SEPTEMBER 2026

1. AI Authorship and the Copyright Act, 1957
   - Syllabus Link: GS Paper 3 (Intellectual Property Rights and Awareness in IT)
   - Context: India's Copyright Office rejected an application by American scientist Stephen Thaler seeking to register his autonomous AI system, DABUS, as the "author" of the artwork *'A Recent Entrance to Paradise'*.
   - Key Provisions & Judicial Tests:
     - Section 13: Protects original literary, dramatic, musical, and artistic works.
     - Originality Benchmark (*Eastern Book Company v. D.B. Modak*): The Supreme Court ruled that a work need not be novel, but must show a minimum degree of creativity and not be merely mechanically reproduced.
     - Section 2(d)(vi): Identifies the author of a computer-generated work as *"the person who causes the work to be created"*.
     - First Ownership (Section 17): The author is generally the first owner of a copyright.
   - Decision of the Copyright Office:
     - The AI-generated artwork satisfied the originality test.
     - However, authorship is a statutory legal status reserved strictly for natural or juristic persons (capable of holding rights, entering contracts, and being held liable).
     - Under the "tool test," DABUS was treated merely as an advanced tool, making Thaler the person who legally "caused" the work to be created.
   - Policy Gaps & Way Forward: Statutory fixes are needed from Parliament to address training data transparency, human-contribution disclosure thresholds, fixed terms of protection for AI works, and infringement liability.

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2. Cyber-Physical Systems and the NM-ICPS
   - Syllabus Link: GS Paper 3 (Science & Technology - Robotics, AI, and IT)
   - Core Concept: Cyber-Physical Systems (CPS) are integrations of computation, networking, and physical processes, where software algorithms control physical machinery via feedback loops of sensors and actuators.
   - The National Mission (NM-ICPS):
     - Nodal Department: Department of Science and Technology (DST).
     - Outlay & Structure: Approved in 2018 with an outlay of Rs 3,660 crore over five years.
     - Institutional Model: Operates via a decentralized network of 25 Technology Innovation Hubs (TIHs) established at leading national institutes (IITs and IISc).
     - Key Focus Technologies: Artificial Intelligence, Internet of Things (IoT), robotics, and machine learning.

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3. Railways and the Hybrid Annuity Model (HAM)

- Syllabus Link: GS Paper 3 (Infrastructure & Investment Models)
- Context: The Public Private Partnership Appraisal Committee (PPPAC) under the Ministry of Finance approved six freight corridor railway lines (totaling 647 km) under the Hybrid Annuity Model (HAM). This is the first time Indian Railways is implementing a project under this model.
- Funding and Risk Split under Railway HAM:
  - Cost-Sharing: Indian Railways pays 40 percent of the bid cost as a grant during construction; the private concessionaire finances the remaining 60 percent.
  - Post-Commissioning: Railways repays the private party's 60 percent share through fixed annuity installments plus interest.
  - Operations & Revenue: Railways retains complete control over train operations and collects all freight revenue.
  - Risk Allocation: The Ministry of Railways bears 100 percent of the traffic and tariff (demand) risks, completely insulating the private player from commercial shortfalls.
- Approved Lines: Four are in Odisha (mineral corridors carrying coal, iron ore, and bauxite), one in Telangana (the longest line at 207.80 km), and one in Jharkhand.
- Major Structural Risks: Creating long-dated committed liabilities (annuity overhang on the operating budget), over-dependence on coal freight (susceptible to decarbonization transitions), and land acquisition/forest clearance delays.

