



VAJIRAM & RAVI
Institute for IAS Examination

SMART

Current Affairs Program 2027

for Prelims and Mains

**A Catalyst
to
Top Ranks!**

Batch 3

Date of Commencement

29th September 2026

Mode: Offline / Online

Course Fees: 24,500/-

(Discount: 10% (External Students),

15% (internal Students))



**AIR
16**

**Monika
Srivastava**



**AIR
27**

Vikas



**AIR
72**

Kanishak Agarwal



**AIR
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Aakash Om Trivedi



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SMART Current Affairs Program 2027

Embark on an empowering journey to the top ranks of the UPSC Civil Services exam with our SMART Current Affairs Program. **Current affairs form an integral part of the UPSC syllabus.** With more than **60% of the questions** related to current events appearing in both the Preliminary and Main Examinations directly or indirectly. Therefore, staying updated about current events is essential to score well in these exams.

S.M.A.R.T. Current Affairs Program by Vajiram & Ravi is a comprehensive program that aims to provide aspirants with a **Simple** yet **Strategic**, **Multi-dimensional**, **Advanced** and **Adaptive**, **Resourceful**, and **Targeted** approach to their Current Affairs preparation.

One Expert is Never Enough for UPSC Current Affairs!
That's why we're giving you three.



Dr. Jayant Parikshit
(IIM Lucknow, DSE)

Macro analysis and
economic perspectives



Srivatsan
(Ex-IRS)

Insights from governance
and public service



Abhinav Srivastav
(IIT Roorkee)

Analytical and data-driven
approach

SMART

Current Affairs Programme 2025



50+ Selections

Phases of the SMART Current Affairs Programme



Phase I



Phase II



Phase III

Phase I

Integrated Current Affairs for both Prelims and Mains (September to December)

- Coverage of both the Prelims and Mains relevant Current Affairs.
- Integration of the factual and analytical aspects of current issues with the UPSC static syllabus.
- **SMART Question Solving Skills:** Live in-class strategies to tackle tricky MCQs and develop unique Answer-Writing and Answer-Generation skills.

Phase II

Targeted Prelims-Oriented Current Affairs (January to April 2027)

- **Coverage of current affairs** - important for the Prelims Examination.
- **PYQ based** focus on the conceptual and factual aspects of current issues.
- **SMART Question Solving Skills:** Live in-class strategies to tackle tricky MCQs.
- **Regular tests** to assess the aspirants' preparation.

Phase III

Targeted Mains-Oriented Current Affairs (June to July 2027 – depending on Mains exam schedule)

- **Coverage of current affairs** - important for the mains Examination.
- Integration of the factual and analytical aspects of current issues with the UPSC static syllabus.
- **Learn and use** current affairs in the Mains answers in the form of examples, case studies and explanations.
- **PYQ Analysis** and Live in-class Mains answer writing practice of possible Mains Questions.

Features of the SMART Current Affairs Program

SMART Current Affairs Program has been meticulously curated to redefine UPSC CSE preparation for aspirants. Thoughtfully created, it has the following distinguishing features:

CLASSES

RESOURCES

PRELIMS AND MAINS READY



Classes

- **Comprehensive Coverage** of multiple reliable sources like The Hindu, Indian Express, Economic Times, PIB, etc. (including Economic Survey, Budget, Schemes and Indices)
- **Interlinkages** of Current Affairs with static concepts.
- **Understanding the Examiner's Mindset** to gauge the kind of questions that might appear in exam.

Resources

- **Handouts** to support learning, revision and active recall during the exam. No additional study material required.
- **Value Addition** through **comprehensive diagrams, dimensions, data points, examples, and case studies**—ready to use in your answers.

Prelims and Mains ready

- **Prelims problem solving** skills based on PYQs to understand the examiner's mindset.
- **Mains Answer-Writing** and **Answer-Generation Skills** to seamlessly integrate current affairs into your arguments and elevate your Mains score.

Dynamic Assessment & Feedback

1

Pre-cum-Mains Phase (Phase I)

- **Live MCQ Quiz:** Engage in regular, formative assessments through in-class live MCQ Quiz.
- **Live Answer writing:** Engage in regular answer writing practice in each class to learn the art of writing high quality arguments and examples directly from the Faculties of the program.

