



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

13th September 2026



BRICS adopt New Delhi Declaration



CONTEXT: The 18th BRICS Summit held in New Delhi on 12–13 September 2026 under India's chairship, adopted the New Delhi Declaration, after tough negotiations.

18th BRICS Summit – 2026

- Host Country: India
- Venue: **Bharat Mandapam, New Delhi**
- Dates: 12–13 September 2026
- BRICS Chairship:
 - India assumed the chair on 1 Jan 2026
- **4th Indian Chairship**
 - Previous: 2012, 2016, 2021
- Theme:
 - **"Building for Resilience, Innovation, Cooperation and Sustainability"**
- Current Members:
 - **11 countries**
 - Brazil, Russia, India, China, South Africa,
 - Egypt, Ethiopia, Iran, UAE, Saudi Arabia, Indonesia
- **The expanded BRICS represents roughly:**
 - 49.5% of global population
 - 40% of global GDP
 - 26% of global trade



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REFORM OF GLOBAL GOVERNANCE THE CORE THEME

"A reformed multilateral system for a more inclusive, just and equitable world."
— BRICS New Delhi Declaration 2026

PEOPLE
PLANET
PROSPERITY
PEACE
PARTNERSHIP

A MORE REPRESENTATIVE ORDER | A STRONGER GLOBAL SOUTH | A MULTIPOLAR WORLD



WHAT BRICS SAID?



Reform global governance institutions with greater voice for EMDCs.



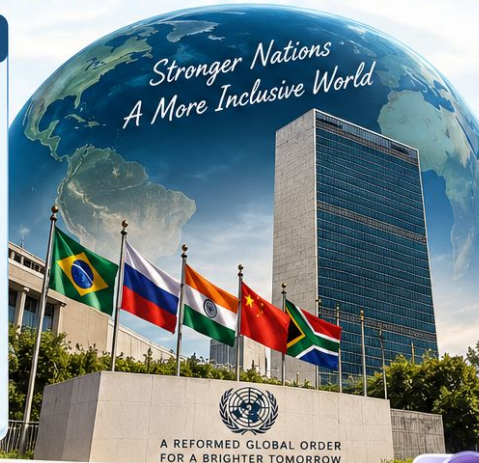
Support reform of the UN Security Council.



Reform IMF and World Bank governance.



Emphasise multilateralism and multipolarity.



GLOBAL SOUTH & MULTIPOLARITY



Greater voice for Asia, Africa and Latin America.



More equitable international institutions.



Development concerns of EMDCs.



Respect for different national circumstances and development pathways.



Links BRICS with the broader aspiration of the Global South for a more representative international system.



SUPPORT FOR INDIA



China and Russia reiterated support for India's aspiration to play a greater role in the UN, including the Security Council.



IMPLICATIONS FOR INDIA



Strengthens India's case for UNSC permanent membership.



Positions India as a key voice of the Global South.



Advances India's vision of a multipolar world.



INDIA'S STRATEGIC BRIDGE



Allows India to act as a bridge between developed and developing countries.



UPSC
KEYWORD

"Reformed multilateralism"

REFORM TODAY | A FAIRER TOMORROW

BRICS 2026
NEW DELHI, INDIA



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BRICS
NEW DELHI DECLARATION 2026
Building for Resilience, Innovation, Cooperation and Sustainability

A MORE INCLUSIVE AND STABLE GLOBAL ECONOMY

OPEN MARKETS | DIVERSIFIED PAYMENTS | STRONGER GLOBAL SOUTH

*"Fairer trade.
Stronger partnerships.
A more resilient tomorrow."
– BRICS New Delhi Declaration 2026*

PEOPLE
PLANET
PROSPERITY
PEACE
PARTNERSHIP

1 TRADE & ECONOMIC ORDER

AGAINST PROTECTIONISM, FOR FAIR TRADE





BRICS CONDEMNED

- Unilateral tariffs
- Non-tariff barriers
- Protectionism
- Trade restrictions
- Unilateral sanctions



