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THE HINDU Analysis

News Decoded for UPSC & HPAS · Prelims + Mains

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Saturday

GS-II · IR & Governance

GS-III · Economy & Security

6 News & Editorials

10 Prelims MCQs

2 Mains Questions

COMPILED BY

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01

GS-II · INTERNATIONAL RELATIONS

India–Russia

“End Ukraine War”: Modi–Putin Bilateral on the Eve of BRICS

The Hindu · Page 1

WHY IN NEWS

Russian President Vladimir Putin — the first foreign dignitary to arrive for the 18th BRICS Summit (New Delhi, 12–13 September 2026) — held a bilateral meeting with PM Narendra Modi, reviewing the full spectrum of ties. Modi reiterated India's call to end the Russia–Ukraine conflict.

ANALYSIS

- ▶ **Economic track:** The leaders discussed closer trade ties and implementation of the **Programme for Economic Cooperation 2030**. Sources indicate the bilateral trade target was pushed to **\$100 billion by 2030**, alongside civil nuclear cooperation projects.
- ▶ **Full-spectrum review:** Per the MEA, cooperation was reviewed across **political, economic, defence, energy, space, skill mobility and people-to-people** domains — the hallmark of the ‘Special and Privileged Strategic Partnership’.
- ▶ **Conflict spillovers:** The two sides exchanged views on West Asia and the spillover of the Russia–Ukraine war into the **Black Sea** region, where several Indian sailors were killed in attacks on foreign-flagged vessels.
- ▶ **India's posture:** New Delhi held that “dialogue and diplomacy” is the way forward and that India is **ready to assist peace efforts** — a continuation of its strategic-autonomy / multi-alignment line rather than taking sides.
- ▶ **China angle:** Beijing signalled willingness to handle relations with New Delhi “from a strategic height and long-term perspective” ahead of the Xi–Modi meeting on the Summit sidelines.

End Ukraine war, says Modi as he meets Putin

The two leaders review cooperation across defence, energy, space and other sectors, as they meet ahead of BRICS Summit; India ready to assist in peace efforts, dialogue is the way forward, says PM

Kallol Bhattacharjee
NEW DELHI

Russian President Vladimir Putin, the first foreign dignitary to arrive here for the BRICS Summit, held a bilateral meeting with Prime Minister Narendra Modi on Friday and reviewed the full spectrum of bilateral ties.

"During today's meeting we talked about: closer trade ties, including implementation of the Programme for Economic Cooperation 2030. Cooperation in areas like infrastructure, energy, technology, defence, culture, and more," said Mr. Modi.

Sources said the two sides discussed steps to increase the bilateral trade target to \$100 billion by 2030 and projects on civil



Prime Minister Narendra Modi gifts President Vladimir Putin a Russian translation of Thirukkural, in New Delhi, on Friday. PTI

nuclear cooperation. Mr. Modi reiterated his call to end the Russia-Ukraine conflict.

"The two leaders reviewed progress in bilateral cooperation in political, economic, defence, energy, space, skill mobility, and people-to-people domains," said the External

Affairs Ministry. They exchanged views on the conflict in West Asia and the spillover effects of the Russia-Ukraine conflict in the Black Sea region. Several Indian sailors were killed in attacks by Russian and Ukrainian forces on foreign-flagged vessels.

"PM once again reiterated

China calls for 'long-term' view of ties with India

BEIJING

Beijing said it was willing to work with New Delhi to handle relations "from a strategic height and long-term perspective" ahead of Xi Jinping's talks with Narendra Modi on the sidelines of the BRICS Summit. » PAGE 8

ed that dialogue and diplomacy was the way forward in resolving conflicts and India stood ready to assist in peace efforts," the Ministry said in a press note.

CONTINUED ON

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MORE REPORTS ON

» PAGES 8 & 9

Source clipping · The Hindu · Page 1

PRELIMS POINTERS

- **Black Sea littorals:** Ukraine, Russia, Georgia, Turkey, Bulgaria, Romania.
- **Straits:** Bosphorus & Dardanelles (the Turkish Straits, governed by the 1936 Montreux Convention); **Kerch Strait** links the Black Sea to the **Sea of Azov**.
- Connected water bodies: Sea of Azov, Sea of Marmara, Aegean Sea, Mediterranean.
- **Thirukkural** (gifted to Putin) — classical Tamil text of couplets by **Thiruvalluvar**.

VALUE ADDITION · INDIA–RUSSIA ARCHITECTURE

- ◆ Annual bilateral Summit mechanism (since 2000); 'Special & Privileged Strategic Partnership' (2010).
- ◆ Defence: S-400 Triumph, BrahMos (joint venture), AK-203 rifles (Amethi).
- ◆ Energy: Kudankulam nuclear plant (Rosatom); discounted crude imports.
- ◆ Connectivity: INSTC and the Chennai–Vladivostok Eastern Maritime Corridor.

