

September 2026

Part 1: Topic-Wise UPSC Current Affairs Notes

1. International Relations & Maritime Law: UNCLOS and Ocean Governance

Syllabus Relevance: GS Paper 2 (Important International Institutions, Treaties, Agencies)

- Context: Tommy Koh (Ramon Magsaysay Award winner), who presided over the Third UN Conference on the Law of the Sea, highlighted that the United Nations Convention on the Law of the Sea (UNCLOS) remains the primary governing framework for oceans.
- Key Provisions & Architecture:
 - Evolution: Adopted in 1982 after 9 years of negotiation and entered into force in 1994, UNCLOS currently has 172 state parties.
 - Maritime Zones: Defines rights across maritime zones: Territorial Sea (up to 12 nautical miles from baseline with right of innocent passage), Exclusive Economic Zone (EEZ) (up to 200 nautical miles), Continental Shelf, and High Seas.
 - Common Heritage of Mankind: Part XI designates the deep seabed and its mineral resources as the "common heritage of mankind", to be administered for all states.
- Stance of Non-Parties & Customary Law:
 - United States: Never ratified UNCLOS due to the Reagan administration's rejection of Part XI seabed mineral norms, though it respects UNCLOS provisions as customary international law. A 1994 repair agreement failed to secure US ratification.
 - Iran: Not a party to UNCLOS, but the regime of transit passage through international straits (such as the Strait of Hormuz) binds Iran as customary international law.
- Enforcement & IMO Role:
 - UNCLOS lacks direct enforcement mechanisms for non-compliant states outside its dispute settlement machinery.
 - Enforcement against the "dark fleet" of vessels falls under the International Maritime Organization (IMO).
 - Back2Basics — IMO: A UN specialized agency created by a 1948 convention, operating since 1959 with HQ in London. Administers SOLAS

(Safety of Life at Sea) and MARPOL (Prevention of Pollution from Ships), enforcing standards through flag state implementation.

2. Security & Arms Control: Lethal Autonomous Weapons Systems (LAWS)

Syllabus Relevance: GS Paper 2 (International Treaties) / GS Paper 3 (Security & Disarmament)

- Context: At Geneva, 128 countries agreed on a draft text defining Lethal Autonomous Weapons Systems (LAWS)—popularly called "killer robots"—marking a initial step toward potential treaty negotiations.
- Definition: A weapon capable of selecting targets and applying force without human intervention.
- Geopolitical & Negotiating Landscape:
 - Negotiation Platform: Discussions take place under the Convention on Certain Conventional Weapons (CCW), which operates by consensus.
 - Sponsors: Brazil, Ireland, and Norway lead efforts advocating for a legally binding treaty.
 - Opponents: Key military powers resisting a mandatory negotiating mandate include the United States, Russia, India, and Israel.
- Core Regulatory & Technical Challenges:
 - Legal Review (Article 36): Article 36 of Additional Protocol I (1977) to the Geneva Conventions mandates legal review of new weapons, but standard rules fail when software behavior evolves post-deployment.
 - Operational Standard: Absence of agreement on a threshold standard (competing terms include "meaningful human control", "appropriate human judgement", and "human-machine interaction").
 - Verification Problem: Autonomy is software code, making physical inspections (unlike chemical or nuclear arms control) ineffective; auditing requires inspecting declared doctrine, test logs, and procurement records.
 - Dual-Use Diffusion: Commercial drones and machine-vision algorithms diffuse through civilian supply chains (e.g., quadcopters in the Russia-Ukraine war); proposed fixes involve adding autonomous targeting software to the Wassenaar Arrangement dual-use control lists.
- Back2Basics — CCW (1980):
 - Framework convention adopted in 19 Geneva; entered into force in 1983.
 - Carries 5 protocols covering: non-detectable fragments (Protocol I), mines/booby-traps (Protocol II), incendiaries (Protocol III), blinding laser

weapons (Protocol IV), and explosive remnants of war (Protocol V). India is a state party.