CALLED FOR

- Stronger WTO-based multilateral trading system



WHY IT MATTERS FOR INDIA

- Vulnerable to protectionism, export restrictions and carbon-related measures (e.g. CBAM)
- Open, predictable, rules-based trade boosts India's exports

STRONGER TOGETHER



*Diverse Economies
Stronger Opportunities*

2 PAYMENT DIVERSIFICATION

LOCAL CURRENCIES, GREATER COOPERATION



BRICS SUPPORTS

- Greater use of national currencies
- Cross-border payment mechanisms
- Interoperability of payment systems
- Faster and cheaper transactions



BRICS Payment Task Force
exploring practical solutions



BENEFITS FOR INDIA

- Reduced dependence on dollar
- Lower transaction costs
- Less vulnerable to financial sanctions
- Supports internationalisation of the rupee



KEY TAKEAWAY

BRICS is moving towards **payment diversification**, not immediately towards a common currency.



No common BRICS currency

BRICS 2026 | STRONGER ECONOMIES | A SHARED AND PROSPEROUS TOMORROW

GLOBAL SOUTH
GREATER POSSIBILITIES



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PEACE, SECURITY AND A MORE STABLE WORLD

DIALOGUE | ZERO TOLERANCE | A SAFER TOMORROW

"Peace and security are foundations for sustainable development."
— BRICS New Delhi Declaration 2026

PEOPLE
PLANET
PROSPERITY
PEACE
PARTNERSHIP

1

TERRORISM & SECURITY

ZERO TOLERANCE, NO DOUBLE STANDARDS



Condemned terrorism in all forms.



Specifically condemned the 22 April 2025 J&K attack.



Called for action against terror financing, safe havens and cross-border movement.



Rejected double standards in counter-terrorism.



Called for early finalisation of the Comprehensive Convention on International Terrorism (CCIT).



WHY SIGNIFICANT FOR INDIA?

- ✓ Reinforces 'no good vs bad terrorism'.
- ✓ Explicit reference to J&K attack gives India strong diplomatic support.



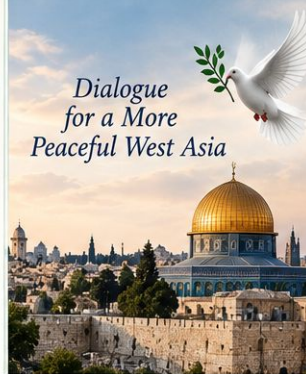
UPSC LINKAGE

Counter-terrorism diplomacy + CCIT + zero tolerance + Global South.

2

CONFLICTS & WEST ASIA

DIALOGUE TODAY, A MORE PEACEFUL TOMORROW



Called for dialogue and diplomacy.



Peaceful settlement of disputes and preventive diplomacy.



Respect for international law.



Reiterated support for Two-State Solution – sovereign Palestinian state, 1967 borders, East Jerusalem as capital.



INDIA'S APPROACH

- ✓ Strategic autonomy
- ✓ Dialogue and international law
- ✓ Balanced diplomacy

INDIA MAINTAINS RELATIONS WITH



Israel



Arab countries



Iran



Russia



USA

➔ Diplomatic flexibility is key.

BRICS 2026
NEW DELHI, INDIA

A Safer, More Peaceful and Inclusive World

STRONGER PEOPLE
BRIGHTER TOMORROWS 



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BRICS: DEVELOPMENT, RESILIENCE & FUTURE TECHNOLOGY

NEW DELHI DECLARATION 2026
BUILDING FOR RESILIENCE, INNOVATION, COOPERATION AND SUSTAINABILITY

PEOPLE | PLANET | PROSPERITY | SHARED FUTURE

"Stronger Partnerships for a More Resilient World"
— BRICS New Delhi Declaration 2026