Syllabus Link — GS-II: Bilateral, regional & global groupings and agreements involving India / effect of developments on India's interests.

02

GS-II · IR · GS-III · SECURITY

West Asia · Chokepoints

Houthi Seize Yemen's Entire Red Sea Coast

The Hindu · Page 1

WHY IN NEWS

Yemen's Houthis (Ansar Allah) captured a strategic Red Sea island and, after a week-long offensive, took control of the country's entire Red Sea coast — sealing their grip on a vital shipping corridor linking Europe and Asia.

ANALYSIS

- ▶ **The chokepoint:** The Houthis now dominate territory along the Yemeni side of the **Bab-el-Mandeb Strait**, the southern gateway of the Red Sea and, in turn, the approaches to the **Suez Canal**.

- ▶ **Trade shock:** Roughly 12% of global trade transits the Red Sea; disruption forces re-routing around the **Cape of Good Hope**, raising freight, insurance and transit times — a direct hit to India's exports and energy flows.
- ▶ **Regional context:** The offensive left hundreds dead. A Saudi-backed government official conceded that "everything under our control on the western coast has fallen."
- ▶ **India's stake:** Energy security, safety of Indian seafarers, and naval commitments — India has sustained deployments (e.g., **Operation Sankalp**) to protect shipping in the Gulf of Aden / Arabian Sea.

Houthi seize Yemen's entire Red Sea coast



Wreckage of a Saudi Karayel unmanned combat aerial vehicle shot down over Hajjah governorate, according to Houthi authorities. AFP

Agence France-Presse
SANAA/DUBAI

Yemen's Houthis seized a strategic Red Sea island on Friday after capturing territory along the coast, sealing their takeover of a vital shipping corridor linking Europe and Asia.

After a week-long offensive that has left hundreds dead, the Houthis appeared to be in control of

territory along the Yemeni side of the Bab el-Mandeb Strait and, in turn, the Suez Canal.

A military official of Yemen's Saudi-backed government said the Houthis have seized control of the country's entire Red Sea coast. "Everything that was under our control on the western coast has fallen," the official said.

Source clipping · The Hindu · Page 1

PRELIMS POINTERS

- **Bab-el-Mandeb** separates the Arabian Peninsula (Yemen) from the Horn of Africa (Djibouti, Eritrea); connects the Red Sea to the Gulf of Aden & Arabian Sea.
- **Red Sea littorals:** West — Egypt, Sudan, Eritrea, Djibouti; East — Saudi Arabia, Yemen.
- Northern arms: **Gulf of Suez** & **Gulf of Aqaba**, split by the **Sinai Peninsula**; Suez Canal at the north.
- **Socotra** (Yemen) lies in the Arabian Sea near the Gulf of Aden.

VALUE ADDITION · WORLD CHOKEPOINTS

- ◆ Strait of Hormuz (Persian Gulf ↔ Gulf of Oman) — oil.
- ◆ Bab-el-Mandeb (Red Sea ↔ Gulf of Aden).
- ◆ Strait of Malacca (Indian Ocean ↔ South China Sea).
- ◆ Suez Canal & Panama Canal — man-made shortcuts.

Syllabus Link — GS-II: India's interests in West Asia. GS-III: Security challenges & maritime trade / sea lines of communication.

U.S. Proposes Ending the 60-Day Grace Period for H-1B Holders

The Hindu · Page 12

WHY IN NEWS

The U.S. Department of Homeland Security proposed a rule — “Eliminating the Discretionary 60-Day Grace Period” — to scrap the window that lets laid-off skilled workers on H-1B (and allied) visas find a new job before departing. Indian tech workers would be worst hit.

ANALYSIS

- ▶ **What changes:** DHS would remove the discretionary 60-day grace period for E-1, E-2, E-3, H-1B, H-1B1, L-1, O-1 and TN holders whose employment ceases. If finalised, affected workers must leave the U.S. **immediately** unless separately authorised.
- ▶ **Process:** The rule is to be published in the **Federal Register**, with a **60-day public comment** window before finalisation.
- ▶ **Why India cares:** Indians have made up **70%+** of H-1B approvals annually since 2015 (China second at 12–13%); the change raises job-loss precarity for the Indian tech diaspora.
- ▶ **DHS rationale:** It claims the move ‘restores a direct relationship between non-immigrant status and the specific employment that formed the basis of admission’ and reduces administrative burden.