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4. Forex Management, FCNR(B) Inflows, and Liquidity Surpluses

- Syllabus Link: GS Paper 3 (Monetary Policy & External Sector)
- Context: Inflows through the Reserve Bank of India’s (RBI) concessional forex swap facility reached $136.3 billion by August 31, 2026, boosting national forex reserves to a historic high of $729 billion and stabilizing the rupee (reaching Rs 94.60 per dollar on September 3).
- The Swap Mechanism:
  - FCNR(B) Deposits: Term deposits placed by Non-Resident Indians (NRIs) in foreign currency with Indian banks. The bank repays principal and interest in the *same* foreign currency, shielding the depositor from rupee exchange risks.
  - The Concessional Swap: Banks sell these mobilised dollars to the RBI for rupees and agree to buy them back at a pre-determined rate. The RBI subsidizes part of the hedging cost to make the deposit rates highly attractive.
- Monetary Policy Complications:

 - Liquidity Overhang: Swapping dollars injects equivalent rupees into the domestic banking system, causing a massive surplus of up to Rs 9.71 lakh crore by early September.
 - Policy Conflict: While the Monetary Policy Committee (MPC) needs to tighten rates to address rising inflation, this massive liquidity surplus pushes short-term market rates down in the opposite direction.
 - Sterilization Costs: Draining this surplus via Variable Rate Reverse Repo (VRRR) auctions forces the central bank to pay heavy interest to commercial banks, eroding its balance sheet income.
- Structural Vulnerability: These deposits are dated debt liabilities rather than stable, non-debt equity (FDI/FPI), creating a future "redemption cliff" for the RBI.

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5. Environmental Economic Accounting for Marine Fisheries

- Syllabus Link: GS Paper 3 (Conservation, Environmental Accounting, and Blue Economy)
- Context: MoSPI issued a concept paper proposing to build a monetary asset account for India’s marine fish stocks under the United Nations' System of Environmental Economic Accounting (SEEA) framework.
- Why Traditional Fisheries Metrics Fall Short:
  - India is the world's 2nd largest fish producer (representing 8% of global production).
  - Current data tracks only aggregate physical landings (e.g., 46.15 lakh tonnes of marine output).
  - These catch-volume statistics do not reflect the biological health of underlying stocks, the ecological impacts of intensive fishing pressure, or regional resource depletion.
- How the Marine Fish Asset Account is Structured:
  - Economically and ecologically important species are selected as accounting units.
  - Stocks are classified as regenerating, stable, or depleting by comparing 10-year landing trends with historical peaks.
  - The "resource rent" is calculated (net revenue after deducting operational costs, vessel depreciation, and normal capital returns).
  - Projected future rents are discounted at a 2 percent real rate to arrive at the net present value of the living asset.

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6. Macroeconomic Measurement: GDP Base Year Revisions

- Syllabus Link: GS Paper 3 (National Income Accounting & GVA Estimation)

- Context: MoSPI released Q1 2026-27 GDP data showing real growth of 7.8% and nominal growth of 10.3%. Former policymakers disputed this, claiming nominal growth was only 2.6%.
- Deconstructing the Controversy:
  - The 2.6% nominal growth claim is methodologically invalid because it divided a numerator from the new 2022-23 base series by a denominator from the discontinued 2011-12 base series.
  - Applying this mixed-base methodology to real GDP calculations produces an absurd, statistically impossible real quarterly growth rate of nearly 70%.
  - Base year revisions are routine exercises to strip out inflation, capture structural changes, update price deflators, and adopt better data sources.
- Key Methodological Reforms:
  - Abolition of Single Deflation: The new 2022-23 base series eliminates the practice of "single deflation" (which historically overstated manufacturing GVA by failing to deflate input costs separately from output prices).

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7. Pradhan Mantri Fasal Bima Yojana (PMFBY)

- Syllabus Link: GS Paper 3 (Agriculture - Subsidies & Risk Mitigation)
- Core Performance Facts:
  - Since its 2016 launch, PMFBY has insured 56.96 crore farmer applications and settled Rs 1,54,469 crore in claims.
- Design Principles:
  - Farmer Premium Rates: A uniform 2 percent for Kharif, 1.5 percent for Rabi, and 5 percent for commercial/horticultural crops. (A claim of a uniform 2% across all crops is incorrect).
  - Voluntary Transition: Enrolment was made completely voluntary for all categories of farmers in the 2020 revamp.
  - Scope: Covers yield losses from non-preventable natural risks, localized disasters (landslides, hailstorms), and post-harvest damages from cyclones and unseasonal rains.
  - Technology Integration: Utilizes YES-TECH (Yield Estimation System based on Technology using remote sensing) and CROPIC (photograph-based real-time crop verification) to expedite loss assessments.