A MORE INCLUSIVE SUSTAINABLE RESILIENT TOMORROW

- 1 AI + DPI**
PEOPLE-CENTRIC TECHNOLOGY
Digital Public Infrastructure for a more inclusive world
Safe, inclusive AI
BRICS DPI cooperation
India's digital model for the Global South
AI IMPACT SUMMIT 2026
Recognised by BRICS
- 2 INDUSTRY 4.0**
INNOVATION FOR COMPETITIVENESS
SMART MANUFACTURING STRONGER ECONOMIES
AI & Robotics
Advanced Manufacturing
Start-ups & SMEs
India Centre for BRICS Industrial Competencies (ICBIC)
MAKE IN INDIA
- 3 ENERGY + CRITICAL MINERALS**
SECURE SUPPLY CHAINS, SUSTAINABLE GROWTH
Renewables
Nuclear
Hydrogen
Critical Minerals
Reliable supplies for a cleaner, more secure future
- 4 CLIMATE JUSTICE**
EQUITABLE & INCLUSIVE TRANSITION
Different Pathways
A Shared Planet
Just & orderly transition
CBDR-RC
Oppose unilateral CBAMs
Climate justice for a sustainable tomorrow
- 5 HEALTH • FOOD • MSMEs
DISASTER RESILIENCE**
STRONGER SOCIETIES, RESILIENT COMMUNITIES
HEALTH
UHC + preparedness
FOOD SECURITY
Grain Exchange + climate-smart farming
MSMEs
Finance → GVCs
DISASTER RESILIENCE
Early warning + CDRI
Resilient People
Stronger Communities

INDIA ANGLE
Technology leadership
Manufacturing & jobs
Energy security
Climate equity
Health & food security
Resilient infrastructure

UPSC KEYWORDS
Digital Public Infrastructure |
CBDR-RC |
Critical Minerals |
CDRI

BRICS 2026 | COLLECTIVE ACTION FOR A BRIGHTER TOMORROW
NEW DELHI, INDIA

What is the overall significance for India?

① Diplomatic Gain

- India → Voice of Global South

② Strategic Gain

- BRICS → Support for India's UNSC aspirations + counter-terrorism

③ Economic Gain

- Local currencies + NDB + GVCs + MSMEs

④ Technological Gain

- AI + DPI + Industry 4.0 + digital cooperation

⑤ Developmental Gain

- Health + agriculture + climate resilience + energy security



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Way Forward for India & BRICS

- **Keep BRICS Development-Oriented**
 - Focus on Infrastructure
 - Health
 - Food security
 - Energy
 - Climate finance
 - Digital economy
- **Strengthen Payment Connectivity**
 - Develop cross-border payment interoperability
 - Local currency settlement
 - Digital payment cooperation
 - Without rushing into a common currency.
- **Push Global Governance Reform**
 - UNSC reform
 - IMF/World Bank reform
 - Greater Global South representation
- **Maintain Strategic Autonomy**
- India should ensure BRICS complements rather than replaces its relationships with:
 - USA
 - EU
 - Japan
 - Australia
 - Gulf countries
- **Institutionalise Counter-Terrorism Cooperation**
 - Intelligence sharing
 - Terror financing monitoring
 - Action against safe havens
 - Stronger international legal mechanisms

MAINS PRACTISE QUESTION

Ques. "India's role in BRICS reflects its strategy of strategic autonomy and multi-alignment rather than bloc politics." Discuss.

(15 Marks, 250 words)



Saudi Arabia Shuts East-West Oil Pipeline

13th September 2026

CONTEXT: Saudi Arabia has temporarily shut its East-West oil pipeline (Petroline) following attacks on critical oil infrastructure, highlighting the vulnerability of alternative oil routes in West Asia.

What is Saudi Arabia's East-West Oil Pipeline?