U.S. proposes ending grace period for H-1B visa holders

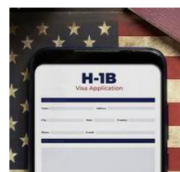
Press Trust of India
WASHINGTON

The U.S. has proposed a new rule to scrap the 60-day grace period available to certain foreign workers, including skilled workers on H-1B visas, to find a new job after losing employment. The move will significantly impact Indian technology workers hired by tech companies and others on H-1B visas.

The H-1B visa is a non-immigrant visa that allows U.S. companies to employ foreign workers in specialty occupations that require theoretical or technical expertise.

Technology companies depend on it to hire tens of thousands of employees each year from countries like India and China.

The new rule titled



Technology companies depend on H-1B visa to hire tens of thousands of employees.

“Eliminating the Discretionary 60-day Grace Period” will be published in the Federal Register on Friday, and the Department of Homeland Security (DHS) has invited comments from the public within the next 60 days.

If the rule is finalised, foreign workers facing job loss before the expiry of their visas would need to leave the U.S. immediately,

unless they have separate authorisation to remain.

“This proposal restores a direct relationship between an alien’s non-immigrant status and the specific employment or activity that formed the basis of his or her admission or grant of status in the U.S. and reduces administrative burden,” the DHS said.

Under the proposal, the DHS would eliminate the discretionary, maximum 60-day grace period currently accorded to E-1, E-2, E-3, H-1B, H-1B1, L-1, O-1 and TN non-immigrants, and their dependents, whose employment ceases. If the proposal is finalised, workers facing job loss would have to reapply at an American embassy or consulate after receiving an offer from another U.S. employer.

Source clipping · The Hindu · Page 12

PRELIMS POINTERS

- **H-1B:** non-immigrant visa for **specialty occupations** (min. bachelor’s); introduced **1990**; valid up to **6 years**.
- **Cap:** 65,000 regular + **20,000** for U.S. master’s degree holders per fiscal year.
- After 6 years: leave the U.S. for 12 months before re-applying, or seek a Green Card.

VALUE ADDITION · U.S. VISA CATEGORIES

- ◆ O — extraordinary ability (sciences, arts, education, business, athletics).
- ◆ H-2A — temporary agricultural worker; H-2B — seasonal non-agri labour.
- ◆ L-1 — intra-company transferee; TN — professionals under USMCA.
- ◆ B-2 — tourism/pleasure; V — spouse & children of a Lawful Permanent Resident.

Syllabus Link — GS-II: Indian diaspora; effect of policies & politics of developed countries on India's interests.

04

GS-II · GOVERNANCE · GS-III · ECONOMY

Consumer Protection

E-Commerce Firms Brought Under Tighter Regulation

The Hindu · Page 10

WHY IN NEWS

The Union Consumer Affairs Department notified the **Consumer Protection (E-Commerce) (Amendment) Rules, 2026** (gazetted 9 September; operational 1 January 2027) to curb **dark patterns** and **bundled fees** and protect buyers on digital marketplaces.

ANALYSIS

- ▶ **Origin disclosure:** Platforms must disclose the **importer and country of origin** for imported goods.
- ▶ **Entity transparency:** Every e-commerce entity must publish its legal name, principal geographic address of HQ and all branches, website details and customer-care contacts.
- ▶ **Grievance redress:** A grievance officer must **acknowledge a complaint within 48 hours** and **redress it within one month**.
- ▶ **Legal anchor:** The rules flow from the **Consumer Protection Act, 2019**, administered via the Central Consumer Protection Authority (CCPA).

E-commerce firms brought under tighter regulation

The Hindu Bureau
NEW DELHI

The Union Consumer Affairs Department's recently notified rules for protecting buyers' interests on e-commerce platforms to address emerging consumer concerns in the digital marketplaces and promises protection against dark patterns and bundled fees.

To be operational from January 1, 2027, the Consumer Protection (E-Commerce) (Amendment) Rules, 2026 stipulate that the platforms should disclose details of the importer and country of origin for imported goods.

The Rules, published in the gazette on September 9, add that every e-commerce entity shall provide its legal name, principal geographic address of its headquarters and all branches, as well as details of its website. It should also provide contact details of customer care, as well as details of the grievance officer. The grievance officer must acknowledge the receipt of any consumer complaint within 48 hours and redress the complaint within one month.

Source clipping · The Hindu · Page 10

PRELIMS POINTERS

- **Dark Patterns:** manipulative UI/UX designs that deceive or pressure users into unintended actions; term coined in 2010 by UX expert **Harry Brignull**.
- CCPA issued **Guidelines for Prevention & Regulation of Dark Patterns, 2023**.
- Enabling apps/tools: **Jago Grahak Jago** app and the **Jagriti Dashboard** for suo-motu CCPA action.

