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From

26th Oct to 31st Oct 2026

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POLITY & GOVERNANCE

1.1. AADHAAR-BASED IDENTIFICATION MADE MANDATORY FOR DELHI ELECTRICITY SUBSIDY



Context

- The Delhi government has made **Aadhaar details mandatory for domestic consumers seeking electricity subsidies** under its power subsidy scheme.

About the Electricity Subsidy Scheme

Key Features

- **Implementing authority:** Delhi Government.
- **Funding source:** Consolidated Fund of Delhi.
- **Beneficiaries:** Eligible domestic electricity consumers in Delhi.
- **Implementing agencies:** Five power distribution agencies:
  1. BSES Rajdhani Power Limited (BRPL).
  2. BSES Yamuna Power Limited (BYPL).
  3. Tata Power Delhi Distribution Limited (TPDDL).
  4. New Delhi Municipal Council (NDMC).
  5. Military Engineer Services (MES).
- **New requirement:** Submission of Aadhaar details for availing electricity subsidy.
- **Alternative provision:** Consumers awaiting Aadhaar can apply using their Aadhaar Enrolment ID.

Objectives of Aadhaar-Based Identification

1. **Beneficiary Identification:** Establishes the identity of consumers receiving electricity subsidies.
2. **Simplified Benefit Delivery:** Reduces dependence on multiple identity documents.
3. **Transparency and Efficiency:** Seeks to improve the administration and delivery of subsidies.
4. **Public Awareness:** Directs implementing agencies to publicise the new requirement among beneficiaries.

Significance of the Move

- **Targeted Welfare Delivery:** Helps identify eligible beneficiaries and improve the administration of public subsidies.
- **Administrative Efficiency:** Can simplify verification and reduce duplication in beneficiary records.
- **Fiscal Accountability:** Supports monitoring of expenditure financed through public funds.
- **Digital Governance:** Reflects the use of digital identity systems in the delivery of government welfare benefits.

Concerns and Challenges

- **Exclusion Risks:** Authentication or enrolment-related difficulties may create barriers for eligible beneficiaries.
- **Implementation Clarity:** The notification does not specify a deadline for existing beneficiaries or a separate procedure for consumers already receiving the subsidy.
- **Privacy and Data Security:** Collection and processing of Aadhaar details require appropriate safeguards for personal data.
- **Accessibility:** Alternative arrangements are important for consumers facing digital, technological or documentation barriers.

About Aadhaar

- Aadhaar is a 12-digit unique identification number issued by the Unique Identification Authority of India (UIDAI) to residents of India who satisfy the prescribed verification process.
- **Nodal Ministry**: Ministry of Electronics and Information Technology (MeitY).
- **Legal Basis**: Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016.
- **Nature:** Aadhaar is proof of identity and **not proof of citizenship or domicile**.
- **Biometric Information**: Includes fingerprints, iris scans and a photograph, along with demographic information such as name, date of birth and address.
- **Voluntary and Mandatory Use**: Aadhaar is generally voluntary, but its use may be made mandatory for specified subsidies, benefits or services under applicable law, subject to constitutional and judicial safeguards.

Constitutional and Legal Significance

- In K.S. Puttaswamy (Retd.) v. Union of India (2018), the Supreme Court upheld the Aadhaar Act in part while placing limits on its use.
- The Court recognised privacy as a fundamental right and restricted mandatory Aadhaar requirements in certain contexts.

Q. Which statement about Aadhaar is correct?
(a) It is proof of domicile.
(b) It is proof of citizenship.
(c) It is proof of identity, not citizenship or domicile.
(d) It is issued by the Election Commission of India.
Correct Answer: (c) It is proof of identity, not citizenship or domicile.
Explanation: Aadhaar is a 12-digit unique identification number issued by the Unique Identification Authority of India (UIDAI). It serves as proof of identity but does not confer citizenship or establish domicile.

1.2. CLICK TO CANCEL RULE



Context

- Recently, the New York City announced the enforcement of the **'Click to Cancel' rule**, which requires businesses to make subscription cancellation as easy as the process of signing up.

What Is the 'Click to Cancel' Rule?

- The **'Click to Cancel' rule** aims to simplify subscription cancellation by ensuring that consumers can cancel a service as easily as they subscribed to it.
- It seeks to prevent businesses from using complicated cancellation procedures to retain customers who no longer wish to continue their subscriptions.
- The rule requires cancellation to be available through the **same medium** used for signing up.

Why Is the Rule Needed?