3. Renewable Energy & Infrastructure: Geothermal Energy in India

Syllabus Relevance: GS Paper 3 (Energy & Infrastructure)

- Context: A PIB backgrounder highlighted India's geothermal energy potential, its classification, and key provinces.
- Resource Characteristics:
 - Heat stored within the earth, drawn from underground hot rocks and hydrothermal reservoirs for electricity generation and direct thermal heating.
 - Unlike solar and wind, geothermal is a renewable and baseload energy source capable of providing round-the-clock power.
- India's Potential & Key Provinces:
 - Nodal Ministry: Ministry of New and Renewable Energy (MNRE).
 - Mapping Agency: Geological Survey of India (GSI) identified ~340 geothermal hot spring sites across India with an estimated potential of ~10,600 MW.
 - Major Geothermal Sites:
 - Puga and Chhumathang (Ladakh)
 - Tattapani (Chhattisgarh)
 - Manikaran (Himachal Pradesh)
 - Godavari Basin and Cambay Basin
- Direct Non-Power Applications: Space heating, greenhouse warming, cold storage, and aquaculture.
- Global Leaders: US, Indonesia, Philippines, Iceland, and Kenya.

4. Cartography & Global Governance: UNGA Resolution on World Map

Syllabus Relevance: GS Paper 1 (Geography) / GS Paper 2 (UN Systems & Representation)

- Context: The UN General Assembly adopted a resolution sponsored by Togo entitled "*Correct the map: rebalancing global cartographic representation...*".
- Voting Pattern:

- Adopted by 164 votes in favor (including India), 1 vote against (USA), and 6 abstentions (Estonia, Georgia, Lithuania, Moldova, Serbia, Ukraine).
- Mercator Projection vs. Equal Earth Projection:
 - Mercator Projection (16th Century): Designed for navigation; conformal (preserves local angles and compass bearings as straight lines). However, scale increases toward the poles, severely distorting landmass areas (e.g., Greenland appears roughly equal in size to Africa, whereas Africa is 14 times larger).
 - Equal Earth Projection: An equal-area projection that maintains true proportional land surface area across regions at the expense of minor, controlled shape distortion.
 - Historical Precedent: The Gall-Peters projection was promoted on similar equity grounds in the 1970s/80s but stretched equatorial landmasses vertically.
- Implementation Hurdles:
 - GA resolutions are non-binding recommendations.
 - Web mapping algorithms default to Web Mercator because it preserves local shapes and maintains north-upward alignment at all zoom levels.

5. Indian Economy: Sovereign Credit Rating Upgrade & National Accounts

Syllabus Relevance: GS Paper 3 (Indian Economy, Growth, Mobilization of Resources)

- Context: Japan Credit Rating Agency (JCR) upgraded India's long-term sovereign rating from BBB+ to A- (raising the country ceiling to A) on an unsolicited basis.
- Historical Significance: First A-grade sovereign rating assigned to India since January 1988 (when Moody's assigned A2), which was subsequently lost during the 1991 Balance of Payments (BoP) crisis.
- Rating Architecture & Impact:
 - Rating Scale: Standard scale runs from AAA down to junk (BB+ and below is non-investment grade).
 - Dominant Agencies: Six major agencies dominate global sovereign assessment: S&P Global, Moody's, Fitch, JCR, R&I, and Morningstar DBRS. (Three major Western agencies—S&P: BBB, Moody's: Baa3, Fitch: BBB—still hold India below the A band).
 - Basel III Linkage: Under Basel III bank capital rules, a higher sovereign rating lowers the risk weight that foreign commercial banks must hold

against government debt, raising bond demand and lowering external borrowing costs.

- Factors Cited by JCR: Real GDP growth (~7-7.8%), Goods and Services Tax (GST) structural rationalization, and bank gross Non-Performing Assets (NPA) declining to 1.8%.
- National Accounts Revision & GDP Metrics:
 - Revisions align India closer with the international System of National Accounts (SNA) 2008.
 - Replaced wholesale price reliance with an Output Producer Price Index and implemented double deflation across manufacturing sectors.
- Back2Basics — Insolvency and Bankruptcy Code (IBC), 2016:
 - Consolidated statutory framework for time-bound insolvency resolution.
 - Adjudicating Authorities: National Company Law Tribunal (NCLT) for corporate insolvency; Debt Recovery Tribunal (DRT) for individuals and partnerships.
 - Regulator: Insolvency and Bankruptcy Board of India (IBBI).