VALUE ADDITION · CONSUMER PROTECTION FRAMEWORK

- ◆ Consumer Protection Act, 2019 — replaced the 1986 Act; created CCPA & CDRCs.
- ◆ Three-tier redress: District, State, National Consumer Disputes Redressal Commissions.
- ◆ Concepts covered: product liability, misleading ads, e-commerce & endorsements.

Syllabus Link — GS-II: Government policies & regulation of sectors. GS-III: Digital economy & consumer welfare.

05

GS-III · INFRASTRUCTURE & SECURITY

Road Safety

Eyes on the Road: Judicial Fiat Alone Cannot Prevent Traffic Deaths

The Hindu · Editorial · Page 6

WHY IN NEWS

A Supreme Court Bench asked the Road Transport Ministry to consider a petition to cut road deaths by habituating seat belts, helmets and child-restraint use — prompting a wider look at why India's toll stays high.

ANALYSIS

- ▶ **Disproportionate toll:** India hosts only ~1% of the world's vehicles but accounts for around 11% of global road fatalities.
- ▶ **Who dies:** In 2024 MoRTH data, **two-wheeler riders were 46.2%** and **pedestrians 20.6%** of road deaths — groups that seat belts/child restraints (which protect only enclosed-vehicle occupants, ~1/3 of mortality) do not cover.
- ▶ **Speeding first:** Speeding is the dominant recorded violation linked to fatalities; a strategy that curbs opportunities to over-accelerate may yield larger gains than restraint-use alone.
- ▶ **Safe System gap:** Neither Union nor States have systematically adopted the '**Safe System**' approach — designing roads on the assumption that not everyone behaves perfectly, fixing black spots and improving trauma care.
- ▶ **Governance, not just courts:** The MV (Amendment) Act, 2019 scaffolded mechanisms, but data shows no improvement at scale. The Court wisely **referred the petition to the Centre** rather than assume an interventionist posture — a tacit nod that road safety has outgrown judicial fiat.

Eyes on the road

Judicial fiat alone cannot prevent traffic fatalities

Despite hosting only 1% of the world's vehicular fleet, India accounts for around 11% of road traffic fatalities, due in some part to widespread non-compliance with wearing seat belts and helmets while driving. Post-crash investigations have often revealed victims being ejected from vehicles or suffering lethal secondary collisions against vehicles' interiors; children are also vulnerable due to the patchy use of child restraint systems and rear-seat belts. Recently, a Supreme Court Bench asked the Road Transport Ministry to consider a petition to reduce road traffic deaths by habituating the use of these measures. Actual policing is certainly wanting, including due to chronic shortages of traffic police cadres; there is also room to constrain manufacturers to install tamper-proof seat belt reminders and thwart modifications after purchase. The Motor Vehicles (Amendment) Act 2019 instituted or scaffolded various mechanisms to prevent road traffic deaths whereas the national data so far have not presented evidence of improvement at the scale India needs.

However, in 2024, Road Transport Ministry data said that two-wheeler riders constituted 46.2% and pedestrians 20.6% of road deaths. Seat belts and child restraints only protect occupants of cars.

Source clipping · The Hindu · Editorial · Page 6

PRELIMS POINTERS

- **Brasilia Declaration (2015):** signed at the 2nd Global High-Level Conference on Road Safety; India is a signatory; aligns with **SDG 3.6** (halve road-traffic deaths).
- **Decade of Action for Road Safety 2021–2030:** UNGA target to cut deaths/injuries by **at least 50%** by 2030; linked to the **Stockholm Declaration**.
- Domestic: Motor Vehicles (Amendment) Act, 2019; tamper-proof seat-belt reminders.

VALUE ADDITION · THE 'SAFE SYSTEM' PILLARS

- ◆ Safe roads & roadsides (fix accident-prone black spots).
- ◆ Safe speeds (speed management, calming).
- ◆ Safe vehicles (crash-worthiness, restraint reminders).
- ◆ Safe road users + rapid post-crash trauma care.

Syllabus Link — GS-III: Infrastructure; disaster/road-safety governance. GS-II: Public health & the role of judiciary vs executive.

06

GS-II · GROUPINGS · GS-III · ECONOMY

BRICS · NDB

The BRICS Bank — An Alternative That Wasn't

The Hindu · Op-Ed · Page 6

WHY IN NEWS

As India hosts the 18th BRICS Summit (New Delhi, 12–13 September 2026) under the theme 'Humanity First', an op-ed asks whether BRICS's financial institutions — the New Development Bank and the Contingent Reserve Arrangement — have truly built an alternative to the Western-led order.

ANALYSIS

- ▶ **NDB reality check:** A decade after its 2015 launch, about **half** of the NDB's outstanding bonds are in **U.S. dollars**, most of the rest in yuan; the rand is ~1%. Local-currency lending — targeted at **30%** by end-2025 — sat at roughly **22%** in mid-2025, and the first rupee bond was still only planned as of September 2025.