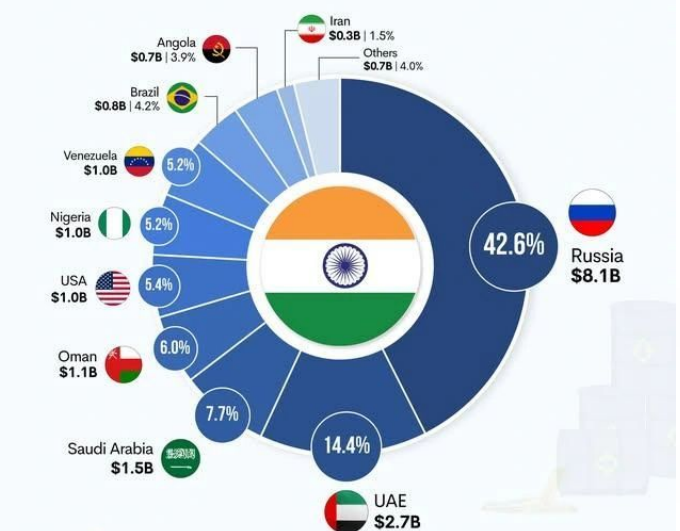
- The East-West Pipeline, also known as **Petroline**, is a major Saudi crude-oil transportation system.
- Key features
 - Length: **~1,200 km**
 - Route: **Abqaiq** oil-processing centre → **Yanbu** on the Red Sea
- Operator: **Saudi Aramco**
- Why was it built?
 - Alternative to shipping oil through the Strait of Hormuz.
 - It is therefore a **Hormuz-bypass** route.



Why Does This Matter for India?

- India is one of the world's largest crude-oil consumers.
 - Highly dependent on imports.
- Recent figures:
 - **August:** Saudi Arabia supplied ~7.2% of India's total oil imports
- During April–July, Saudi Arabia accounted for roughly 7–8% of India's crude imports.
- India therefore remains exposed to disruptions in the Gulf
 - Even though its crude sources are diversified.

INDIA'S CRUDE OIL IMPORTS BY COUNTRY



INVESTWISE

Data is for May 2026. Total imports were at \$19 billion, up +66% YoY.
Source: Ministry of Commerce & Industry

Saudi Arabia Shuts East-West Oil Pipeline

13th September 2026

CONTEXT: Saudi Arabia has temporarily shut its East-West oil pipeline (Petroline) following attacks on critical oil infrastructure, highlighting the vulnerability of alternative oil routes in West Asia.

HOW CAN AN OIL SHOCK AFFECT THE INDIAN ECONOMY?

Higher oil prices can trigger a chain reaction across key macroeconomic indicators.

A. IMPORT BILL

India imports a very large quantity of crude oil.



Higher international prices → higher import expenditure.

India's crude-oil import bill in 2025-26 was around **\$135 billion.**

B. INFLATION

Crude oil affects:



Oil price ↑ → Transport cost ↑
→ Production cost ↑ → Inflationary pressure.



C. CURRENT ACCOUNT DEFICIT

Higher oil imports increase India's import expenditure.



Oil price ↑ → Import bill ↑
→ Trade deficit ↑ → CAD pressure ↑

A 10% rise in crude prices can widen India's current account deficit by around **0.4% of GDP.**

D. RUPEE PRESSURE

Higher dollar expenditure on crude imports can increase demand for foreign currency.



This can contribute to:

- Rupee depreciation
- Higher imported inflation
- Greater external vulnerability

“ Oil prices don't just fuel vehicles, they move economies. ”

India's Response: Diversification & Strategic Reserves

- Diversification of Suppliers**
 - India has expanded sourcing from:
 - Russia
 - Iraq
 - Saudi Arabia
 - UAE
 - USA
 - African producers
 - Latin American producers

- Strategic Petroleum Reserves (SPR)**
 - Visakhapatnam
 - Mangaluru
 - Padur
- Domestic Energy Transition**
 - Solar
 - Wind
 - Nuclear
 - Hydropower
 - Biofuels
 - EVs
 - Green hydrogen
 - Eg: India's push for ethanol blending.



