reductions remain inadequate, voluntary initiatives often lack measurable delivery, and climate finance remains a major concern. Explain.

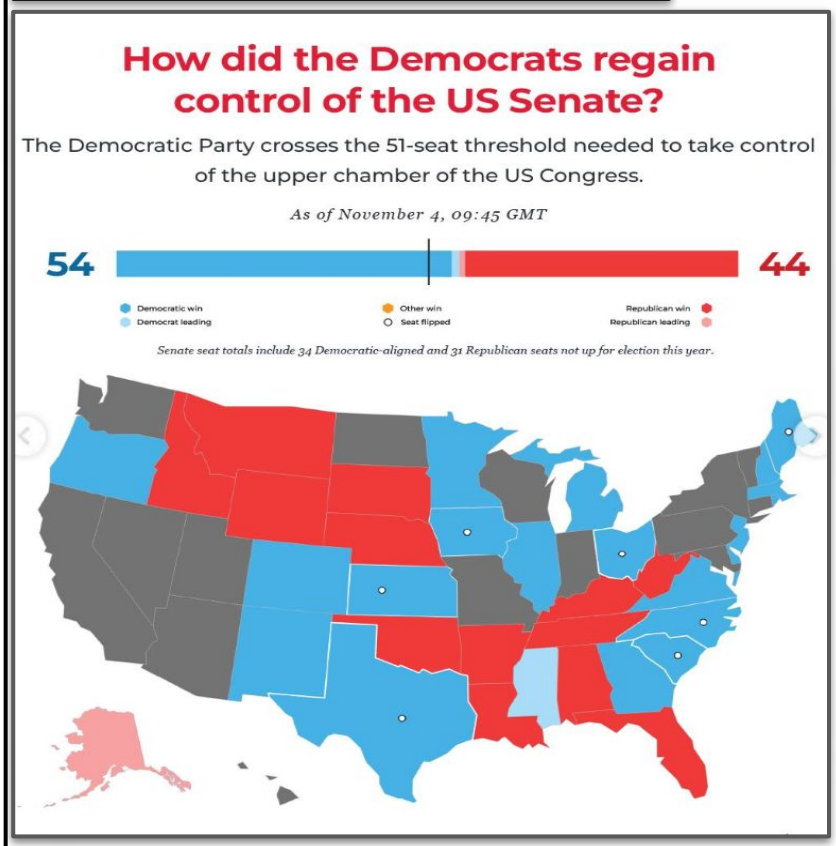
(15 Marks, 250 words)