- ▶ **Western ratings win:** The NDB courts S&P, Fitch and Moody's; in March 2022 it **froze operations related to Russia** – a founding member and 20% shareholder – to protect its New York credit standing.
- ▶ **CRA never fired:** The **Contingent Reserve Arrangement** (2015), a \$100-billion FX pool meant to bypass the IMF, **has never been activated**. Drawing more than 30% of one's share requires an IMF programme – the escape hatch loops right back to the IMF.
- ▶ **The IMF veto:** The U.S. holds **16.49%** of IMF votes; with an 85% supermajority needed for major decisions, Washington alone wields an effective veto – the structural grievance BRICS keeps naming.
- ▶ **India's moment:** Hosting BRICS (its second big multilateral chair since the 2023 G-20) lets India advance global ambitions while a bloc 'too big to fail' balances geopolitical turbulence with practical cooperation.

The BRICS bank — an alternative that wasn't

When India hosts the 18th BRICS summit in New Delhi on September 12-13, 2026, under the banner of "Humane First", the occasion will be draped in a familiar promise: that the bloc is building an alternative to the western-dominated global financial order. A new bank to rival the World Bank. A reserve fund to free countries from the International Monetary Fund. A path away from the dominance of the U.S. dollar. Seventeen years into the BRICS project, it is worth asking a blunt question: has any of this actually materialised?

The short answer is no; the reasons have less to do with intention than with structure. The BRICS countries, for all their rhetoric about reshaping the world, are deeply enmeshed in the very system that they claim to challenge. The institutions they built reflect that reality.

The same bank, different nameplate
The New Development Bank (NDB), launched in 2015, was BRICS's flagship creation. It was supposed to offer developing countries an alternative to the World Bank loans without the political strings, governance without western dominance, financing in local currencies rather than dollars.

A decade later, half of the NDB's outstanding bonds are denominated in U.S. dollars, with the Chinese yuan making up most of the rest. The South African rand accounts for just one per cent. Local currency lending, which the bank's own leadership set as a target of 30% of its portfolio by the end of this year, sat at roughly 22% as of mid-2025. The NDB's first rupee-denominated bond was still in planning stages as late as September 2025, a full decade after the bank opened for business.

The NDB courts the same western credit rating agencies (S&P, Fitch, Moody's) that the BRICS governments publicly criticise as biased against developing countries. And when those agencies' rules collided with bloc solidarity, the ratings won. In March 2022, days after Russia invaded Ukraine, the NDB froze all operations related to Russia, a founding member and 20% shareholder, to protect its own credit standing in New York. Russia has since relinquished its turn at the NDB's rotating presidency, extending the Brazilian incumbent's term to 2030. Whatever else this is, it is not an institution that operates outside western financial discipline.

The bank's total project approvals reached \$39 billion by the end of 2024. To put that in



Sashevan Dhar
Member of the Committee for the Abolition of Illegitimate Debt (CAIDM)

perspective: the World Bank Group commits roughly \$100 billion every year. In a full decade of operation, the NDB has approved less than what its supposed rival disburses in six months. More importantly, the NDB co-finances projects with the World Bank and International Monetary Fund (IMF) rather than offering a genuine alternative to them. The relationship is complementary, not competitive. That may be smart banking, but it is a far cry from the institution's founding rhetoric.

The safety net nobody uses
Alongside the NDB, the BRICS countries established the Contingent Reserve Arrangement in 2015: a \$100 billion pool of foreign exchange reserves meant to help member countries weather financial crises without turning to the IMF. In principle, this was the most radical idea in the BRICS repertoire: a mechanism that could, over time, break the IMF's monopoly on emergency lending to the Global South.

In practice, the CRA has never been activated. Not once in a decade. And a closer look at the fine print reveals why. Any member country that wants to draw more than 30% of its allotted share must first enter into a programme with the IMF. The escape hatch, in other words, leads right back to the institution that it was supposed to escape. The CRA has no permanent staff, no independent surveillance capacity, no research wing. It is, in effect, a promissory note dressed up as an institution; one that, by its own rules, cannot function independently of the very body it was created to rival.

If there is one idea that captures the public imagination about BRICS, it is de-dollarisation: the notion that the bloc will reduce the world's dependence on the U.S. dollar and shift global trade toward local currencies. Media coverage of every BRICS summit amplifies this promise. The reality is more modest than the headlines suggest.

