



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

8th July 2026



CONTEXT: India's Ministry of Cooperation, which completed five years



Hindustan Times

<https://www.hindustantimes.com> > Business

Amul turnover up 11%, crosses ₹1 lakh crore in 2025-26

5 Apr 2026 — Amul turnover up 11%, crosses ₹1 lakh crore in 2025-26: GCMMF. GCMMF market share 15%. Amul products produced by 18 district cooperative milk unions and ... [Read more](#)

Scale at a Glance:

- India today has **one of the largest cooperative ecosystems** in the world, spanning nearly every sector of the economy.

Cooperative Sector In India -

Significance :

- Economic Empowerment:**
 - Amul** reported a **turnover of ₹1 lakh crore in 2025-26.**
 - Indian Farmers Fertiliser Cooperative (IFFCO)** has become a global leader in nano-fertiliser technology, recording a **turnover of ₹45,468 crore in 2025-26.**

- Decentralised Credit Delivery:** bypassing formal banking friction - Primary Agricultural Credit Societies - 15% of agricultural lending.
- Agricultural Input Supply Chain:**
 - Union Minister of Cooperation** - 20 percent of agricultural credit, 35 percent of fertilizer distribution is done by cooperatives only.
 - IFFCO** contributing 29% to the complex fertilizer market and 19% to the urea market.



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- **Empowerment of Rural areas:** Lijjat Papad
 - beauty of cooperative is **"Production for Masses, Production by Masses"**.
 - **91% of the villages** of the country's population are connected to the cooperative in one way or the other.
- **Post-Harvest Management:** "World's Largest Grain Storage Plan in the Cooperative Sector - setting up decentralized godowns - create **700 lakh tonnes** of storage capacity.

Cooperative Sector In India - Challenges :

- **Chronic Financial Crisis:**
 - E.g., in Odisha, as of March 2025, 7 District Central Cooperative Banks have Gross NPAs up to 5%.
- **Parallel Dual Control:** Urban Cooperative Banks and rural cooperative credit institutions are regulated by -
 - **RBI (for banking functions)**
 - **Registrar of Cooperative Societies** of respective state governments (for administrative and managerial functions).
 - collapse of the **Punjab and Maharashtra Co-operative Bank**
- **Bureaucratic Stranglehold:**
 - E.g., **Sugar Cooperatives in Maharashtra and Milk Cooperatives in Karnataka** - faced intense political interference, **where board elections directly mirror state assembly politics**, leading to decisions driven by electoral mileage rather than commercial viability.

- **Issues in integration with broader economy:** small-scale and fragmented, whereas broader economy that disproportionately **rewards hyper-scalers**.
- **Professional Deficit and Technological Obsolescence:**
 - rural cooperatives are managed by under trained personnel who lack modern management degrees, risk assessment expertise, and digital literacy.
 - contrast between IFFCO (a tech-driven multi-state giant) and localized Handloom Cooperative Societies in Uttar Pradesh.
- **Federal Concerns:**
 - fear of States losing control of cooperatives to a national-level mechanism.

Cooperative Sector In India - Steps taken :

- **Revitalizing PACS: From Credit Institutions to Rural Growth Centres:**
 - Transformation of **50,000** Primary Agricultural Credit Societies (PACS) into **e-PACS**.
 - **Model bye-laws enable PACS** in 32 states/UTs to undertake 25+ business activities.
 - **Beyond credit**, covering retail, storage, healthcare, fuel, and digital services
 - Like Common Service Centres & Jan Aushadhi Kendras.