6. Science, Tech & Governance: 'One Nation, One Time' (IST Rules, 2026)

Syllabus Relevance: GS Paper 3 (Science & Technology, Infrastructure Security)

- Context: The Centre notified the Legal Metrology (Indian Standard Time) Rules, 2026 under the Legal Metrology Act, 2009, establishing Indian Standard Time (IST) as the mandatory single time reference across India.
- Key Provisions:
 - Mandate: Establishes IST as the sole legal reference for commercial, official, administrative, and technological logging with a 180-day transition period.
 - Approved Dissemination Channels: Mandates time synchronization via NavIC (Navigation with Indian Constellation) and CSIR-NPL timing infrastructure.
- Technical Infrastructure & Maintenance:
 - Maintenance Body: CSIR-National Physical Laboratory (CSIR-NPL) maintains IST using atomic clocks linked to Coordinated Universal Time (UTC + 5:30 offset) with an uncertainty under 3 nanoseconds.
 - High-Precision Distribution: ISRO provides NavIC satellite links at nanosecond accuracy; Bengaluru Regional Reference Standard Laboratory commissioned a White Rabbit Technology fiber network distributing sub-nanosecond accuracy.

- Security Imperative: Eliminates reliance on foreign satellite timing sources (e.g., US GPS) across critical national infrastructure (power grids, banking timestamps, telecom, railways) to protect against cyberattacks and data manipulation.
- Administrative Context:
 - India spans $\sim 30^\circ$ longitude, resulting in a ~ 2 -hour solar time gap between East and West. Northeastern tea gardens informally use *Chaibagaan time* (1 hour ahead).
 - Back2Basics — Legal Metrology Act, 2009: Administered by the Department of Consumer Affairs; replaced the 1976 and 1985 Acts to establish standard weights, measures, and SI units.

7. Global Economy & Financial Systems: BRICS Cross-Border Payments

Syllabus Relevance: GS Paper 3 (Economy, Banking, Global Payment Mechanisms)

- Context: Under India's Chairship of the 18th BRICS Summit in New Delhi, member states discussed mechanisms to link central bank digital currencies (CBDCs) and national digital payment systems.
- Existing Global Payment Architecture:
 - Correspondent Banking: Cross-border trade routes through intermediary correspondent banks in major financial hubs, using vehicle currencies (primarily the US Dollar). Active correspondent relationships fell 20% globally between 2011–2018.
 - Messaging Rail: SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a Belgium-based cooperative overseen by G-10 central banks (including the US Fed) serving 11,000+ financial institutions. SWIFT carries messaging instructions only, while monetary settlement occurs separately.
- Proposed BRICS Rails & Alternatives:
 - CBDC Interoperability: India proposed linking wholesale/retail CBDCs for instant settlement across member central banks.
 - ISO 20022 Standard: Alignment with ISO 20022 global messaging standard required to reconcile varied domestic settlement windows.
 - Existing Prototypes:
 - Project Nexus: BIS-designed shared hub connecting domestic instant payment systems (going live in 2027).

- mBridge: Multi-CBDC platform handed over by BIS in 2024 to central banks of China, HK, Thailand, and UAE; >95% of settlement volume is in digital yuan.
 - BRICS Clear: Proposed independent multilateral clearing architecture.
- Back2Basics — Bank for International Settlements (BIS):
 - Established in 1930 in Basel, Switzerland; oldest international financial institution.
 - Owned by 63 member central banks (including the Reserve Bank of India). Hosts the Basel Committee on Banking Supervision.

8. Electoral Reforms: Totaliser Machines for Voting Secrecy

Syllabus Relevance: GS Paper 2 (Electoral Reforms, Salient Features of Representation of People Act)

- Context: A 3-judge Bench of the Supreme Court headed by the CJI directed the Union Government to clarify its position on introducing totaliser machines for counting EVM votes.
- What is a Totaliser?
 - An electronic interface developed jointly by Bharat Electronics Limited (BEL), Bengaluru and Electronics Corporation of India Limited (ECIL), Hyderabad.
 - Connects to the main control units of a cluster of ~14 EVMs simultaneously.
 - Consolidates and displays candidate-wise vote totals across the entire cluster without revealing booth-specific voting results.
- Rationale & Legal Background:
 - Voter Secrecy & Protection: In India, polling booths map onto localized communities. Present booth-by-booth counting reveals neighborhood-level voting trends, exposing vulnerable communities to post-election intimidation or denial of civic amenities.
 - ECI vs. Union Stance: The Election Commission of India (ECI) has recommended totalisers since 2008. The Centre has historically resisted, arguing that booth trends help candidates identify weak support areas and alleging potential pre-counting data security risks.
- Legal & Technical Interaction:
 - Statutory Requirement: Rule 59A of the Conduct of Elections Rules, 1961 currently allows mixing of paper ballots prior to counting; an explicit amendment is needed to extend mixing to EVM electronic totals.