The 126-point declaration issued at the Rio summit in July 2025 – the bloc's most comprehensive statement to date – does not contain the word "de-dollarisation" even once. Russian President Vladimir Putin himself stated in November 2024 that the bloc has "not sought to abandon the dollar". India opposes any move toward a common BRICS currency, fearing trade reprisals from Washington. South Africa considers the idea too risky. China prefers the gradual internationalisation of the yuan on its

own terms. When U.S. President Donald Trump threatened a 10% tariff surcharge on countries allying with "anti-American" BRICS policies, the bloc offered no collective response. The episode was revealing: it showed how little it takes to deter the BRICS from even the appearance of challenging the dollar system.

Perhaps the most telling detail is what the BRICS actually ask for when they talk about reforming global finance. The declarations issued at both the Kazan summit in 2014 and the Rio summit in 2025 call for a "quota-based and adequately resourced" IMF. Read that carefully. The BRICS are not calling for the IMF to be replaced, restructured, or even fundamentally reformed. They are asking for a bigger say within it.

The problem is structural. The U.S. holds 16.49% of IMF voting rights, and all major decisions require an 85% supermajority. This gives Washington, and Washington alone, an effective veto over every significant decision that the fund makes. The BRICS countries know this. They have known it for decades. And yet their official position is to ask for more chairs at a table whose rules guarantee that the outcome will always be decided by someone else.

What this tells us about BRICS
The bloc's defenders will point out that the NDB has financed real infrastructure, that its expansion to include Egypt, Ethiopia, Iran, and the United Arab Emirates reflects a genuine desire among Global South countries for alternatives to western-led institutions, and that the frustration driving the BRICS agenda, with IMF conditionality, with dollar hegemony, with a financial system designed in 1944 by and for the industrialised West.

But the gap between the rhetoric and the record matters. The BRICS countries have not built an alternative financial architecture. They have built a set of institutions that operate within the existing one: lending in dollars, deferring to western rating agencies, designing safety nets that require IMF approval, and pledging loyalty to the very governance structures they publicly denounce. As India prepares to chair the bloc, the honest question is not whether BRICS can reform the global financial order. It is whether the governments that make up the bloc have any material interest in doing so, or whether, for their ruling establishments, a better seat at the existing table has always been the real objective.

Source clipping · The Hindu · Op-Ed · Page 6

PRELIMS POINTERS

- **BRICS members (11):** Brazil, China, Egypt, Ethiopia, India, Indonesia, Iran, Russia, Saudi Arabia, South Africa, UAE.
- **Footprint:** ~**49.5%** of world population, ~**40%** of GDP, ~**26%** of global trade.
- **Evolution:** BRIC coined 2001 (Jim O'Neill); formalised 2006 (UNGA, New York); 1st Summit **Yekaterinburg 2009**; South Africa joined 2010 (Sanya 2011); expansion Jan 2024; Indonesia Jan 2025; 10 partner countries in 2025.
- **India Chairship 2026 theme:** **Building for Resilience, Innovation, Cooperation and Sustainability**; logo features a lotus & the 'Namaste' gesture.

VALUE ADDITION · BRICS FINANCIAL TOOLKIT

- ◆ New Development Bank (NDB) — HQ Shanghai; first president K.V. Kamath (India).
- ◆ Contingent Reserve Arrangement (CRA) — \$100 bn FX safety net.
- ◆ Aim: de-dollarisation & local-currency trade — modest in practice (Rio 2025's 126-point declaration omitted the word).

Syllabus Link — GS-II: Important global groupings & agreements involving India. GS-III: International financial institutions & the Indian economy.

Practice Zone

MAINS PRACTICE

MAINS

15 Marks · 250 words

“Road accidents in India are not merely a transport problem, but a major public-health and governance challenge.” Discuss the key causes of rising road fatalities in India and suggest measures to improve road safety.

“भारत में सड़क दुर्घटनाएँ केवल परिवहन से जुड़ी समस्या नहीं, बल्कि एक गंभीर सार्वजनिक स्वास्थ्य एवं शासन संबंधी चुनौती हैं।” भारत में बढ़ती सड़क दुर्घटनाओं और मृत्यु के प्रमुख कारणों की चर्चा कीजिए तथा सड़क सुरक्षा में सुधार हेतु उपाय सुझाइए।

Approach — Frame the toll (1% vehicles, 11% deaths); causes — speeding, two-wheeler/pedestrian vulnerability, weak enforcement, poor road design, patchy trauma care; measures — Safe System approach, black-spot fixing, tamper-proof restraint reminders, MV Act 2019 enforcement, Brasilia/Decade-of-Action commitments, treat as public-health issue.

MAINS

15 Marks · 250 words

Critically examine whether the BRICS financial institutions — the New Development Bank and the Contingent Reserve Arrangement — offer a genuine alternative to the Western-dominated global financial order. What should be India's approach?