13th September 2026

Saudi Arabia Shuts East-West Oil Pipeline

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WHAT SHOULD INDIA DO? WAY FORWARD

Energy
Security
for a Stronger
India

1 DIVERSIFY SUPPLY SOURCES

Avoid excessive
dependence on any single:

-  Country
-  Region
-  Route



A MORE DIVERSE SUPPLY
A MORE SECURE INDIA

2 BUILD STRATEGIC INFRASTRUCTURE

Strengthen:

-  Strategic petroleum reserves
-  Alternative ports
-  Storage capacity
-  Refinery flexibility
-  Multiple import corridors



STRONGER INFRASTRUCTURE
FOR A STABLE TOMORROW

3 STRENGTHEN MARITIME SECURITY

Protect critical sea lanes
through:

-  Indian Navy presence
-  Maritime domain awareness
-  International cooperation
-  Information-sharing mechanisms



SECURE SEA LANES
SECURE ENERGY, SECURE INDIA

4 REDUCE OIL INTENSITY OF THE ECONOMY

Accelerate:

-  EV adoption
-  Public transport
-  Rail freight
-  Biofuels
-  Renewable energy



CLEANER ENERGY
A STRONGER ECONOMY

5 USE DIPLOMACY FOR ENERGY SECURITY

Maintain balanced relations
with:

- | | |
|--|--|
|  Saudi Arabia |  Israel |
|  UAE |  Russia |
|  Iran |  USA |

This is where
strategic autonomy
becomes an energy-security
tool.



BALANCED RELATIONS
A MORE SECURE TOMORROW

“ Energy Security today, a Stronger India tomorrow. ”

MAINS PRACTISE QUESTION

Ques. How do geopolitical conflicts and maritime chokepoints in West Asia affect India's energy security? Suggest measures to reduce India's vulnerability.

(10 marks, 150 words)



Newspaper : Indian Express, **Page No :** 13

Holding a mirror to GDP numbers

Mains Value Addition

- High GDP $\neq$ Development (Better living standards)
- **Jobless growth:**
 - Growth–employment disconnect: 15–29 age group unemployment $\rightarrow$ 16.2%.
 - Graduate unemployment: 29–34-year-old graduates $\rightarrow$ 40–45%.
- **Real wage stress:**
 - Real wages declined among casual workers (–5.5%),
 - Growth remained weak for salaried (1.7%)
 - Self-employed (3.3%).
- **Private investment challenge:**
 - GFCF is around 33.5% of GDP,
 - But private corporate investment remains around 12%.
- **Manufacturing paradox:**
 - Manufacturing's share in nominal GVA has remained around 24–26%
 - Despite schemes such as PLI, Make in India and ASPIRE.
- **External vulnerability:**
 - Merchandise trade deficit with China reached \$44 billion in April–July.
- **Forex paradox:**
 - Forex reserves touched \$740 billion
 - Yet the rupee depreciated nearly 5% against the USD since January 2026.
- **Key lesson:**
 - Growth needs to translate into jobs, wages, productivity and public goods.

	OLD BASE YEAR (2011-12)		NEW BASE YEAR (2022-23)	
	GDP		GDP	
	Nominal		Real	
	Current prices	Constant prices	Current prices	Constant prices
2022-23	268.90	161.65	261.77	261.77
2023-24	301.23	176.51	290.73	280.94
2024-25	330.68	187.97	317.99	301.15
2025-26	357.14	201.90	345.37	324.70
CAGR	9.92%	7.69%	9.68%	7.45%
GDP in Q1 of 2026-27			88.26	81.36
Growth over Q1 of 2025-26			10.33%	7.82%

GDP IN LAKH CRORE



SYLLABUS: Prelims: Polity

Newspaper : The Hindu, **Page No : 14**

National Commission for Protection of Child Rights (NCPCR)

- Established: **March 2007.**
- **Statutory** body
 - Under the **Commissions for Protection of Child Rights Act, 2005.**
- Ministry of Women and Child Development.
- **Composition:**
 - Chairperson + 6 Members.
 - At least 2 members must be women.
- **Major Functions:**
 - Examine & Inquire into violations of child rights.
 - Review laws and policies.
 - Inspect juvenile custodial institutions.
 - Promote awareness on child rights.
 - Take suo motu notice of matters concerning child rights.
- **Children's Rights:**
 - Right to education.
 - Protection from exploitation, abuse and violence.
 - Right to development and dignity.
- **Powers:**
 - Has powers of a civil court.
- **Important Laws:**
 - Right to Education Act, 2009
 - POCSO Act, 2012
 - Juvenile Justice Act, 2015
 - Child Labour laws
- **Important Distinction:**
 - NCPCR → Child rights
 - NHRC → Human rights
 - NCW → Women's rights
 - NCSC → Scheduled Castes
 - NCST → Scheduled Tribes