- VVPAT Audit Harmony: Mandatory VVPAT physical slip verification requires counting paper slips from 5 randomly selected polling stations per assembly segment. Station-level VVPAT verification must be completed prior to cluster aggregation.

MCQS

Q1. With reference to the United Nations Convention on the Law of the Sea (UNCLOS), consider the following statements:

1. Part XI of UNCLOS designates the deep seabed and its mineral resources as the "common heritage of mankind".
2. The United States ratified UNCLOS following the 1994 agreement modifying Part XI provisions.
3. The regime of transit passage through international straits applies to non-signatory states as customary international law.

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

Q2. Consider the following statements regarding the International Maritime Organization (IMO):

1. It is a UN specialized agency headquartered in London, established by a convention adopted in 1948.
2. It enforces international maritime regulations directly at sea using its own maritime inspection forces.
3. SOLAS and MARPOL are major international conventions operating under its framework.

Which of the statements given above is/are correct? (a) 1 and 3 only

(b) 2 only

(c) 1 and 2 only

(d) 1, 2 and 3

Q3. Regarding Lethal Autonomous Weapons Systems (LAWS) and global arms control, consider the following statements:

1. The Convention on Certain Conventional Weapons (CCW) of 1980 is a framework convention whose substantive prohibitions sit in separate protocols.
2. Article 36 of Additional Protocol I to the Geneva Conventions requires states to conduct legal reviews of all new weapons, tools, or means of warfare.

3. India, Russia, and the United States are the primary sponsors proposing a legally binding treaty to ban autonomous weapons.

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

Q4. With reference to Geothermal Energy in India, consider the following statements:

1. Geothermal power is classified as a renewable and baseload energy source.
2. The Geological Survey of India (GSI) has identified approximately 340 geothermal hot spring sites across the country.
3. Puga in Ladakh and Tattapani in Chhattisgarh are prominent geothermal potential sites.

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

Q5. Consider the following pairs of Geothermal Sites and their corresponding States/UTs:

1. Chhumathang : Ladakh
2. Manikaran : Himachal Pradesh
3. Tattapani : Chhattisgarh

How many of the pairs given above are correctly matched? (a) Only one pair

- (b) Only two pairs
- (c) All three pairs
- (d) None

Q6. With reference to map projections and the recent United Nations General Assembly (UNGA) resolution, consider the following statements:

1. The UNGA resolution sponsored by Togo encourages institutions to replace the Mercator projection with the Equal Earth projection.
2. The Mercator projection preserves relative land surface area across regions while distorting local angles and compass directions.
3. The resolution creates a legally binding obligation on national mapping agencies of all UN member states.

Which of the statements given above is/are correct? (a) 1 only

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

Q7. Consider the following statements regarding map projections:

1. The Gall-Peters projection, promoted in the 1970s as an equal-area map, distorts landmasses by stretching them vertically near the equator.
2. Most digital web mapping services rely on Web Mercator because it preserves local shapes and maintains north upward at all zoom levels.

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
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Q8. Consider the following statements regarding sovereign credit ratings:

1. Japan Credit Rating Agency (JCR) upgraded India's sovereign rating to A- on an unsolicited basis.
2. Under Basel III international banking standards, a higher sovereign rating increases the risk weight that banks must hold against government debt.
3. Ratings classified at BB+ and below are categorized as non-investment grade or "junk".

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
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Q9. With reference to the Insolvency and Bankruptcy Code (IBC), 2016, consider the following statements:

1. The National Company Law Tribunal (NCLT) adjudicates corporate insolvency resolution processes.
2. Individual and partnership firm insolvency cases fall under the jurisdiction of the Debt Recovery Tribunal (DRT).
3. The Insolvency and Bankruptcy Board of India (IBBI) regulates insolvency professionals, agencies, and information utilities.

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
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Q10. Regarding the Legal Metrology (Indian Standard Time) Rules, 2026, consider the following statements:

1. The Rules establish Indian Standard Time (IST) as the mandatory single time reference for commercial, legal, and official purposes in India.

2. IST is maintained by the Indian Space Research Organisation (ISRO) using NavIC atomic clocks.
3. Dissemination of legal time is explicitly authorized through NavIC satellite signals.