समालोचनात्मक रूप से परीक्षण कीजिए कि क्या ब्रिक्स की वित्तीय संस्थाएँ — नव विकास बैंक (NDB) एवं आकस्मिक आरक्षित व्यवस्था (CRA) — पश्चिम-प्रभुत्व वाली वैश्विक वित्तीय व्यवस्था का वास्तविक विकल्प प्रस्तुत करती हैं? इस संदर्भ में भारत का दृष्टिकोण क्या होना चाहिए?

Approach — Intent vs record — NDB's dollar-heavy bonds, sub-target local-currency lending, reliance on Western rating agencies, Russia freeze; CRA never activated & IMF linkage; IMF voting-share grievance. India's path — pragmatic reform-from-within, push local-currency settlement, de-risk without decoupling, leverage its 2026 Chairship.

PRELIMS MCQS (10)

Q1. With reference to the Black Sea, consider the following statements:

1. The Kerch Strait connects the Black Sea with the Sea of Azov.
2. The Bosphorus and Dardanelles straits are governed by the Montreux Convention.
3. Georgia is a littoral state of the Black Sea.

How many of the above are correct?

- | | |
|---------------|--------------|
| (a) Only one | (b) Only two |
| (c) All three | (d) None |

Q2. The 'Programme for Economic Cooperation 2030', seen recently in the news, is associated with India's partnership with:

- | | |
|--------------------|------------|
| (a) United States | (b) Russia |
| (c) European Union | (d) Japan |

Q3. The Bab-el-Mandeb Strait connects the:

- | | |
|--|---|
| (a) Mediterranean Sea and the Red Sea | (b) Red Sea and the Gulf of Aden |
| (c) Persian Gulf and the Gulf of Oman | (d) Black Sea and the Aegean Sea |

Q4. Consider the following pairs of water bodies bordering the Arabian Peninsula:

1. Gulf of Aqaba — east of the Sinai Peninsula
2. Gulf of Suez — west of the Sinai Peninsula
3. Socotra Island — Persian Gulf

Which of the pairs are correctly matched?

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

Q5. With reference to the H-1B visa, consider the following statements:

1. It is an immigrant visa granting permanent residency.
2. The regular annual cap is 65,000, with an additional 20,000 for U.S. master's degree holders.
3. It is valid for up to six years.

Which are correct?

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

Q6. The U.S. visa category granted to a 'foreign national with extraordinary ability in the sciences, arts, education, business or athletics' is the:

- | | |
|---------------------|---------------------|
| (a) L-1 visa | (b) O visa |
| (c) TN visa | (d) B-2 visa |

Q7. The term 'Dark Patterns', in the context of consumer protection, refers to:

- | | |
|--|--|
| (a) Encryption used to hide user data on e-commerce sites | (b) Manipulative UI/UX designs that deceive or pressure users into unintended actions |
| (c) Counterfeit goods sold on online marketplaces | (d) Algorithms that personalise advertisements |

Q8. Under the Consumer Protection (E-Commerce) (Amendment) Rules, 2026, a grievance officer must acknowledge a consumer complaint within ____ and redress it within ____.

- | | |
|------------------------------|-----------------------------------|
| (a) 24 hours; 15 days | (b) 48 hours; one month |
| (c) 72 hours; 45 days | (d) one week; three months |

Q9. Consider the following statements about road safety in India:

1. India accounts for about 11% of global road-traffic fatalities with roughly 1% of the world's vehicles.
2. In 2024, pedestrians formed the single largest category of road-accident deaths.
3. India is a signatory to the Brasilia Declaration on Road Safety.

Which are correct?

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

Q10. Consider the following statements about BRICS and its institutions:

1. The New Development Bank and the Contingent Reserve Arrangement were both established in 2015.
2. The Contingent Reserve Arrangement has been activated multiple times to bypass the IMF.
3. As of 2025, BRICS has eleven full members including Saudi Arabia and Indonesia.

Which are correct?

(a) 1 and 3 only

(b) 2 and 3 only

(c) 1 and 2 only

(d) 1, 2 and 3

Answer Key & Rationale

Q1 — (c) All three

Kerch Strait → Black Sea–Sea of Azov (1 ✓). The Turkish Straits (Bosphorus & Dardanelles) are governed by the 1936 Montreux Convention (2 ✓). Georgia is a Black Sea littoral (3 ✓).

Q2 — (b) Russia

It featured in the Modi–Putin bilateral as a framework to deepen India–Russia economic cooperation, with a trade target of \$100 billion by 2030.

Q3 — (b) Red Sea and the Gulf of Aden

Bab-el-Mandeb links the Red Sea to the Gulf of Aden (and thence the Arabian Sea), between Yemen and Djibouti/Eritrea. Hormuz links the Persian Gulf & Gulf of Oman.