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8. The "Raksha" Framework for Defence Diplomacy

- Syllabus Link: GS Paper 2 (Bilateral and Regional Groupings)
- Context: The Defence Ministry released Raksha, a 10-year strategic roadmap to integrate India's industrial capabilities with its geopolitical relationships.
- Five Core Pillars:

  - Bilateral and multilateral defence partnerships.
  - Broadening the scale and range of joint military exercises.
  - Capacity building and dedicated training assistance to friendly militaries.
  - Promoting indigenous defence exports of complete platforms (under Make in India) rather than licensed/assembled foreign systems.
  - Regional maritime security.
- Net Security Provider & First Responder:
  - Commits India to acting as a net security provider and first responder in the Indian Ocean Region (IOR).
  - This strategic role is executed via key regional frameworks: the SAGAR (Security and Growth for All in the Region) vision, the Indian Ocean Naval Symposium, and coastal radar chains built for partner countries.

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9. Archaelogical Discoveries at the Saptakoteshwar Temple Site

- Syllabus Link: GS Paper 1 (Indian Culture - Temple Architecture and Regional History)
- Context: Restoration work at the ancient site of the Saptakoteshwar Temple on Divar Island, Goa, unearthed stone architectural relics dating from the 14th to 16th centuries.
- The Recovered Relics:
  - A carved Kirtimukh motif: A fierce, swallowing face representing the "face of glory," conventionally carved above temple doorways and niches as a threshold guardian. Its presence indicates a formal gateway rather than an open-air shrine.
  - A load-bearing carved stone pillar capital.
- Historical Significance of Saptakoteshwar:
  - It is one of Goa's principal Shaiva heritage sites (deity is a form of Shiva).
  - Saptakoteshwar was the tutelary deity of the Goa Kadamba dynasty, and its name was struck on their coins.
  - The original temple on Divar Island was destroyed by the Portuguese in the 16th century.
  - The deity was relocated to Narve (Bicholim) and the temple was subsequently rebuilt in 1668 by Chhatrapati Shivaji Maharaj.

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10. Grassroots Healthcare: Hospital plus Home Newborn Care (HBNC)

- Syllabus Link: GS Paper 2 (Public Healthcare, Social Sector Services, and Grassroots Reach)
- The Overcrowding Crisis: Institutional delivery rates in India rose from 39% (2005-06) to 90% (2023-24). This successful push has severely overloaded

public Special Newborn Care Units (SNCUs), leading to high nurse-to-baby ratios, infection spreads, and tragic hospital infrastructure failures.
- The Case for Home-Based Newborn Care (HBNC):
  - The Gadchiroli Evidence: The landmark SEARCH trial in rural Gadchiroli (1990s) proved that trained community health workers could manage stable, low birth weight, and preterm babies at home, cutting regional neonatal mortality by 62.2 percent.
  - The National Package: Adopted by the Ministry of Health and Family Welfare in 2011, training roughly 8,00,000 ASHAs.
  - Scope: ASHAs identify and manage neonatal infections, support breastfeeding, and manage preterm infants. It does not replace intensive care (such as severe sepsis, birth asphyxia, or respiratory distress) which requires rapid clinical referral.
- Key Targets & Initiatives: The India Newborn Action Plan (2014) targets a single-digit neonatal mortality rate by 2030. Complementary schemes include Janani Shishu Suraksha Karyakram (JSSK) (free treatment for sick infants up to 1 year) and Janani Suraksha Yojana (JSY) (cash incentive for institutional deliveries).