Exam Traps

- NCPCR is a constitutional body → WRONG
- NCPCR is under the Ministry of Home Affairs → WRONG
- NCPCR was established under the POCSO Act, 2012 → WRONG
- NCPCR considers only persons below 14 years as children → WRONG
- NCPCR has no power to inquire into violations of child rights → WRONG



13th September 2026

Public and Private Company

SYLLABUS: Prelims: Economy

Newspaper : The Indian Express, **Page No : 1**

Owned by the many Public Company VS Private Company Closer circle. Greater control.		
Both are governed by the Companies Act, 2013		
Feature	Public Company	Private Company
 Legal Basis	Governed by the Companies Act, 2013.	Governed by the Companies Act, 2013.
 Definition	Not a private company.	Restricts the right to transfer its shares.
 Maximum Members	No statutory maximum.	200 (subject to statutory exclusions).
 Minimum Members	7 members.	2 members.
 Minimum Directors	3 directors.	2 directors.
 Transferability of Shares	Generally greater freedom.	Restricted.
 Public Invitation / Public Offer	Can invite the public to subscribe to securities, subject to applicable securities laws.	Cannot invite the public to subscribe to its securities.
 Public Listing	Need not be listed on a stock exchange (may be listed or unlisted).	Cannot list its shares on a stock exchange.
 Name Suffix	Ends with "Limited".	Ends with "Private Limited".
 Key Takeaways Public company $\neq$ listed company. Private company $\neq$ small company. A public company may be unlisted.		

Exam Traps

- Every public company is listed on a stock exchange → WRONG
- A private company can invite the general public to subscribe to its shares → WRONG
- A public company must have at least 2 directors → WRONG
- Public company and listed company mean the same thing → WRONG