Five Years of Strengthening India's Cooperative Movement



CONTEXT: India's Ministry of Cooperation, which completed five years

- **Expanding Grassroots Cooperative Coverage:** ensuring that every panchayat is connected to the cooperative institutions: **37,454 new multipurpose PACS**, dairy & fisheries cooperative societies registered.
- **Building Rural Infrastructure through Cooperatives:**
 - **47 grain storage godowns** to enhance cooperative storage infrastructure.
 - reduce post-harvest losses and improve incomes - better market timing.
- **Bharat Taxi: India's First Cooperative-based Mobility Platform**
- **Sahakar CBS:** centralized Core Banking Solution for Urban Cooperative Banks.
- **Sahakar Sahyogi:** conversational AI-powered platform designed to enhance customer services and banking operations.
- **White Revolution 2.0:**
 - Focus on increasing milk procurement by **50% by 2028-29**.
 - **Milk Supply Review Dashboard Portal:** for the National Dairy Development Board was launched to improve management of milk procurement and distribution.
- **New National Cooperative Institutions:**
 - **National Cooperative Exports Limited:** exports worth ₹6,295 crore to 38 countries as of June 2026.
 - **National Cooperative Organics Limited:** procurement, certification, testing, branding, and **marketing of organic products**.
 - **Bharatiya Beej Sahakari Samiti Limited:** production, procurement, and distribution of **quality seeds** under the brand name "**Bharat Beej**" through the cooperative network.
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- **Capacity Building and Cooperative Education:**
 - Tribhuvan Sahkari University - **India's first cooperative university**.
 - Training programmes are conducted through the National Council for Cooperative Training (NCCT) and NABARD.
- **White Revolution 2.0:**
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- **Capacity Building and Cooperative Education:**

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Cooperative Sector In India - Way ahead :

- **Cooperative federalism:** capacity building, wise use of digital technology, and market linkages.
- **Digital empowerment:** Open Network for Digital Commerce (ONDC), enable online accounting, DBT integration..

- **Professionalization of Management:**

Mandate that multi-state and apex cooperatives recruit top-tier management talent directly from premium institutions (like Institute of Rural Management, Anand, IIMs, and VAMNICOM, Pune).

- **Launching Cooperative FinTechs:**

- Create **micro-investment and algorithmic nano-credit platforms** tailored specifically for rural artisans and small farmers. This allows them to access automated, **collateral-free credit lines** within minutes based on their **transaction history** within the **National Cooperative Database.**

- **Data-Driven Approach:** Conduct comprehensive surveys to **identify areas where PACS are most needed**, thereby optimizing resource allocation

Mains Practise Question

"Assess the significance of the cooperative sector in India. Discuss the key government initiatives aimed at revitalizing the cooperative movement."

(10 Marks, 150 words)



CONTEXT: Prime Minister Narendra Modi was on an official two-day visit to Indonesia from July 6 to July 8, 2026.

How have India-Indonesia Relations evolved over time?

- **Ancient Era:**
 - Hinduism and Buddhism traveled seamlessly across the Indian Ocean.
 - Prominence of the Ramayana and Mahabharata in Indonesian art.
- **1940s-1950s:**
 - India played a crucial role in **supporting Indonesia's struggle for independence** from **Dutch colonial rule**.
 - **Key developments:**
 - **Treaty of Friendship (1951):** Strengthening cooperation in trade, culture, and military affairs.
 - **Non-Alignment and Anti-Colonialism:** Both nations were aligned on principles of non-alignment, peaceful coexistence, and anti-colonialism, leading to their **active participation in the 1955 Bandung Conference** and the **formation of the Non-Aligned Movement (NAM) in 1961**.
- **Deterioration in Ties (1960s):**
 - **India-China Conflict (1962):** Indonesia maintained cordial relations with China.
 - **India-Pakistan Conflict (1965):** Indonesia openly sided with Pakistan - provided military assistance to Pakistan.

- **Cold War Era (1966-1980s):**
 - **President Suharto's Era:** Indonesia **distanced itself from China** and sought to rebuild relations with India.
 - **Maritime Boundary Agreement (1977)**
- **'Look East' Policy in 1991 & 'Act East' Policy in 2014:** significantly boosted Indo-Indonesian ties.

Pillars of cooperation:

- **Economic & Trade Relations:**
 - Indonesia is **India's second-largest trading partner** in the ASEAN region, with bilateral trade reaching **\$28.15 billion in 2024-25 & goal - \$50bn**.
 - **Key Exports & Imports:**
 - **India's key imports** include coal, palm oil, and rubber, while **its key exports** are refined petroleum, telecom equipment, and agricultural products.
 - **Investment:**
 - Indian investment in Indonesia - \$1.56 billion
 - Indonesian investment in India totals \$653.8 million.
 - **Trade Facilitation:** to reduce trade barriers, and the Local Currency Settlement MoU.