MCQs

Q1. With reference to the Copyright Act, 1957 in India and its application to artificial intelligence (AI) generated works, consider the following statements:

1. Copyright registration is a mandatory statutory requirement under the Act, and copyright protection cannot arise automatically upon the mere creation of an original work.
2. Section 2(d)(vi) of the Act identifies the author of a computer-generated work as the person who causes the work to be created.
3. In *Eastern Book Company v. D.B. Modak*, the Supreme Court held that a work must show at least a minimum degree of creativity and cannot be mechanically reproduced, although it need not be novel or groundbreaking.

Which of the statements given above are correct? (a) 1 and 2 only
(b) 2 and 3 only
(c) 3 only
(d) 1, 2 and 3

Q2. With reference to the National Mission on Interdisciplinary Cyber Physical Systems (NM-ICPS), consider the following statements:

1. The Department of Science and Technology (DST) is the nodal implementing department for this mission.

2. The mission operates through a decentralized hub model consisting of Technology Innovation Hubs (TIHs) established at leading national academic institutions.
3. Cyber-Physical Systems (CPS) are designed to completely isolate software computing controls from physical machine processes to ensure cybersecurity.

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

Q3. With reference to the Hybrid Annuity Model (HAM) approved for railway freight corridors, consider the following statements:

1. Under this model, the Ministry of Railways pays the construction cost entirely, while the private party is responsible only for operation and maintenance.
2. The commercial operations of the freight trains and the collection of freight revenues remain under the control of Indian Railways.
3. Under this HAM structure, the traffic and tariff risks are borne entirely by the private concessionaire, insulating the public exchequer from demand shortfalls.

Which of the statements given above is/are correct? (a) 1 and 3 only
(b) 2 only
(c) 2 and 3 only
(d) 1, 2 and 3

Q4. With reference to Foreign Currency Non-Resident Bank [FCNR(B)] deposits and the Reserve Bank of India's (RBI) concessional swap route, consider the following statements:

1. In an FCNR(B) deposit, the depositor bears the entire currency exchange rate risk as the principal and interest are repaid in Indian Rupees (INR).
2. Under the RBI's swap facility, a bank sells mobilised foreign currency dollars to the RBI and agrees to reverse the transaction at a pre-agreed rate on a fixed future date.
3. FCNR(B) deposits are classified as repayable debt liabilities rather than stable equity investments.

Which of the statements given above are correct? (a) 1 and 2 only
(b) 2 and 3 only
(c) 3 only
(d) 1, 2 and 3

Q5. Consider the following statements regarding the System of Environmental Economic Accounting (SEEA) and India's marine fisheries:

1. SEEA is an international statistical framework developed by the United Nations that integrates natural resources into the national economic accounting structure.
2. India compiles its environmental accounts through the EnviStats India programme administered by the Ministry of Statistics and Programme Implementation (MoSPI).
3. The aggregate annual marine fish production tonnage serves as a direct indicator of the biological sustainability of underlying fish stocks.

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

Q6. Consider the following statements regarding the Exclusive Economic Zone (EEZ):

1. The EEZ is established under the legal framework of the United Nations Convention on the Law of the Sea (UNCLOS), 1982.
2. It extends up to 100 nautical miles from the baseline from which the territorial sea is measured.
3. India's Exclusive Economic Zone covers over 2 million square kilometers, making it larger than its total land area.

Which of the statements given above are correct? (a) 1 and 2 only
(b) 1 and 3 only
(c) 2 and 3 only
(d) 1, 2 and 3

Q7. With reference to national income estimation and Gross Domestic Product (GDP) base year calculations in India, consider the following statements:

1. Real GDP growth measures the physical volume of output by utilizing the constant prices of a designated reference year (base year) to strip out inflation.
2. Nominal GDP is calculated at current prices, meaning a revision of the base year does not by itself explain a shift or drop in the nominal series.
3. Single deflation in GVA calculation separates the price indices of inputs and outputs, whereas double deflation applies a single price index to output without separately deflating inputs.