Q4 — (a) 1 and 2 only

Sinai lies between the Gulf of Suez (west) and Gulf of Aqaba (east) — 1 & 2 ✓. Socotra is in the Arabian Sea near the Gulf of Aden, not the Persian Gulf — 3 ✗.

Q5 — (b) 2 and 3 only

H-1B is a non-immigrant, specialty-occupation visa (1 ✗). Cap 65,000 + 20,000 for US master's (2 ✓); valid up to 6 years (3 ✓).

Q6 — (b) O visa

The O visa covers individuals of extraordinary ability. L-1 is intra-company transfer, TN is for USMCA professionals, B-2 is tourism.

Q7 — (b) Manipulative UI/UX designs that deceive or pressure users into unintended actions

Dark patterns are deceptive interface designs; the term was coined in 2010 by Harry Brignull. India's CCPA issued guidelines against them in 2023.

Q8 — (b) 48 hours; one month

The rules require acknowledgement within 48 hours and redress within one month; they take effect from 1 January 2027.

Q9 — (b) 1 and 3 only

1 ✓ and 3 ✓. In 2024, two-wheeler riders (46.2%) — not pedestrians (20.6%) — were the largest category, so 2 ✗.

Q10 — (a) 1 and 3 only

NDB & CRA both 2015 (1 ✓). The CRA has never been activated (2 ✗). BRICS has 11 members including Indonesia (Jan 2025) (3 ✓).

QUICK REVISION RECAP

Modi-Putin: trade target \$100 bn by 2030; Programme for Economic Cooperation 2030; India 'ready to assist' peace.

Black Sea straits: Bosphorus + Dardanelles (Montreux, 1936); Kerch → Sea of Azov.

Bab-el-Mandeb: Red Sea ↔ Gulf of Aden; Houthis now control Yemen's Red Sea coast.

H-1B: non-immigrant, cap 65,000 + 20,000 (US master's), valid 6 yrs; DHS scrapping 60-day grace.

E-Commerce Rules 2026: effective 1 Jan 2027; grievance — 48 hrs ack, 1 month redress; curbs dark patterns.

Dark patterns: term coined 2010 (Harry Brignull); CCPA guidelines 2023.

Road safety: 1% vehicles, 11% deaths; two-wheelers 46.2%; Brasilia 2015; Decade of Action 2021–30.

BRICS: 11 members, ~49.5% pop / 40% GDP / 26% trade; NDB 2015; CRA never activated; US IMF veto (16.49%).

PRELIMS TRAP-SETTERS

- ⚠ **Kerch vs Bosphorus:** Kerch links Black Sea–Sea of Azov; Bosphorus links Black Sea–Sea of Marmara. Don't swap.
- ⚠ **Hormuz vs Bab-el-Mandeb:** Hormuz = Persian Gulf↔Gulf of Oman; Bab-el-Mandeb = Red Sea↔Gulf of Aden.
- ⚠ **H-1B is NOT an immigrant visa** and does not itself grant a Green Card.
- ⚠ **Largest road-death group (2024) = two-wheeler riders (46.2%),** not pedestrians (20.6%).
- ⚠ **CRA has never been activated** — a favourite 'assertion–reason' trap.
- ⚠ **Saudi Arabia's BRICS status** has been ambiguous; Indonesia became a full member in Jan 2025.

PRELIMS ONE-LINERS

- Programme for Economic Cooperation 2030 → India–Russia framework; trade target \$100 bn by 2030.
- Montreux Convention (1936) governs the Turkish Straits (Bosphorus & Dardanelles).
- Suez Canal links the Mediterranean to the Red Sea (via the Gulf of Suez).
- H-1B annual cap: 65,000 + 20,000 (U.S. master's); valid up to 6 years.
- 'Dark patterns' term coined 2010 by Harry Brignull; CCPA guidelines issued 2023.
- E-Commerce (Amendment) Rules, 2026 take effect 1 January 2027.
- Decade of Action for Road Safety: 2021–2030; target — cut deaths/injuries ≥50%.
- NDB HQ: Shanghai; CRA corpus: \$100 billion; U.S. IMF voting share: 16.49%.
- BRICS gained Indonesia (Jan 2025) as its newest full member; 10 partner countries added in 2025.

PLACES & PERSONS IN NEWS

Black Sea — Modi–Putin discussed spillover here; Indian sailors killed on foreign-flagged vessels.

Bab-el-Mandeb Strait — Houthis control the Yemeni side — gateway to the Red Sea & Suez route.

Yekaterinburg — Venue of the 1st BRIC Summit, 2009 (Russia).

New Delhi — Host of the 18th BRICS Summit, 12–13 September 2026 — theme 'Humanity First'.

— End of Today's Analysis · Keep Revising —