2

Prelims Phase (Phase II)

- **Live MCQ Quiz:** Engage in regular, formative assessments through in-class live MCQ Quiz.
- **Regular test:** To help the students with regular revision and assessment of their progress.
- **Full-length tests:** Comprehensive full-length tests for ultimate exam readiness.

2

Mains Phase (Phase III)

- **Live Answer writing:** Engage in regular answer writing practice in each class to learn the art of writing high quality arguments and examples directly from the Faculties of the program.
- **Regular Assessment tests:** for ultimate exam readiness.

Course Details

Phase I

- Classes will be conducted 2 times a week
- Mode: both Online and Offline
- Class duration will be 2.5-3 hours
- Crisp Handouts for Quick revision
- Live MCQ, Answer writing and PYQ sessions - For interactive learning, every class features MCQs, Answer writing to reinforce concepts and encourage active participation.

Phase II

- Course Start date and time: will be announced later (Tentative Jan 2027)
- Classes will be conducted 3 times a week.
- Mode: both Online and Offline
- Class duration will be 2.5–3 hours
- Class Handouts and Factsheets for Quick revision
- Live MCQ and PYQ sessions – For interactive learning, every class features MCQs to reinforce concepts and encourage active participation.
- Includes Regular tests to track progress and 2 comprehensive full-length tests for exam readiness.

Phase III

- Course Start time: will be announced later (Tentative June 2027)
- Classes will be conducted ~3 times a week
- Class/video duration will be 2.5–3 hours
- Class Handouts and Value Addition material for high scoring.
- Includes regular Live in-class Answer Writing sessions to track progress for exam readiness.
- Regular Assessment tests or ultimate exam readiness.

Holistic Preparation: Our program combines the structured rigor of learning with the flexibility of an adaptive environment, ensuring comprehensive preparation and equipping you to face the challenges of the exam with confidence.

Why choose SMART Current Affairs Program?

As a renowned coaching institute for UPSC CSE, Vajiram & Ravi recognizes that despite a solid understanding of the static syllabus, certain aspirants encounter challenges in effectively incorporating and correlating current affairs. Their struggle lies in seamlessly applying this knowledge during both the Prelims and Main Examination stages, hindering their ability to answer questions and discern how a current issue might be framed as a question.



Prelims Reflections

23 Direct Questions



Reflected from SMART Current Affairs Classes - in Prelims 2026

Artificial Intelligence

Q67. Which of the following statements with regard to Large Language Models (LLMs) used in machine learning is/are correct?

1. LLMs assign probabilities to the next possible words and then pick the one with the highest probability.

2. LLMs process data through mathematical optimization to minimise prediction errors.

3. LLMs produce unbiased outputs.

Select the answer using the code given below:

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

■ Evidence

Large Language Models (LLMs): The Engines of Generative AI

What is an LLM?

An LLM is a **Statistical Pattern Recognition Engine**, not a factual database.

- **The "Large" Criteria:**
 - **Parameters:** Billions/Trillions of internal "numerical dials" (synapses).
 - **Dataset:** Trained on almost all digitized human knowledge (Books, Web, Code).
- **Probabilistic Nature:** LLMs do not "know" facts; they calculate the **most likely next sequence of words** based on patterns.

The Parameters: Brain Cells of the Model

Parameters are the **Weights and Biases** adjusted during training.

- **Weights (Importance):** Numerical values determining the strength of a connection. (e.g., Higher weight for "York" following "New").
- **Biases (Flexibility):** Constant values that allow the model to activate a "thought process" even with weak input signals.

AI India Summit

Q90. Consider the following statements with respect to the AI Impact Summit, 2026 held in New Delhi:

1. The Summit's intellectual framework was based on three foundational Sutras: People, Planning, and Progress.

2. The Preamble of the Summit stresses Democratising AI Resources, which acknowledges the Charter for Democratic Diffusion of AI as a binding framework to support locally relevant innovation and strengthen resilient AI ecosystems while respecting national laws.

3. The New Delhi Declaration on AI Impact was structured around seven Chakras (Pillars), which included Access for Social Empowerment, AI for Science, and Secure and Trusted AI.

Which of the statements given above is/are correct?