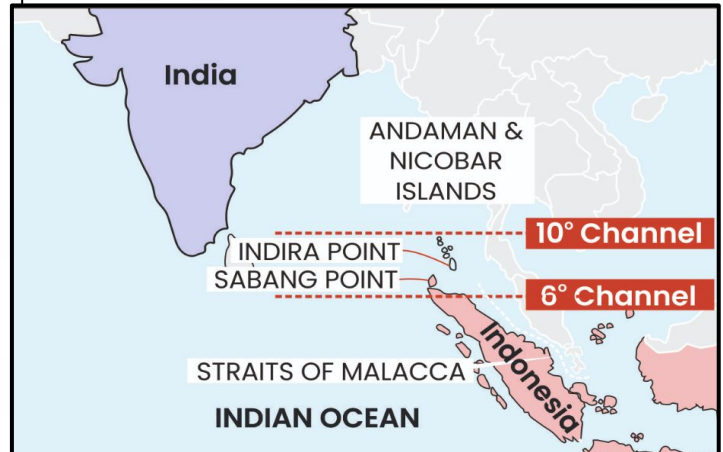
CONTEXT: Prime Minister Narendra Modi was on an official two-day visit to Indonesia from July 6 to July 8, 2026.

- **Infrastructure:**

- **Fintech & Digital Payments:** link India's UPI with Indonesia's Quick Response Code Indonesian Standard (QRIS).
- **Andaman-Sumatra Connectivity:** build **direct economic and tourism links** between India's Andaman and Nicobar Islands and **Indonesia's (Sabang Port) Aceh province**, which are **separated by less than 150 nautical miles**.

- **Strategic & Security Cooperation:**

- **Defence:**
 - India-Indonesia Coordinated Patrol (**CORPAT**)
 - **bilateral exercises Garuda Shakti (Army)** and **Samudra Shakti (Navy)**.
 - Indonesia acquire - **BrahMos missile** system & **India's Astra** beyond-visual-range air-to-air missiles.
- **Defense Industry Collaboration:**
 - **India-Indonesia Defense Industry Exhibition (2024)** focused on co-producing defense equipment, sharing military technology, and increasing maintenance and logistical support for naval vessels.



- **Critical minerals:**

- **Indonesia** - 21% of **world's nickel reserves** and ranking among the top global producers of copper, bauxite and tin.

- **Maritime Domain:**

- **Jointly develop Sabang port:** overlooking the **Strait of Malacca** - **25% to 40%** of seaborne trade passes.
- Cooperation in the **blue economy, maritime trade and port development**.

- **Cultural ties:**

- India supports the **restoration of the Prambanan Temple:**
 - UNESCO World Heritage Site in Indonesia
 - largest Hindu temple site in Indonesia.



CONTEXT: Prime Minister Narendra Modi was on an official two-day visit to Indonesia from July 6 to July 8, 2026.



Challenges in India-Indonesia relations:

- **Unrealized Trade Potential:**
 - **bilateral trade potential** stands at **US\$ 61 billion** which is around **33% higher than the actual current trade volume.**
 - **Lack of Comprehensive Economic Cooperation Agreement:** Unlike Malaysia and Singapore, Indonesia **does not have a CECA** with India.
 - **Low utilization of ASEAN-India Trade in Goods Agreement** has a utilization rate of only 25%.
 - **Trade Imbalance:** India imports significant quantities of palm oil and coal from Indonesia.
- **Investment and Competition with China:**
 - **Dominance of Chinese investments:** In 2024, Indonesia signed \$10 billion worth of business deals with China.
- Indonesia has accepted huge investments from **China under the Belt and Road Initiative (BRI)** which raises concerns for India.
- **China remains Indonesia's largest trading partner,** Indonesia is hesitant to form an overt **anti-China military alignment** with India.
- **Sabang Port Sluggishness:**
 - development of the **Sabang Deep-Sea Port in Aceh** is hailed as a **geopolitical game-changer** due to its proximity to the Malacca Strait.
 - However, actual construction, feasibility studies, and joint investments have moved at a **bureaucratic crawl.**
- **Connectivity and People-to-People Barriers:**
 - **Limited air connectivity:** restricting tourism & business expansion.
 - Compared to the high-level diplomatic engagement, connections at the grassroots level – among youth, students, academics, and civil society – remain weak.
 - prevents the relationship from developing a strong, self-sustaining foundation beyond government initiatives