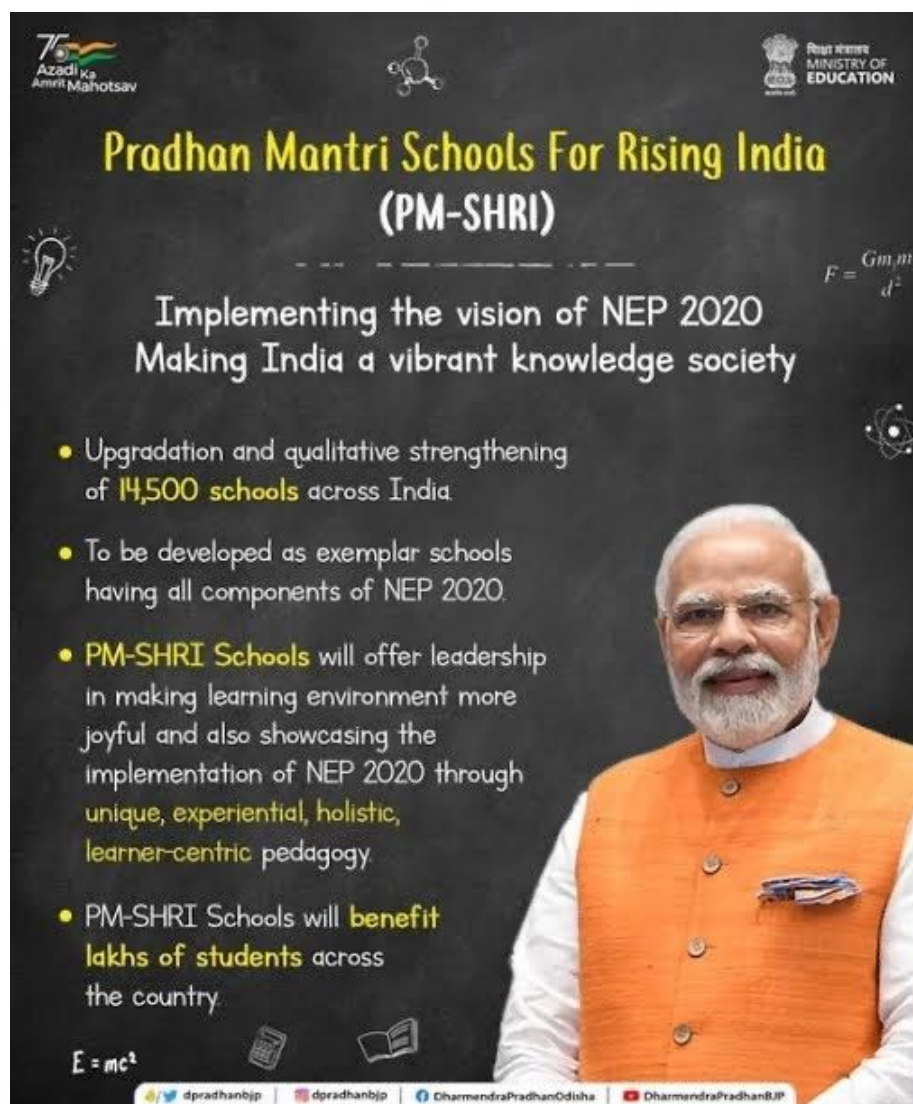


13th September 2026

SYLLABUS: Prelims: Government Schemes
Newspaper : The Hindu, **Page No : 6**

PM SHRI Scheme

- Launched in **2022**.
- Ministry: **Ministry of Education**.
- School Levels:
 - Covers primary, upper-primary, secondary and senior-secondary schools.
- **Selection:**
 - Schools selected through a Challenge Method.
 - The assessment covers learning outcomes, green initiatives, pedagogy, vocational education, and infrastructure.
- **Funding:**
 - Centrally **Sponsored** Scheme.
 - Centre provides financial support; States/UTs share the cost as per prescribed norms.



75 Azadi Ka Amrit Mahotsav

Pradhan Mantri Schools For Rising India
(PM-SHRI)

Implementing the vision of NEP 2020
Making India a vibrant knowledge society

- Upgradation and qualitative strengthening of **14,500 schools** across India.
- To be developed as exemplar schools having all components of NEP 2020.
- **PM-SHRI Schools** will offer leadership in making learning environment more joyful and also showcasing the implementation of NEP 2020 through **unique, experiential, holistic, learner-centric pedagogy**.
- PM-SHRI Schools will **benefit lakhs of students** across the country.

$E = mc^2$

$F = \frac{Gm_1m_2}{d^2}$

Ministry of Education

dharmendra@pradhanbharat.com



PM SHRI Scheme

13th September 2026

SYLLABUS: Prelims: Government Schemes
Newspaper : The Hindu, **Page No : 6**

PM SHRI Scheme

- **Key Features:**
 - Modern infrastructure.
 - Smart classrooms and ICT facilities.
 - Skill education.
 - Experiential and competency-based learning.
 - Green and sustainable schools.
- **Green Schools:**
 - Focus on solar panels, LED lighting, water conservation, waste management and nutrition gardens.
- **Monitoring:**
 - Schools are monitored through **School Quality Assessment Framework (SQAF)**.