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Mains Value Addition

Newspaper : The Hindu **Page No : 13**

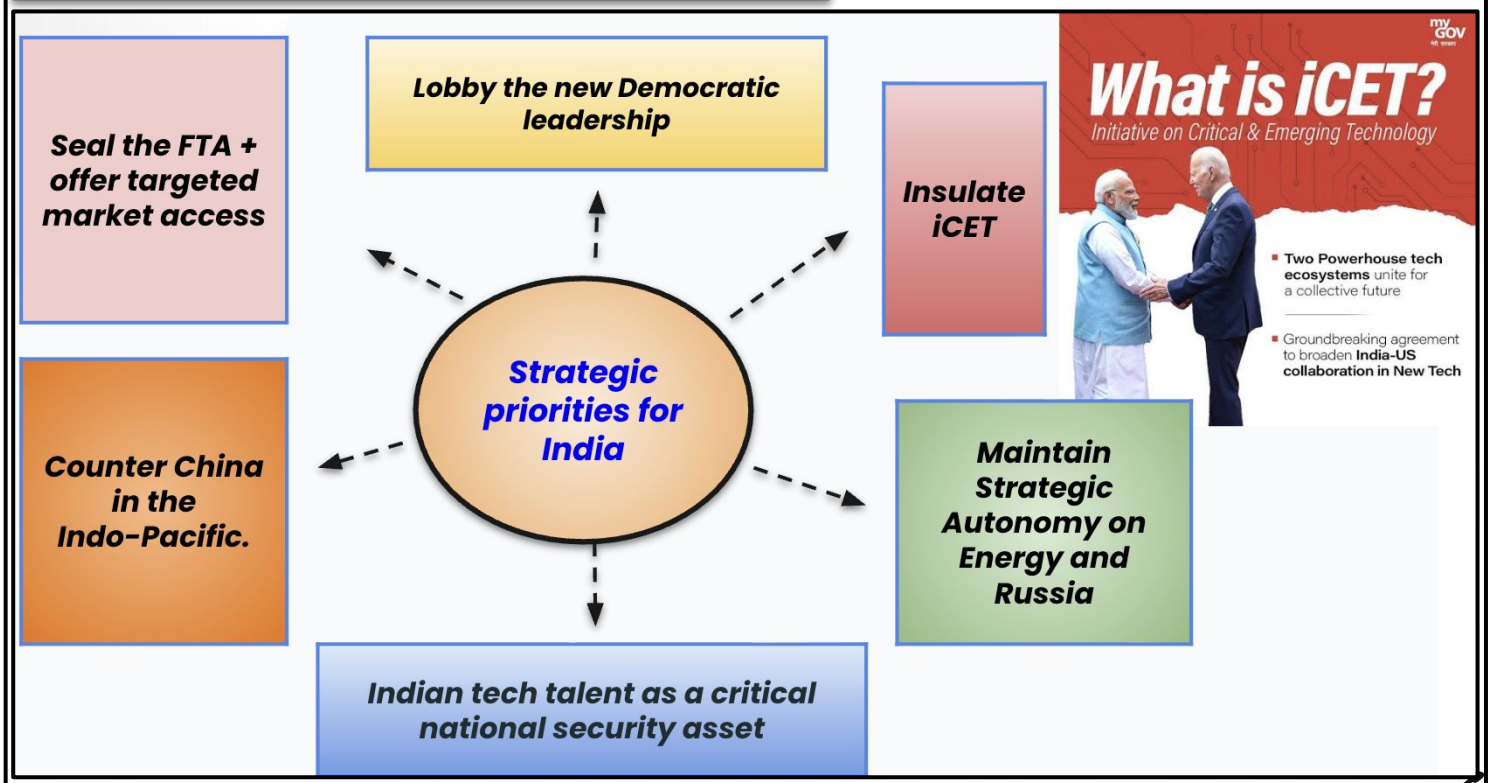
How U.S. midterms could shape geopolitics for India



Immigration to AI to foreign policy: Results will echo far and wide

Alters **geopolitical landscape** for India across **5 critical areas**

- ***Relief on Trade Pressures and FTA Negotiations***
- ***De-escalation in West Asia and Crude Oil Stability***
- ***Stability in the Counter-China Strategy***
- ***Immigration and Tech Sector***
- ***Foreign Aid and Regional Concerns***



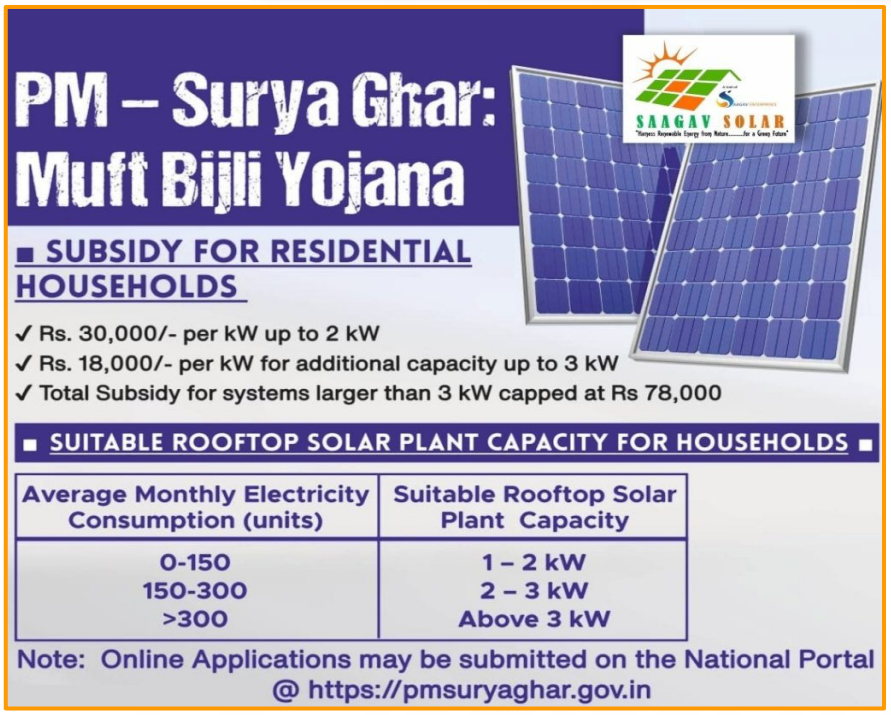
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Central Government Schemes in News