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- **The WAY Forward?**
- **Expand Economic and Trade Integration:**
 - Accelerate negotiations for a Comprehensive Economic Partnership Agreement – address existing trade and investment barriers.
- **Securing Critical Minerals:**
 - As both countries push for **green energy and EV manufacturing**, establishing supply chains for Indonesia’s massive nickel reserves and India’s processing capacities is a natural win-win.
- **Leverage Tourism and Cultural Diplomacy:** Build robust people-to-people ties, particularly among youth and women, by advancing **theme-based tourism routes** like **Religious, Cultural & History** etc.
- **Aviation and Tourism Push:**
 - establish direct, daily commercial flights connecting major **Indian cities** (like Delhi, Mumbai, and Bengaluru) **directly to Jakarta and Sumatra**, reducing the current **over-reliance on connecting hubs** like Singapore or Kuala Lumpur.
- **Manage the China Question Tactfully:**
 - must identify areas of collaboration beyond the China factor.
 - push back against economic coercion while maintaining pragmatic channels of communication with China.

Mains Practise Question

“India and Indonesia are key maritime partners in the Indo-Pacific, with cooperation spanning strategic, economic and security domains. Discuss the significance of India-Indonesia relations in advancing India’s Indo-Pacific vision. Also examine the key challenges and suggest measures to strengthen the bilateral partnership.”

(10 Marks, 150 words)



Newspaper :The Hindu **Page Number :** 14 **GS2 Paper :** Education

Context: **Union Education Ministry** released the comprehensive report on the “Unified District Information System for Education Plus” (**UDISE+**) **for the academic year 2025-26** which highlights a **progressive shift towards gender equity** on both **teaching** and **learning sides**.

Key Points:

- **Women** now form the majority of the nation’s teaching force, accounting for **54.9% of total teachers**.
- **Enrolment of girls** across the country has nudged **forward to 48.4%** (up from **48.3% last year**).
- **Classes 3 to 5-** dropout rate fell from **2.3% (2024-25) to 1.8%** this year.
- **Secondary level** (Classes 9 to 12) **dropouts dipped** from 8.2% to 7.0%.
- **Gross Enrolment Level Ratio** at the **secondary level** surged to 71.7% from last year’s 68.5%.
- **GER** is a statistical measure used in education to determine the percentage of students enrolled in a specific level of education (such as primary, middle, or secondary school), **regardless of their age**, relative to the total population of **official school-age children** for that same level
- 3% reduction in **single-teacher schools** and a 29% drop in **schools reporting zero enrolment**.
- **Total number of teachers** in India has risen by 8.3% compared to 2022-23.
- **Schools with computer access**, increasing from 64.7% in 2024-25 to 69.9% in 2025-26.
- **Schools with internet connectivity** increased from 63.5% in 2024-25 to 67.4% in 2025-26.
- **Improvement in Infrastructure:**
 - 95% of schools are powered with electricity
 - **Ensuring dignity and hygiene for all students:**
 - 98.5% have **girls’ toilets**, and 97.2% have **boys’ toilets**
 - **Handwashing facilities** are now available in 96.9% of schools
 - **Access to safe drinking water** has reached 99.5%.



Newspaper :The Hindu **Page Number :** 2 **GS2 Paper :** Vulnerable Sections

Context: Delhi's child rights body reconstituted after 3 years.

- **Delhi Commission for Protection of Child Rights (DCPCR)** has been reconstituted, with the government appointing a **chairperson and four members**.
- **Issue:** The appointments have been made nearly **three years** after the commission fell vacant.
- Each appointee will serve a **three-year term**.
- However, if an appointee **attains the prescribed age limit:**
 - 65 years for chairperson
 - 60 years for members
 - before completing the tenure, the term will end on that date.



SYLLABUS : PRELIMS : Polity
Newspaper : The Hindu **Page Number :** 12

Context: What is perhaps *sui generis (unique) about the WhatsApp “username” debate* is that both the instant messaging platform and the Centre, in different ways, ultimately seek the same objective: **protecting the “informational privacy” of users.**

WhatsApp “username” Feature:

- It is designed to let users **connect on WhatsApp without sharing their phone numbers**, particularly in **group chats** and conversations with **new contacts**.
- **Is it mandatory?** Nope, they are optional, the Meta-owned firm confirmed.

What if someone creates a username similar to mine to impersonate me or run a scam, how do you stop someone from pretending to be me?