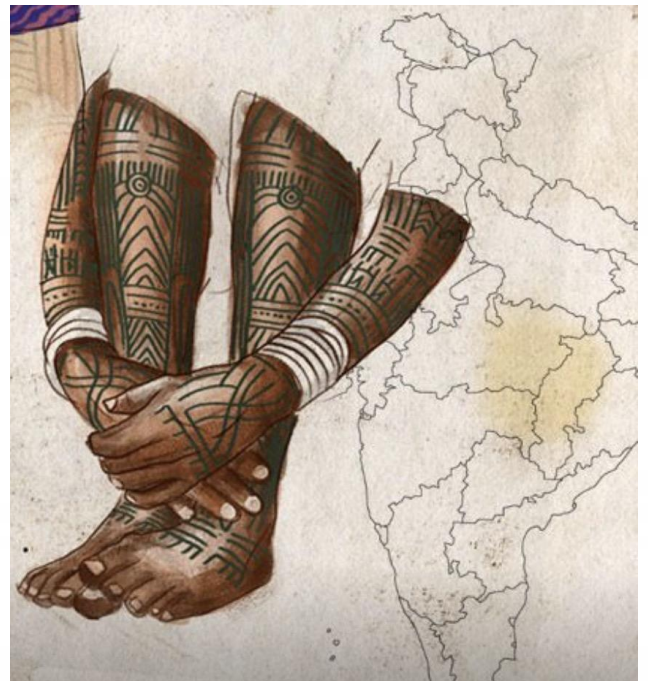
Exam Traps

- PM SHRI is a scheme of the Ministry of Rural Development → WRONG
- PM SHRI aims to establish entirely new schools → WRONG
- PM SHRI is a Central Sector Scheme → WRONG
- PM SHRI covers only secondary and senior-secondary schools → WRONG



Baiga Tribe

- Mainly found in **MP, CH, JH, BH, OR** and **UP**.
- Concentrated in the **Central Indian** region.
 - **Proto-Australoid** racial and ethnic group.
- Recognised as a Particularly Vulnerable Tribal Group (**PVTG**):
 - Pre-agricultural technology
 - Stagnant or declining population
 - Extremely low literacy
 - Subsistence economy
- **Language:**
 - Speak Baigani.
 - Regional languages such as Hindi and Chhattisgarhi.
- **Traditional Livelihood:**
 - Shifting cultivation (slash-and-burn)
 - Known as Bewar cultivation.
 - Forest produce
- **Strong dependence on forests**
 - Collect MFP, medicinal plants, fruits and edible roots.
- **Traditional Knowledge:**
 - Known for extensive knowledge of medicinal plants.
 - Traditional healers are known as **Baiga vaidya**.
- **Culture:**
 - Known for distinctive **tattooing** traditions.
 - Associated with identity, age and social status.
- **Religion:**
 - Traditional beliefs are closely associated with nature, forests and ancestral spirits.



Exam Traps

- Baiga tribe is mainly found in Northeast India → **WRONG**
- Baiga tribe is not classified as a PVTG → **WRONG**
- Bewar is a form of permanent settled cultivation → **WRONG**
- Baiga tribe is found only in Madhya Pradesh → **WRONG**



13th September 2026

Q1. With reference to the National Commission for Protection of Child Rights, consider the following statements:

1. It was established in 2007 as a statutory body.
2. It comprises of a Chairperson and six members, with at least two women.
3. It has the powers of a civil court for discharging its functions.
4. It functions under the administrative control of the Ministry of Home Affairs.

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

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

Answer: c

Q2. With reference to public and private companies, consider the following statements:

1. Every public company is listed on a stock exchange.
2. A private company can invite the general public to subscribe to its shares.
3. A public company must have at least two directors.

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

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

Answer: d

Q3. With reference to the PM SHRI (PM Schools for Rising India) Scheme, consider the following statements:

1. PM SHRI is a Centrally Sponsored Scheme aimed at transforming school education by developing over 14,500 model schools across the country.
2. The scheme covers only schools run by State Governments and excludes Kendriya Vidyalayas and Navodaya Vidyalayas.
3. PM SHRI schools emphasise green infrastructure, smart classrooms, and experiential learning.

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 BRICS, consider the following statements:

1. India assumed its fourth BRICS Chairship in 2026.
2. The New Development Bank is headquartered in Beijing, China.
3. BRICS is a formal military alliance with a mutual defence commitment among its members.

Which of the statements given above is/are correct?

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

Answer: a

Q5. With reference to the Baiga community, consider the following statements:

1. The Baiga tribe is primarily found in North-east India.
2. The Baiga are classified among the Particularly Vulnerable Tribal Groups (PVTGs).
3. Their traditional livelihood practice includes shifting (slash-and-burn) cultivation known locally as Bewar.

Which of the statements given above are correct?

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

Answer: b





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