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

■ Evidence

Step – IndiaAI Mission: Building a Sovereign "Viksit Bharat"

Current Affairs

- **IndiaAI Impact Summit 2026:** India successfully hosted the world's largest AI gathering at Bharat Mandapam (Feb 16–20, 2026), positioning itself as the leader of the **Global South**.
- **New Delhi Declaration 2026:** Endorsed by **88 countries (initially) – now 92 countries**, this declaration adopts the **"Seven Chakras"** of AI impact as a global blueprint for inclusive technology.

Core Philosophy: Sovereign AI

The **IndiaAI Mission (₹10,372 crore)** is a National Stack designed to ensure **Technological Sovereignty**.

- **Vision – Consumer to Producer:** Transition from being a **"Consumer"** of foreign AI to a **"Producer"** of native intelligence.
- **Democratic Access – Startup Access:** Ensuring a startup in a Tier-3 city has the same **Computational Power** as a global tech giant.

The 7 Pillars of IndiaAI (The Seven Chakras)

Pillar	Focus Area	2026 Status / Impact
1. Compute Capacity	The Body: Providing hardware infrastructure.	38,000+ GPUs onboarded; accessible at a subsidized rate of ₹65/hour. Target = 100,000+
2. Innovation Centre	The Brain: Building indigenous models.	Developing BharatGen (Multimodal) and sector-specific Small Language Models (SLMs).

Prelims Reflections

23 Direct Questions



Reflected from SMART Current Affairs Classes - in Prelims 2026

Green Hydrogen

Q70. Which of the following statements with regard to Green Hydrogen is/are correct?

1. It is decarbonized hydrogen obtained from natural gas reforming combined with carbon capture and storage (CCS).
2. It is produced using electrolysis of water with electricity generated by renewable energy.
3. National Green Hydrogen Mission of India aims for abatement of nearly 50 MMT of annual greenhouse gas emissions by 2030.

Select the answer using the code given below:

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

■ Evidence

National Green Hydrogen Mission (NGHM) & GHCI

Foundational Concepts: The "Hydrogen Spectrum"

- **Grey Hydrogen:** From natural gas (SMR process); high emissions.
- **Blue Hydrogen:** From natural gas, but with **Carbon Capture & Storage (CCS)**.
- **Green Hydrogen:** Produced via **Electrolysis** (splitting) using **100% Renewable Energy**.

The Indian Standard: Green Hydrogen Certification Scheme (GHCI)

Launched in April 2025, the GHCI is the mandatory "Identity Card" for clean molecules in India.

- **The "2kg Rule":** To be certified "Green," emission intensity must be **2 kg per kg** of (measured on a 12-month average).
- **The "Well-to-Gate" Boundary:**
 - **Included:** Water treatment, electrolysis, gas purification, and compression at the plant.

Defence

Q85. Consider the following statements about Mission Sudarshan Chakra of India:

1. It aims to enhance India's air defence, ballistic missile defence and aerial offensive capabilities.
2. This Mission is being designed to enhance rapid, precise, and powerful defence responses, reinforcing India's strategic autonomy.
3. One of the aims of this Mission is to cover all public places of India by an expanded nationwide security shield by 2035.

Which of the statements given above is/are correct?

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

■ Evidence

The Vision for 2035 – Mission Sudarshan Chakra

Current Affairs Relevance

- **Strategic Announcement (August 15, 2025):** A 10-year roadmap to fuse all defensive (**SAMs, BMD**) and offensive (**Rocket Forces**) layers into a single AI-enabled national network.

Conceptual Foundation: The "Sword and Shield"

- **Paradigm Shift:** Moves India from **Area Defence** (protecting bases) to **National Comprehensive Defence** (protecting entire cities, industrial hubs, and cultural sites).
- **Defensive-Offensive Hybrid:** Not just a "shield"; it identifies the source of a threat and enables **near-instant retaliatory strikes** through the Integrated Rocket Force.

The Five-Layered "Raksha Kavach" (Technical Hierarchy)

Layer	Component	Primary Asset	Role
Layer 1	Space Surveillance	52 dedicated satellites (by 2030)	Real-time tracking of ICBMs and troop movements from space.