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

Q8. With reference to the Pradhan Mantri Fasal Bima Yojana (PMFBY), consider the following statements:

1. Under this scheme, farmers are required to pay a uniform premium of two percent for any crop they cultivate in any season of the year.
2. Enrolment in the PMFBY has been made completely voluntary for all categories of farmers since the 2020 revamp of the scheme.
3. The scheme covers post-harvest losses arising out of localized risks such as hailstorms and landslides, as well as cyclones and unseasonal rains.

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

Q9. Consider the following pairs:
Technology / System | Primary Application under PMFBY
1. YES-TECH | Yield Estimation System based on Technology using remote sensing and drones.
2. CROPIC | Collection of Real-time Observations and Photographs of Crops for verification.
3. NCIP | National Crop Insurance Portal for digitizing enrolment, premium flow, and claims.

Which of the pairs given above are correctly matched? (a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Q10. With reference to the "Raksha" strategic framework released by India's Defence Minister, consider the following statements:
1. It outlines a strategic road map for India's defence diplomacy and global partnerships over a ten-year planning horizon.
2. Deepening bilateral/multilateral partnerships, joint exercises, capacity building, and indigenous defence exports are its core pillars.
3. It advocates expanding international cooperation primarily around licensed or assembled foreign platforms rather than indigenous defence technologies.

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

Q11. With reference to India's strategic role as a "Net Security Provider" in the Indian Ocean Region (IOR), consider the following statements:

1. The term refers to a state that supplies security to others in its region through presence, capability, and assistance, rather than only securing itself.
2. Under the "Raksha" framework, India's net security provider role requires first responder capacity to act only after a formal request for help is received from a partner state.
3. The SAGAR (Security and Growth for All in the Region) vision and the Indian Ocean Naval Symposium are active policy vehicles for implementing this role.

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

Q12. With reference to the Saptakoteshwar Temple and the historical heritage of Goa, consider the following statements:

1. The Saptakoteshwar deity is a form of Shiva, and the temple is recognized as one of Goa's principal Shaiva sites.
2. Saptakoteshwar was the tutelary deity of the Kadamba rulers of Goa, and its name appeared on their coinage.
3. The original temple on Divar Island was destroyed in the sixteenth century, and was subsequently rebuilt at Narve in Bicholim by Chhatrapati Shivaji Maharaj in 1668.

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

Q13. With reference to Indian temple architecture, consider the following statements regarding the "Kirtimukh" motif:

1. It is a fierce swallowing face carved as an architectural motif, translating literally to the "face of glory".
2. In temple layouts, it is conventionally placed over doorways, deity niches, and at the apex of arches as a guardian of the threshold.
3. This motif is exclusive to Dravidian architecture in South India and is completely absent in Buddhist and Southeast Asian architecture.

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

Q14. With reference to Home-Based Newborn Care (HBNC) in India, consider the following statements:

1. The model was adopted nationally by the Ministry of Health and Family Welfare in 2011, using modules developed from the landmark SEARCH trial in rural Gadchiroli.
2. Under national guidelines, the HBNC package is intended to completely replace facility-based intensive care for severely premature or septic babies.
3. The SEARCH trial in rural Gadchiroli demonstrated that trained community health workers could manage a large majority of low birth weight and preterm babies at home with low case fatality.

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

Q15. With reference to maternal and child healthcare initiatives in India, consider the following statements:

1. Janani Suraksha Yojana (JSY) is a conditional cash transfer scheme launched under the National Rural Health Mission to promote institutional deliveries among poor pregnant women.
2. The India Newborn Action Plan (INAP) has set a national target of achieving a single-digit neonatal mortality rate by the year 2030.
3. Under the Janani Shishu Suraksha Karyakram (JSSK), free treatment and diagnostics are provided to sick infants up to five years of age in government institutions.