SYLLABUS : Prelims : Important schemes in news

Newspaper : The Hindu (**Page No:** 2, 12, 13): The Indian Express (**Page No:** 5, 13)

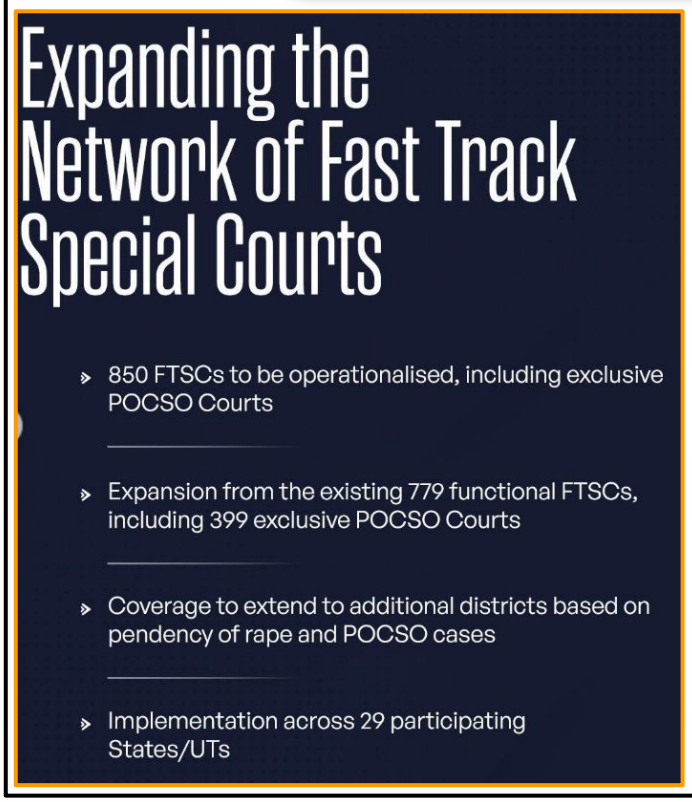
PM Surya Ghar: Muft Bijli Yojana



Details of the scheme

- ***<300 units of free electricity***
- ***Income from Surplus Power***
- ***Standard Subsidy Structure***
- ***Special Category States/UTs***
- ***Low-Int, Coll-Free <2 lacs***
- ***"Model Solar Village"***

Scheme for Fast Track Special Courts



Details of the scheme

- ***Time-bound trial of POCSO cases***
- ***₹3,788.04 crore*** *(Central + State)*
- ***Dedicated Human Resources***
  - ***1 Dedicated Judicial Officer (Judge)***
  - ***1 Exclusive Special Public Prosecutor***
  - ***6 Administrative & Tech Support Staff***
- ***Vulnerable Witness Deposition Centres***
- ***FTSC Dashboard***

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Central Government Schemes in News