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

Q11. With reference to time infrastructure and Legal Metrology in India, consider the following statements:

1. The Legal Metrology Act, 2009 replaced the Standards of Weights and Measures Act, 1976.
2. India stretches across approximately 30 degrees of longitude, causing solar sunrise in the far east to precede the far west by close to two hours.
3. The Legal Metrology (IST) Rules, 2026 officially divided India into two separate legal time zones.

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. Consider the following statements regarding global financial infrastructure and BRICS cross-border payment discussions:

1. SWIFT is a messaging cooperative headquartered in Belgium that directly executes monetary settlements between bank accounts.
2. Project Nexus is a shared payment hub model designed by the Bank for International Settlements (BIS).
3. Over 95 per cent of the settlement volume executed on the mBridge multi-CBDC platform is in China's digital yuan.

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 the Bank for International Settlements (BIS), consider the following statements:

1. Established in 1930 in Basel, Switzerland, it is the world's oldest international financial institution.

2. It operates as a public retail bank accepting deposits from individual citizens and private corporations.
3. The Reserve Bank of India (RBI) is one of its 63 member central banks.

Which of the statements given above is/are correct? (a) 1 and 3 only

- (b) 1 and 2 only
(c) 2 and 3 only
(d) 1, 2 and 3
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Q14. Consider the following statements regarding Totaliser machines used in election vote counting:

1. A totaliser connects to the control units of approximately 14 EVMs to display consolidated votes without revealing booth-specific trends.
2. Totalisers were developed jointly by Bharat Electronics Limited (BEL) and Electronics Corporation of India Limited (ECIL).
3. The Election Commission of India (ECI) has consistently opposed the adoption of totalisers since 2008.

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
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Q15. With reference to electoral rules and vote verification in India, consider the following statements:

1. Rule 59A of the Conduct of Elections Rules, 1961 explicitly covers the mixing of paper ballots prior to counting.
2. Mandatory VVPAT verification requires counting paper slips from 5 randomly selected polling stations per assembly segment.

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
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Answer Key

Q.No	Answer	Key Topic Grounding
Q1	(c)	UNCLOS Part XI & Customary International Law
Q2	(a)	IMO Mandate & Flag State Enforcement
Q3	(a)	CCW Protocols & LAWS Positions
Q4	(d)	Geothermal Potential & Site Characteristics
Q5	(c)	Geothermal Site-to-State Pairs
Q6	(a)	UNGA World Map Resolution & Projection Properties
Q7	(c)	Gall-Peters vs Web Mercator Distortion
Q8	(b)	JCR Sovereign Rating & Basel III Risk Weights
Q9	(d)	IBC 2016 Institutional Jurisdictions
Q10	(b)	Legal Metrology IST Rules & CSIR-NPL Role
Q11	(a)	Legal Metrology History & Longitude Span
Q12	(b)	SWIFT Functionality, Project Nexus & mBridge
Q13	(a)	BIS Mandate & RBI Membership
Q14	(a)	Totaliser Functionality & ECI Support

Detailed Explanations

Q1: Correct Answer (c)

- Statement 1 is correct: Part XI of UNCLOS designates the deep seabed and its mineral wealth as the "common heritage of mankind", administered for all states.
- Statement 2 is incorrect: The United States never ratified UNCLOS; even after the 1994 separate agreement revised Part XI arrangements, ratification did not follow.
- Statement 3 is correct: Key UNCLOS rules, such as transit passage through international straits, have passed into customary international law and bind non-signatories such as Iran.

Q2: Correct Answer (a)

- Statement 1 is correct: IMO was established by a convention adopted in 1948 (operating since 1959) and is headquartered in London.
- Statement 2 is incorrect: IMO does not enforce laws directly at sea; it sets international safety and environmental standards that member flag states enforce on ships registered with them.
- Statement 3 is correct: SOLAS (Safety of Life at Sea) and MARPOL (Prevention of Pollution from Ships) are its core conventions.

Q3: Correct Answer (a)

- Statement 1 is correct: CCW (1980) is a framework convention; its substantive prohibitions are contained in 5 separate protocols.
- Statement 2 is correct: Article 36 of Additional Protocol I to the 1977 Geneva Conventions obligates states to conduct legal reviews of new weapons and warfare means.
- Statement 3 is incorrect: India, the US, Russia, and Israel are listed as key opponents of negotiations; Brazil, Ireland, and Norway are leading treaty negotiation efforts.