Addressing the privacy concerns, WhatsApp said usernames will not be searchable, similar to phone numbers on the platform.

- **What is username key?**
 - "An extra layer of protection you can enable with your username, so that another user will have to **know both your username and your username key to contact you**. You can **reset your key at any time** to stop new inbound contact through your username."
- **Why centre send notice to WhatsApp?**
 - **Increase in cybercrime:** Could fuel impersonation, phishing, digital arrest scams and financial fraud.
 - It also warned that usernames resembling those of individual, public authorities, financial institutions and government agencies could facilitate **“identity spoofing”**.

- **What if I want isn't available?**
 - The company also explained why some usernames may be unavailable, noting that **existing Instagram and Facebook usernames are reserved for their owners**, while **names of public figures, celebrities, government entities and Meta Verified account** are protected to **prevent impersonation**.

- **K.S. Puttaswamy, 2017 judgment of SC:**
 - **nine-judge Bench**, held that “informational privacy” is a facet of the **fundamental right to privacy under Article 21**.
 - recognised that **threats to privacy** in the information age could arise not only from the State but also **from non-State actors**.
 - **Concerns of national security:** seamless structure of the web can be exploited by terrorists & Cyber attacks can threaten financial systems.



SYLLABUS : PRELIMS : Polity
Newspaper : The Hindu **Page Number :** 12

- **K.S. Puttaswamy, 2017 judgment of SC:**
 - **“Test of proportionality”** - encroachment on privacy allowed if:
 - Backed by a a fair, just and reasonable law.
 - Legitimate aim
 - It must be proportionate, i.e., such state action – both in its nature and extent, must be **necessary for a democratic society**.
 - Further, such action must have **no alternative and less intrusive measures** available to achieve the same objective
 - **Rational nexus** between the objective sought to be achieved and the means adopted.



SYLLABUS : PRELIMS : Economics
Newspaper : The Hindu **Page Number :** 15

- It is a **short-term indicator** designed to measure changes over time in the volume of output produced by the services sector relative to a specified base year (**Base Year-2024 -25**).
- Counterpart of the **Index of Industrial Production (IIP)** which measures industrial sector growth.
- **Frequency:** It will be released on trial **monthly basis** - release will be made on the **29th Day of every month**.
- **Objectives:** would complement an IIP
 - ◆ High frequency information on the performance of the services sector - Policy frameworks.
- **Major data sources:**
 - ◆ **Administrative data** for ISP of Air Transport, Railway Transport, Banking and Insurance.
 - ◆ **GST data** for Wholesale Trade, Retail Trade, Repair and Maintenance, Accommodation and Food, etc.
 - ◆ **Annual Survey of Incorporated Services Sector Enterprises (ASISSE) data** for Health and Education (excluding Government) sectors.
- **Is the entire services sector covered in ISP?** - services which are either **related to core government activities** or are **dominated by non - market activities** and the **informal sector**.
 - ◆ **Public administration** and Defence, Financial services excluding Banking and Insurance.
 - ◆ **Social work activities** without accommodation, services of membership organizations
 - ◆ **Personal services**, activities of private households with employed persons.
 - ◆ **Gambling and betting activities.**
- **Need of deflator:**
 - ◆ ISP tracks **short-term changes in the "volume of services"** produced. Because primary service data is usually collected in **value terms (nominal value)**, it captures the **effects of both the prices and value addition**.
 - ◆ A price deflator is therefore required to remove the effects of change in prices from nominal service revenue.
- **Deflators to be used:** WPI for Wholesale trade; Sector-specific CPI; CPI General for Banking and Insurance & CPI Non-Food.



SYLLABUS : PRELIMS : Places in News

Newspaper : Indian Express **Page Number : 5**

- It is an archipelago and the smallest member of the **Gulf Cooperation Council (GCC)**.
- It is a constitutional monarchy & **Capital:** Manama
- It is situated in the **Persian Gulf**, tucked between the **Qatar** peninsula to the **east** and the **coast of Saudi Arabia to the west**.
- **The Smoke Mountain (Jabal ad Dukhan):** The highest point in the country at **134 meters** above sea level. It is named for the haze that often surrounds it during hot days.
- **Arid Desert Landscape:** Most of the terrain is a low-lying, rocky limestone plain covered by salt marshes and sand dunes.
- **Dukhan Field:** Located in the central depression of the main island, this area contains the country's primary oil and gas reserves.
- **King Fahd Causeway:** A 25-km series of bridges and causeways that geologically and logistically connects the island of Bahrain to mainland **Saudi Arabia**.
- Due to its **proximity to the Strait of Hormuz**, Bahrain's stability is vital for the freedom of navigation.