SYLLABUS : Prelims : Important schemes in news

Newspaper : The Hindu (**Page No:** 2, 12, 13): The Indian Express (**Page No:** 5, 13)

VGF scheme for Grid-Scale Energy Storage Systems

Viability Gap Funding Scheme

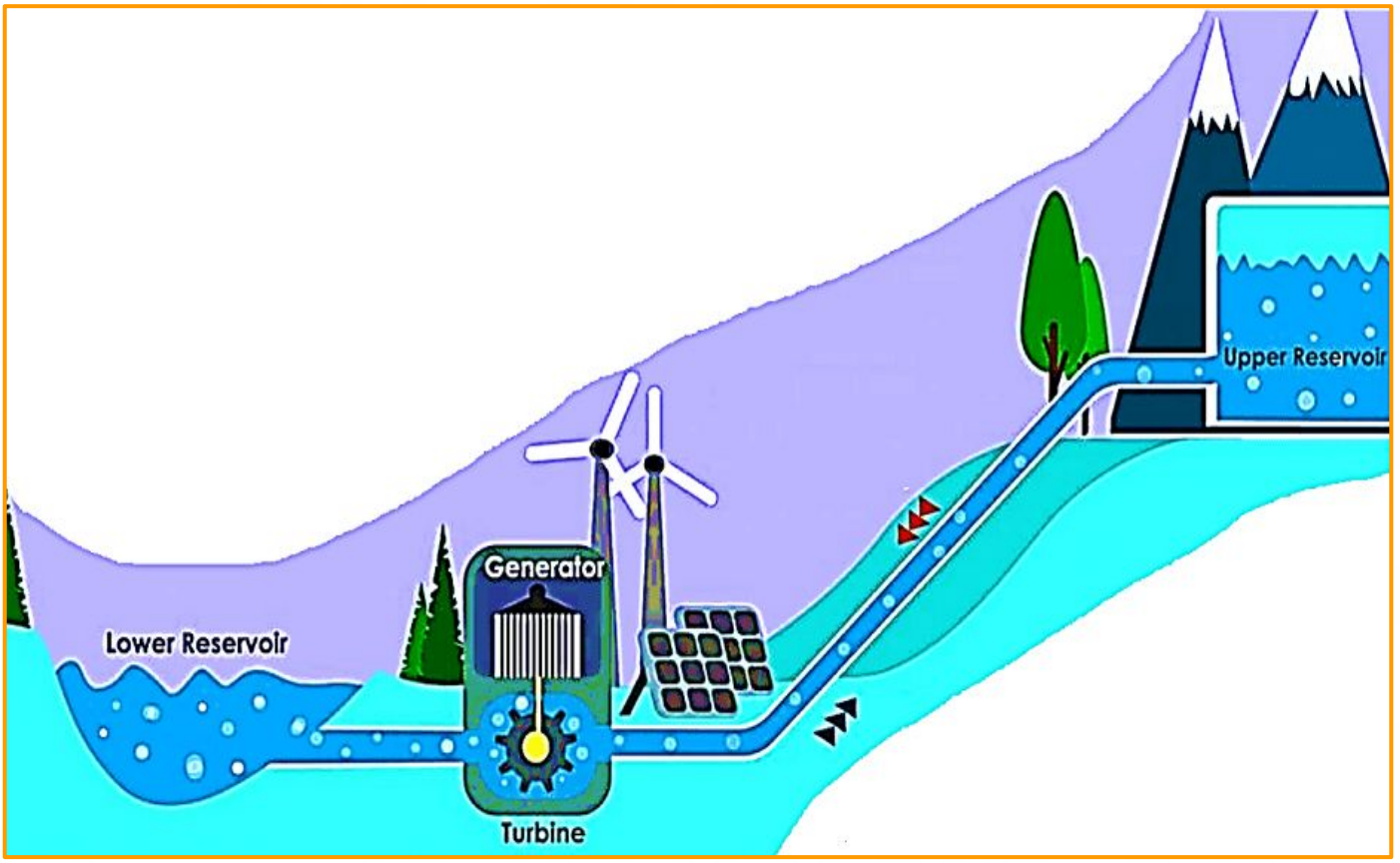
92 GWh Storage Capacity Across Three Technologies:

- ~30 GWh Battery Energy Storage Systems (BESS)
- ~60 GWh Pumped Storage Projects (PSP)
- ~2 GWh Emerging storage technologies

Implementation period: FY 2026–27 to FY 2030–31

Details of the scheme

- ***₹14,500 crore central scheme***
- ***170% Grid Expansion***
- ***VGF acts as a capital subsidy to absorb that financial risk***
- ***40% Domestic Content Requirement***



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Capex Support Scheme to Promote Critical Mineral Processing

- ***Ministry of Mines***
- ***2 -stage bidding process***
- ***Technical Qualification***
- ***Financial Reverse Bidding***
- ***Strategic Imperative***

Targeted Mineral	Number of Plants	Minimum Annual Plant Capacity	Maximum Subsidy Cap Per Beneficiary	Expected By-Products
Lithium	2 Plants	**30,000 tonnes (30 kt)** each	**₹500 crore**	Pure Lithium Compounds
Nickel	2 Plants	**50,000 tonnes (50 kt)** each	**₹900 crore**	**Cobalt** (recovered naturally)

*Geographic Context: To accelerate setups, the government has already shortlisted four primary destination states to pitch as dedicated critical mineral processing parks: **Andhra Pradesh**, **Odisha**, **Gujarat**, and **Maharashtra**.* The Indian Express



How the scheme will work

THE SCHEME will provide a 30% capital subsidy on eligible investment for setting up processing plants

IN ALL, four plants will be set up. Two plants will be for lithium processing with a minimum capacity of 30 kilotonnes each

THE OTHER two will be nickel processing plants with a minimum capacity of 50 kt each

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New Agniveer Framework

SYLLABUS : Prelims : Security forces
Newspaper : The Hindu **Page No : 01**

How the Scheme Works



Seva Nidhi Package: ***tax-free*** *lump-sum amount of approximately* ***₹11.7 Lakh*** *(plus* ***interest****).*
Co-contribution model

Why was the Agnipath Scheme introduced?

1. ***Lowering the Age Profile***
2. ***Avg:*** *32 years to 26 years*
3. ***Pension Burden***
4. ***Modernizing weapons, drones, and AI-driven defense tech.***

Following feedback, political debates, and concerns

The existing four-year Agniveer engagement remains.

At the end of four years, the 25% selected on merit for regular enrollment continue under the existing route.

The remaining 75% are to be offered an additional two-year engagement.

- The original 25% merit-based route remains.
- There is no claim here of universal permanent absorption, pension, or gratuity benefits.

The written examination will now take place before the physical test.

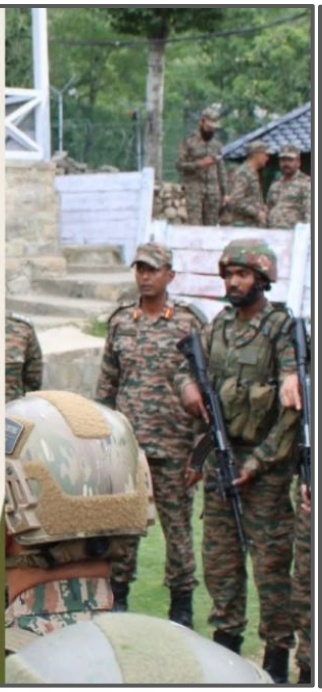
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New Agniveer Framework

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An optional two-year offer

- Offered to the remaining 75% after the initial four-year engagement.
- Higher remuneration during the second engagement.
- Enhanced Seva Nidhi package, as announced.



YEARS 1–4
Initial Agniveer engagement

AT FOUR YEARS
Up to 25% selected for regular cadre on merit

YEARS 5–6
Remaining 75% offered a second engagement

AFTER THAT
Willing Agniveers may be considered for regular enrollment, subject to objective selection criteria

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SC on 2-child norm

SYLLABUS : Prelims : Demography
Newspaper : The Indian Express **Page No :** 9

What is the two-child norm?