4

Layer 2	Airborne Warning	Netra (AEW&C) and AWACS aircraft	Provides 10-15 minute early warning via beyond-the-horizon detection.
Layer 3	Ground Radar Grid	6,000–7,000 radars (Arudhra, Ashwini, OTH)	Gap-less tracking of low-flying drones and cruise missiles.
Layer 4	Automated Command	AI-enabled C2C2 (Centralised Command)	The "Brain"; uses Big Data to select the optimal weapon in milliseconds.
Layer 5	Terminal Neutralization	S-400, Project Kusha, Lasers	physical destruction of the incoming threat.

Mains Reflections

30+ Direct Questions



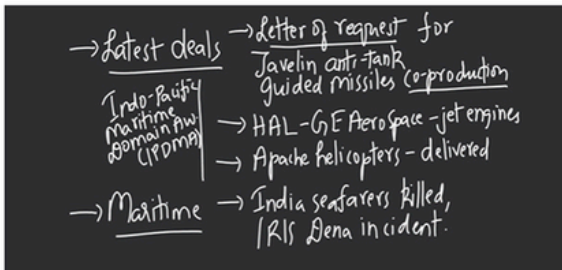
Reflected from Vajiram and Ravi SMART Current Affairs in Mains 2026

GS2 - Q9

"IPMDA (Indo-Pacific Partnership for Maritime Domain Awareness) bridges the gap between India's SAGAR (Security and Growth for All in the Region) vision and the Quad's collective Indo-Pacific strategy." Make a critical assessment of the statement focusing on IPMDA.

Explanation

SMCA Mains 2026
Lecture Date: 26/06/26
And Date: 29/07/26

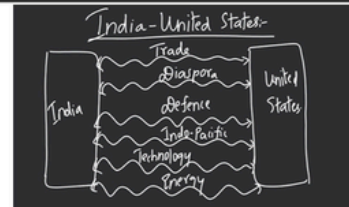
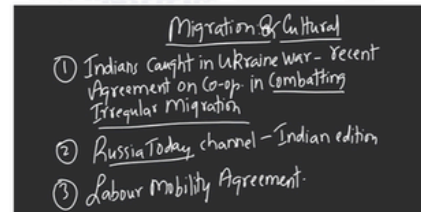


GS2 - Q19

"India's global diaspora acts as a living bridge, as a critical economic factor and knowledge network in transforming cultural heritage into geopolitical influence and strategic leverage worldwide." Critically examine this statement.

SMCA Mains 2026
Date: 26/06/26 -
India Russia Diaspora Discussion

Explanation



GS3 - Q2

Examine the view that financial inclusion is an integral part of social and economic inclusion in a country like India. Also throw light on the usefulness of the R.B.I.'s Financial Inclusion Index.

Explanation

Date: 29-06-2026 and 23/07/26
SMCA Mains 2026

VAJIRAM & RAVI
DIGITAL FINANCIAL INCLUSION
Question: Define Financial Inclusion and the role of AI in it. What steps has the Government taken to integrate AI through DPI in promoting financial inclusion?

Financial Inclusion:

- Timely
- Adequate
- Affordable

Role of AI in FI

Government Steps:

- JAM
- UPI
- DBT
- BHASINI
- RBI Regulatory Sandbox
- Mule hunter AI
- Digital Shram Setu
- Unified Lending Interface (ULI)
- Account Aggregator Framework



GS3 - Q16

What is agentic Artificial Intelligence (AI)? Explain its working. Describe its applications with suitable examples. Discuss the advantages, risks and challenges associated with agentic AI systems.

Explanation

SMCA Prelims 2026
Date: 21/03/26

Agentic AI

Current Affairs

- The Era of AI Agents:** In 2026, we have transitioned from "Chatbots" (which provide information) to **AI Agents** (which execute outcomes).

Core Concept

- Generative AI: Reactive.** It only moves when you prompt it. Eg: If you ask for a trip itinerary, it writes a list; you do the booking.
- Agentic AI: Proactive.** You give it a high-level goal, and it figures out the steps, finds the tools, and works until the job is done.

Process - The "PRA-L" Loop

Agents operate in a continuous cycle rather than a single response:

- Perceive:** Reads the environment (emails, live web, databases).
- Reason/Plan:** Breaks a goal into a sequence of smaller sub-tasks.
- Act (Tool Use):** Uses **APIs** (the "hands" of the AI) to interact with other software.
- Learn/Adapt:** If a step fails (e.g., a flight is sold out), it re-plans and tries a different route.