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 Key and Detailed Explanations

1. Answer: (b)

- Explanation:
  - Statement 1 is incorrect: In India, copyright registration is optional. Copyright arises automatically upon the creation of the work, and registration serves as prima facie evidence rather than as the source of the right itself.
  - Statement 2 is correct: Section 2(d)(vi) of the Copyright Act, 1957 defines the author of a computer-generated work as “the person who causes the work to be created”.

  - Statement 3 is correct: The Indian Copyright Office interprets originality based on the Supreme Court's ruling in *Eastern Book Company v. D.B. Modak*. The Court held that a work need not be novel or groundbreaking, but must demonstrate a minimum degree of creativity and cannot be merely copied or mechanically reproduced.

2. Answer: (a)
- Explanation:
  - Statement 1 is correct: The National Mission on Interdisciplinary Cyber Physical Systems (NM-ICPS) is implemented by the Department of Science and Technology (DST).
  - Statement 2 is correct: The mission operates on a hub model and has set up 25 Technology Innovation Hubs (TIHs) at premier institutions like the IITs and IISc.
  - Statement 3 is incorrect: Cyber-Physical Systems do not isolate computing from physical processes; rather, they *integrate* computation, networking, and physical processes, linking software control directly to physical machinery via sensors and actuators.

3. Answer: (b)
- Explanation:
  - Statement 1 is incorrect: The construction cost under the Hybrid Annuity Model (HAM) is split: Indian Railways pays 40 percent as a grant during construction, and the private party finances the remaining 60 percent (repaid later as annuities).
  - Statement 2 is correct: Under the railway HAM model, operations stay public: Indian Railways operates the trains and collects all freight revenue.
  - Statement 3 is incorrect: The Ministry of Railways bears the traffic and tariff risks under this structure, meaning the private party is completely insulated from demand shortfalls.

4. Answer: (b)
- Explanation:
  - Statement 1 is incorrect: In an FCNR(B) deposit, the deposit is a foreign currency liability where the bank repays principal and interest in the *same* foreign currency, meaning the depositor carries no rupee exchange risk.
  - Statement 2 is correct: Under the swap facility, the bank sells the mobilised dollars to the RBI for rupees, with an agreement to reverse the transaction at a pre-agreed rate on a fixed future date.
  - Statement 3 is correct: FCNR(B) deposits are repayable debt liabilities (dated money) rather than stable, non-debt equity investments like Foreign Direct Investment (FDI).

5. Answer: (a)
- Explanation:
  - Statement 1 is correct: The System of Environmental Economic Accounting (SEEA) is a United Nations statistical framework that records a country's natural resources inside the same economic accounting structure.
  - Statement 2 is correct: India compiles environmental accounts through MoSPI's EnviStats India programme (since 2018).
  - Statement 3 is incorrect: Aggregate annual marine fish production tonnage records how much was landed (output) but says nothing about the biological health or sustainability of the underlying stocks.

6. Answer: (b)
- Explanation:
  - Statement 1 is correct: The Exclusive Economic Zone (EEZ) is established by the United Nations Convention on the Law of the Sea (UNCLOS), 1982.
  - Statement 2 is incorrect: The EEZ reaches up to 200 nautical miles from the baseline of the territorial sea, not 100 nautical miles.
  - Statement 3 is correct: India's exclusive economic zone covers over 2 million square kilometers, which is larger than its total land area.

7. Answer: (a)
- Explanation:
  - Statement 1 is correct: A base year anchors price comparisons and is used to strip inflation out of output so that real GDP measures constant volume.
  - Statement 2 is correct: Nominal GDP is calculated at current prices, so a change of base year does not by itself explain a shift or drop in the nominal series.
  - Statement 3 is incorrect: This statement defines the two terms in reverse. Single deflation applies a single price index to output without separately deflating inputs. Double deflation separately deflates the price of inputs and outputs.