Refers to a **restriction** under which a **person having more than two children** can be *disqualified from contesting* or *holding elected positions* in certain local government institutions.



UPSC PYQ (P)

The total fertility rate in an economy is defined as:

(a) the number of children born per 1000 people in the population in a year.
(b) the number of children born to a couple in their lifetime in a given population.
(c) the birth rate minus death rate.
(d) the average number of live births a woman would have by the end of her child-bearing age.

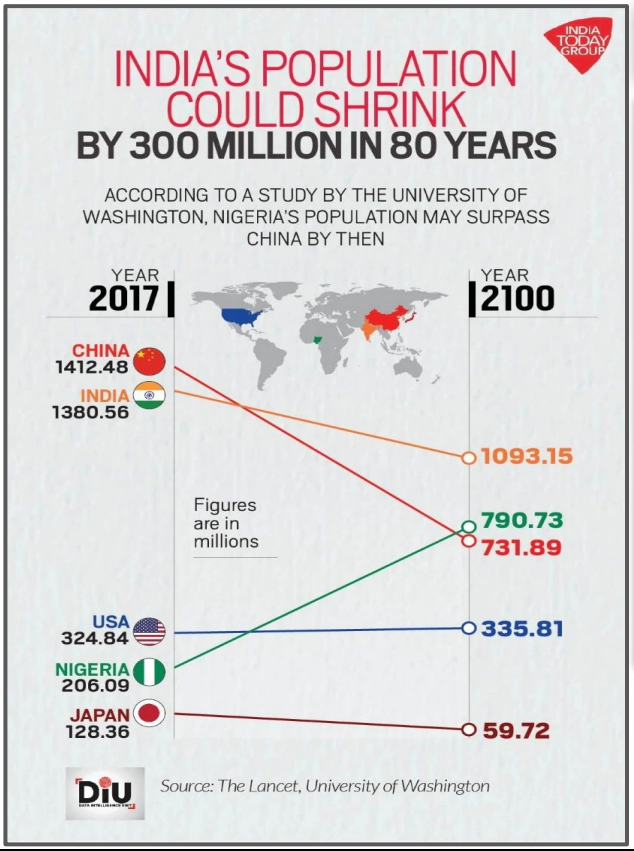
SC cases

Mangala Bhimrao Ingle Case, 2026

Javed v. State of Haryana, 2003

Rajbala v. State of Haryana, 2016

"What has changed in 2026?"



India does NOT have a uniform national law

Article 14	Equality before law and equal protection of laws
Article 21	Protection of life and personal liberty
Article 243F	Disqualifications for membership of Panchayats
Article 243D	Reservation of seats in Panchayats
Article 243G	Powers, authority and responsibilities of Panchayats

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SC on 2-child norm

SYLLABUS : Prelims : Demography
Newspaper : The Indian Express **Page No :** 9

Which States have the two-child norm?

Two-child conditions in the States

1992–94	Rajasthan, then Andhra Pradesh, Haryana, Odisha bar candidates with 3+ children from local bodies	2017–21	Assam policy; no government jobs for those with more than two children from 2021
2003	Supreme Court upholds the rule for panchayats (Javed v. State of Haryana)	2021	Uttar Pradesh policy 2021–30; draft bill with a two-child norm, not enacted
2005–06	Haryana, MP, Chhattisgarh and Himachal Pradesh withdraw theirs as sex ratios at birth worsen	2024	Andhra Pradesh scraps its rule, citing falling fertility and ageing

- Assam
- Goa
- Gujarat
- Maharashtra
- Odisha
- Uttarakhand

Already met	TFR 1.9 (2024): 2.1 reached voluntarily
Rights	Cairo 1994 (ICPD): couples decide family size
Gender	Sex-selection, desertion of wives, unsafe abortion
Equity	Hits the poor, Dalits, Adivasis and women hardest
Demography	Speeds ageing; risks China-style imbalance
Evidence	Small effect on births; more sex-selection