Q4: Correct Answer (d)

- Statement 1 is correct: Geothermal energy is a renewable and baseload energy source that generates power continuously around the clock.
- Statement 2 is correct: The Geological Survey of India (GSI) mapped ~340 hot spring sites with an estimated potential of ~10,600 MW.
- Statement 3 is correct: Puga (Ladakh) and Tattapani (Chhattisgarh) are two major geothermal provinces in India.

Q5: Correct Answer (c)

- All 3 pairs are correctly matched: Chhumathang is in Ladakh, Manikaran is in Himachal Pradesh, and Tattapani is in Chhattisgarh.

Q6: Correct Answer (a)

- Statement 1 is correct: The UNGA resolution sponsored by Togo encourages replacing Mercator with the Equal Earth projection.
- Statement 2 is incorrect: Mercator preserves local angles and shapes (conformal) but severely distorts landmass surface area near the poles.
- Statement 3 is incorrect: A UN General Assembly resolution of this nature carries no legally binding force on member states or mapping agencies.

Q7: Correct Answer (c)

- Statement 1 is correct: Promoted on equity grounds in the 1970s/80s, the Gall-Peters equal-area map stretched equatorial landmasses vertically.
- Statement 2 is correct: Web mapping tiles rely on Web Mercator because it preserves north-upward orientation and local shapes seamlessly across all zoom levels.

Q8: Correct Answer (b)

- Statement 1 is correct: JCR upgraded India's sovereign rating to A- on an unsolicited basis.
- Statement 2 is incorrect: Under Basel III capital rules, a higher sovereign rating lowers the risk weight that banks hold against sovereign bonds, cheapening government borrowing.
- Statement 3 is correct: On sovereign credit scales, BB+ and below represents non-investment grade ("junk").

Q9: Correct Answer (d)

- Statement 1 is correct: NCLT adjudicates corporate insolvency resolution processes under IBC 2016.
- Statement 2 is correct: DRT handles insolvency adjudication for individuals and partnership firms.
- Statement 3 is correct: IBBI is the statutory regulator overseeing insolvency professionals, agencies, and information utilities.

Q10: Correct Answer (b)

- Statement 1 is correct: The 2026 Rules make IST the mandatory single legal time reference across India.
- Statement 2 is incorrect: IST is maintained by CSIR-National Physical Laboratory (CSIR-NPL) using atomic clocks, not by ISRO.
- Statement 3 is correct: The Rules explicitly permit the use of NavIC satellite timing signals for time dissemination.

Q11: Correct Answer (a)

- Statement 1 is correct: The Legal Metrology Act, 2009 replaced the 1976 and 1985 Standards of Weights and Measures Acts.
- Statement 2 is correct: India spans $\sim 30^\circ$ longitude, creating a ~ 2 -hour solar difference between East and West.
- Statement 3 is incorrect: The Rules unified time under a single legal IST reference across India rather than splitting the country into two official time zones.

Q12: Correct Answer (b)

- Statement 1 is incorrect: SWIFT carries payment messaging instructions only; monetary settlement occurs separately through banking channels.
- Statement 2 is correct: Project Nexus is a shared payment hub designed by BIS to link instant payment systems.
- Statement 3 is correct: Over 95% of mBridge settlement volume is denominated in China's digital yuan.

Q13: Correct Answer (a)

- Statement 1 is correct: Established in 1930 in Basel, Switzerland, BIS is the world's oldest international financial institution.
- Statement 2 is incorrect: BIS acts strictly as a "bank for central banks" and does not accept public deposits or provide retail commercial services.
- Statement 3 is correct: RBI is one of the 63 central bank owners of BIS.

Q14: Correct Answer (a)

- Statement 1 is correct: A totaliser aggregates votes across ~ 14 EVMs to display consolidated results without exposing booth-level trends.
- Statement 2 is correct: Developed jointly by BEL (Bengaluru) and ECIL (Hyderabad).
- Statement 3 is incorrect: ECI has consistently supported totalisers since 2008; resistance has come from the Union government.

Q15: Correct Answer (c)

- Statement 1 is correct: Rule 59A of the Conduct of Elections Rules, 1961 explicitly allows mixing of paper ballots prior to counting.
- Statement 2 is correct: Mandatory VVPAT slip verification requires physical counting of slips from 5 randomly selected polling stations per assembly segment