SYLLABUS : PRELIMS : Polity
Newspaper : The Hindu Page Number : 14

- It is an autonomous organisation set up in 1961 by the Government of India to assist and advise the Central and State Governments on policies and programmes for qualitative improvement in school education.
- The major objectives of NCERT and its constituent units are to:
 - Undertake, aid, promote and coordinate research in areas related to school education;
 - Prepare and publish model textbooks, supplementary material, newsletters, journals and other related literature;
 - Organise pre-service and in-service training of teachers;
 - Develop and disseminate innovative educational techniques and practices;
 - Collaborate and network with state educational departments, universities, NGOs and other educational institutions;
 - Act as a clearing house for ideas and information in matters related to school education;
 - Act as a nodal agency for achieving the goals of universalization of elementary education.
- NCERT is an implementation agency for bilateral cultural exchange programmes with other countries in the field of school education.
- The NCERT also interacts and works in collaboration with international organisations, visiting foreign delegations and offering various training facilities to educational personnel from developing countries.

- As per the National Education Policy 2020, NCERT is the nodal agency to develop National Curriculum Frameworks (NCFs) for (a) Early Childhood Care and Education (ECCE), (b) School Education, and (c) Adult Education.
- The council headquarters is located at Sri Aurobindo Marg, New Delhi.
- Organizational Structure:
 - The Union Minister of Education is the President (ex-officio) of the General Body of NCERT.
 - The members of the General Body include Education Ministers of all States and Union Territories.
 - The Secretary, NCERT is the Convenor of the General Body of the NCERT.
 - The Executive Committee is the main governing body of NCERT. The Union Minister of Education is its President (ex-officio) and the Union Minister of State in the Ministry of Education is the ex-officio **Vice-President**.
 - The Executive Committee is assisted in its work by the various Standing Committees/Boards.
 - The functions of the Council are looked after by the Director, Joint Director and Secretary.



Q1. With reference to the country Bahrain, consider the following statements :

1. Bahrain is an archipelago and the smallest member of the Gulf Cooperation Council (GCC).
2. It is a constitutional monarchy with Manama as its capital.
3. Due to its proximity to the Strait of Hormuz, Bahrain occupies an important strategic position for the security of maritime trade and freedom of navigation

Which of the above given statements is/are correct?

- a) 1 only
- b) 2 and 3 only
- c) 1 and 2 only
- d) All of the above

Answer: d

Q2. Which of the following statements regarding the National Council of Educational Research and Training (NCERT) is not correct?

- a) NCERT is an autonomous organisation established by the Government of India in 1961.
- b) One of the functions of NCERT is to prepare and publish model textbooks, supplementary material, journals, and newsletters.
- c) NCERT serves as the nodal agency for achieving the goal of universalisation of elementary education.
- d) NCERT is responsible for conducting all school board examinations in India.

Answer : d

Q3. With reference to the Unified District Information System for Education Plus (UDISE+) Report 2025–26, consider the following statements:

1. Women constitute more than half of India's teaching workforce.
2. The Gross Enrolment Ratio (GER) at the secondary level increased compared to the previous academic year.

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

Q4. With reference to the Index of Services Production (ISP), consider the following statements:

1. A price deflator is used in ISP to remove the impact of price changes from nominal service revenues and estimate real service output.
2. The Wholesale Price Index (WPI) is used as the deflator for all service sectors covered under ISP.
3. It measures short-term changes in the volume of services produced in the economy.

Which of the statements given above is/are correct?

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

Answer: b

Q5. With reference to India–Indonesia cooperation, consider the following statements:

1. Indonesia possesses about 21% of the world's nickel reserves and is among the leading global producers of copper, bauxite, and tin.
2. The Sabang Port, jointly being developed by India and Indonesia, overlooks the Strait of Malacca, through which nearly 25–40% of global seaborne trade passes.
3. India and Indonesia cooperate in areas such as the blue economy, maritime trade, and port development.

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

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

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