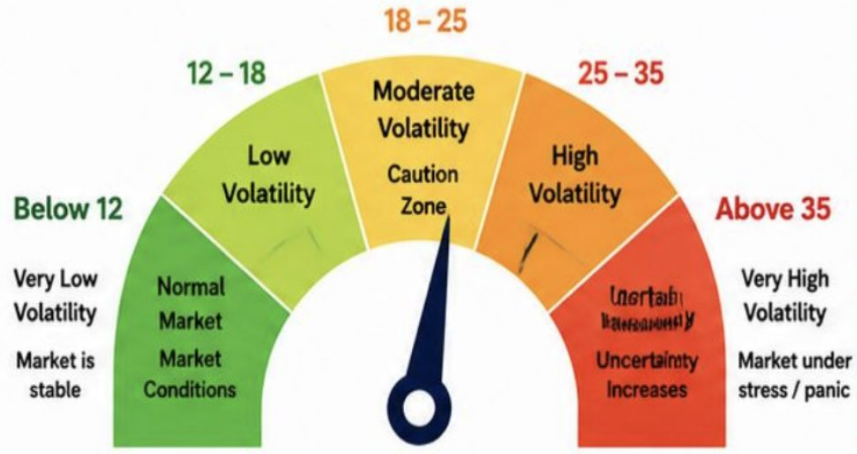


The Analyst Handout
5th November 2026

Economic terms in news

SYLLABUS : Prelims : Economy
Newspaper : The Indian Express **Page No :** 13

How the Volatility Index Works



Rising VIX indicates uncertainty and fear in the market.
Falling VIX indicates stability and confidence in the market.

India VIX: Maintained by the National Stock Exchange, it measures the expected volatility of the **Nifty 50** index.

CBOE VIX: Maintained by the Chicago Board Options Exchange, it measures the expected volatility of the **S&P 500** in the United States and serves as the global benchmark for market fear.



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The Analyst Handout

5th November 2026

Daily Quiz

Q1. Consider the following pairs with reference to Poverty Estimation Committees in India:

S.No	Committee	Key Feature
1.	Alagh Committee	Purely calorie-based poverty estimation
2.	Lakdawala Committee	Adoption of Mixed Reference Period
3.	Tendulkar Committee	Incorporated private expenditure on health and education.
4.	Rangarajan Committee	Introduction of Modified Mixed Recall Period

How many of the above pairs are correctly matched?

a) Only one
b) Only two
c) Only three
d) All four

Answer: c

Q2. With reference to India's climate commitments, consider the following statements:

1. India reduced the emissions intensity of its GDP by 37.38% from 2005 levels by 2022.
2. Non-fossil sources crossed 50% of India's installed electricity capacity in June 2025.
3. India has achieved an additional carbon sink of 3 billion tonnes of CO_2 equivalent through forest and tree cover.

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 3.
d) All three statements are correct.

Answer: b

Q3. With reference to the PM Surya Ghar: Muft Bijli Yojana, consider the following statements:

1. It aims to install rooftop solar systems in one crore residential households by 2026–27.
2. It provides free electricity up to 300 units per month to eligible households.
3. It is implemented as a Centrally Sponsored Scheme.

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

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

Answer: b

Q4. With reference to the Volatility Index (VIX), consider the following statements:

1. India VIX, maintained by the NSE, measures the expected volatility of the Nifty 50 index.
2. A falling VIX indicates increasing market uncertainty and fear among investors.

Which of the statements given above is/are correct?

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

Answer: a

Q5. With reference to the Agnipath Scheme, consider the following statements:

1. It aims to reduce the average age profile of the armed forces from around 32 years to 26 years.
2. It seeks to reduce the pension burden and free up resources for military modernisation.

Which of the statements given above is/are correct?

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

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