Multi-Agent Systems (MAS)

In 2026, the trend has shifted from "Single Agents" to **Orchestrated Squads**.

- The Manager Agent:** Oversees the project and delegates tasks to specialists.
- Specialist Agents:** A "Researcher" finds data, a "Writer" drafts the report, and a "Legal Auditor" check for compliance.
- Orchestration:** Ensures the agents do not contradict each other and consolidates the final result.

Agentic AI Self-Governance

- Enterprises moving ahead of regulation — payments, cybersecurity, product design — creating their own laws and rules proactively — before govt. does
- India AI Impact Summit's Agentic AI Roundtable** themes — For Agentic AI:
 - verified agent identity;
 - "blast radius" problem;
 - 2D→3D risk shift.
- Human-in-loop consensus** —
 - treat agents as employees;
 - audit logs, kill switches
 - always maintaining human oversight
- Gap** — IBM 2025 report:
 - ~60% lack formal policy;
 - only 37% have implemented AI access controls;
 - Just 42% detect "shadow AI." - (unauthorised, unsanctioned use of AI tools within an

Key Challenges faced by aspirants in current affairs preparation are

- **Identifying important current affairs** for UPSC CSE Prelims and Main Examination.
- Avoiding the **deluge of current affairs material** and focusing on quality over quantity.
- **Understanding the UPSC current affairs question pattern** and the difference between news and issues. (News talks about an incident while Issues focus on ideas)
- **Analyzing and establishing connections** between the forward and backward linkages of a current affairs topic.
- **Covering and connecting** current affairs with the static syllabus.
- **Adopting an active and engaging approach** rather than a passive and superficial one

How will our SMART Current Affairs Program help you?

We understand that students face difficulties in recalling or remembering current affairs/news that they regularly watch on YouTube channels and other such sources. The SMART Current Affairs Program by Vajiram & Ravi offers the solution to this problem. The program follows a multi-dimensional approach towards current affairs, which means that it covers all aspects of current affairs, including political, economic, and social events. This comprehensive approach ensures that you receive multi-level guidance that covers all aspects of your preparation, including time management and exam strategy.

1 Structured Approach

Divided into separate phases, our Current affairs program provides a structured and organised approach to cover the diverse range of Current Affairs for Prelims, Mains and Interview stages of examination.

2 Focused Coverage

The program focuses on the specific requirements of the UPSC exam, covering current affairs topics related to politics, economics, science, technology, environment, international relations, and more.

3 Time Efficiency

Scouring multiple newspapers, magazines, and online sources for current affairs information can be time-consuming. Our dedicated Current Affairs program streamlines this process, saves time and ensures comprehensive coverage of current affairs under one single program.



4 Integration with Syllabus

The program adopts an integrated approach, correlating current affairs with the static portions of the UPSC syllabus. This helps aspirants understand the interconnections between current events and broader subjects.

5 Improve MCQ solving skills

The regular MCQ tests within class hours will help aspirants assess their retention and knowledge of current affairs.

6 Improve Main Answer Writing Skills

Our Current Affairs program has been designed to impart the skill of seamlessly incorporating current affairs into the static syllabus when writing your answers in the UPSC Main Examination for GS Paper-I, II, III, and IV.

7 Boosts Essay and Interview Preparation

Being well-versed in current affairs is essential for essay writing and interview rounds. Our program aims to help aspirants develop the depth of knowledge needed to tackle these stages effectively.

8 Confidence and Clarity

Regularly attending our current affairs classes will boost confidence in one's knowledge of current events and provide clarity on complex issues. This confidence is advantageous for all stages of the UPSC CSE Examination.

9 Suitable for all Aspirants

Tailored for both fresher and senior aspirants, our program is uniquely structured. It not only enhances understanding for freshers but also equips seniors with the skills to integrate current affairs seamlessly into problem-solving during exams. Therefore, ensures a comprehensive approach for all, addressing the specific needs of each aspirant.



Scan to Watch

How Our SMART Mains Current Affairs Programme

Helped UPSC Toppers 2024

Real Stories. Real Ranks. Real Results.



Shakti Dubey
AIR 1



Priyanshu Agrawal
AIR 123



Akshat Koolwal
AIR 352