8. Answer: (b)
- Explanation:
  - Statement 1 is incorrect: Farmers do not pay a uniform premium of two percent for any crop. Under PMFBY, the premium is 2 percent for Kharif, 1.5 percent for Rabi, and 5 percent for commercial/horticultural crops.
  - Statement 2 is correct: Enrolment became voluntary for all farmers from the 2020 revamp (it was earlier compulsory for loanee farmers).

    - Statement 3 is correct: The scheme covers localized risks (hailstorms, landslides) as well as post-harvest losses from cyclones and unseasonal rains.

9. Answer: (d)
    - Explanation:
        - All pairs are correctly matched: YES-TECH stands for Yield Estimation System based on Technology using remote sensing and drones. CROPIC is the Collection of Real-time Observations and Photographs of Crops for photograph-based verification. NCIP is the National Crop Insurance Portal that digitizes enrolment, premium flow, and claims.

10. Answer: (a)
    - Explanation:
        - Statement 1 is correct: The "Raksha" strategic framework sets out India's roadmap for defence diplomacy and partnerships over the next ten years.
        - Statement 2 is correct: Its primary pillars include bilateral/multilateral partnerships, joint exercises, capacity building, and indigenous defence exports.
        - Statement 3 is incorrect: The framework explicitly states that international cooperation is to be expanded around indigenously developed defence technologies under Make in India, rather than around licensed or assembled platforms.

11. Answer: (c)
    - Explanation:
        - Statement 1 is correct: A "Net Security Provider" refers to a state that supplies security to others in its region through presence, capability, and assistance.
        - Statement 2 is incorrect: India's net security provider role in the Indian Ocean Region commits it to be a first responder, requiring the capacity to act *before* a partner state formally requests help.
        - Statement 3 is correct: SAGAR (Security and Growth for All in the Region) and the Indian Ocean Naval Symposium are core policy vehicles for this regional security role.

12. Answer: (d)
    - Explanation:
        - Statement 1 is correct: Saptakoteshwar is a principal Shaiva site in Goa and its deity is a form of Shiva.
        - Statement 2 is correct: Saptakoteshwar was the tutelary deity of the Kadamba rulers of Goa, and its name was struck on their coinage.

- Statement 3 is correct: The original temple on Divar Island was destroyed by the Portuguese in the 16th century, moved to Narve (outside Portuguese control), and rebuilt there in 1668 by Chhatrapati Shivaji Maharaj.

13. Answer: (a)
- Explanation:
  - Statement 1 is correct: Kirtimukh is a fierce swallowing face carved as an architectural motif, meaning the "face of glory".
  - Statement 2 is correct: It is set above doors, deity niches, and at the apex of arches as a threshold guardian.
  - Statement 3 is incorrect: The motif is not exclusive to Dravidian architecture; it runs across Hindu and Buddhist architecture in India and extensively into Southeast Asia.

14. Answer: (c)
- Explanation:
  - Statement 1 is correct: HBNC was adopted nationally in 2011, leveraging ASHA workers trained on modules developed from the Gadchiroli experience.
  - Statement 2 is incorrect: HBNC does not replace intensive care; babies suffering from severe prematurity, respiratory distress, shock, or severe sepsis require immediate facility-based treatment.
  - Statement 3 is correct: In the rural Gadchiroli field trials (1996–2003), 97 percent of stable low birth weight and preterm babies were successfully managed at home with very low fatality rates.

15. Answer: (a)
- Explanation:
  - Statement 1 is correct: Janani Suraksha Yojana (JSY) is a conditional cash transfer scheme launched in 2005 under the NRHM to promote institutional deliveries.
  - Statement 2 is correct: The India Newborn Action Plan (2014) targets achieving a single-digit neonatal mortality rate by 2030.
  - Statement 3 is incorrect: Under the Janani Shishu Suraksha Karyakram (JSSK), free treatment, drugs, diagnostics, and transport are provided to sick *infants up to one year of age* in government institutions, not five years.