- **Dark Patterns:** Businesses may use deceptive interface designs, such as hidden cancellation buttons, multiple menus and confusing steps, to discourage consumers from cancelling subscriptions.
- **Unwanted Renewals:** Free trials may automatically convert into paid subscriptions without consumers being adequately informed.
- **Unequal Cancellation Processes:** Customers may be required to make phone calls, send emails or letters, or visit business premises to cancel services they subscribed to online.
- **Consumer Vulnerability:** Senior citizens, minors, vulnerable adults and consumers with limited digital or literacy skills may face additional difficulties.
- **Financial Loss:** Consumers may continue paying for unwanted services because cancellation is unnecessarily complicated.

Does India Have a 'Click to Cancel' Policy?

- India has certain regulatory measures to protect consumers from deceptive subscription practices, but the report highlights gaps in cancellation-related protections.
- **RBI's Digital Payments – E-mandate Framework**
    - The Reserve Bank of India (RBI) introduced an **e-mandate framework** to improve transparency in recurring digital payments.
    - Issuers must send a **pre-transaction notification at least 24 hours before a recurring debit**.
    - The notification must include:
        - Merchant's name.
        - Transaction amount.
        - Date and time of the debit.

    - E-mandate reference number.
    - Reason for the debit.
  - A post-transaction notification must also be sent to the customer.
- **Limitation:** These provisions improve transparency in recurring payments but do not, by themselves, ensure that cancelling a subscription is as easy as signing up.
- **Datum Intelligence Study (June 2026):** Major e-commerce platforms (Nykaa, Myntra, Flipkart, Amazon) and quick-commerce platforms (Big Basket, Zepto, Swiggy Instamart, Blinkit) did not offer pre-renewal reminders for free-trial billing. Cancellation took more than four steps on most of them.

Q. Consider the following statements regarding the Reserve Bank of India's (RBI) Digital Payments – E-mandate Framework:

1. It requires a pre-transaction notification at least 24 hours before a recurring debit.
2. The notification must include the merchant's name, transaction amount and date/time of the debit.
3. It completely prohibits merchants from offering automatically renewing subscriptions.
4. A post-transaction notification is also required.

Which of the statements given above are correct?

(a) 1 and 2 only
(b) 1, 2 and 4 only
(c) 2, 3 and 4 only
(d) 1, 2, 3 and 4

Answer: (b) 1, 2 and 4 only

Statement 1 is correct: The framework directs the issuer of a recurring mandate to send a pre-transaction notification to the customer at least 24 hours before the debit.

Statement 2 is correct: The notification must carry the merchant's name, the transaction amount and the date and time of the debit. It must also give the e-mandate reference number and the reason for the debit.

Statement 3 is incorrect: The framework does not ban auto-renewing subscriptions. It only makes recurring debits transparent, so merchants cannot silently deduct funds.

Statement 4 is correct: A post-transaction notification is also required.

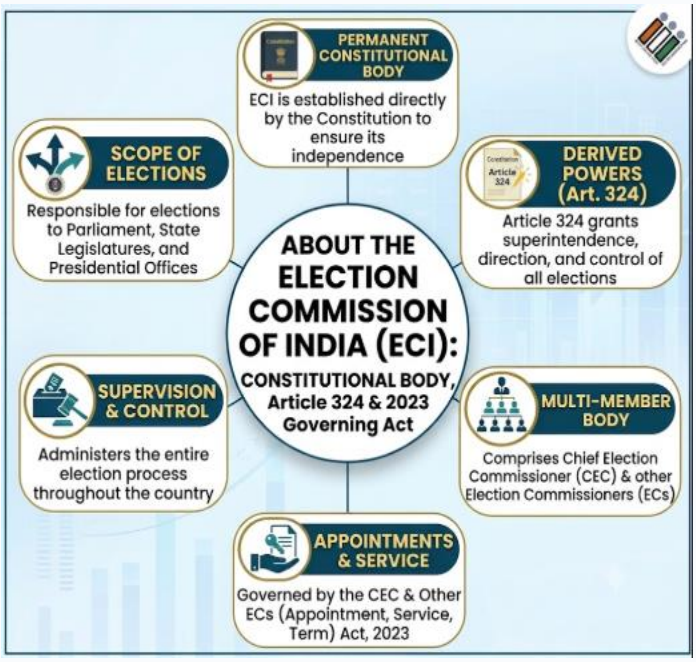
1.3. FUNCTIONING OF THE ELECTION COMMISSION OF INDIA (ECI)

Context

- Recently, the Election Commission of India (ECI), through Chief Election Commissioner (CEC) Gyanesh Kumar and Election Commissioners Sukhbir Singh Sandhu and Vivek Joshi, filed a joint affidavit of nearly 250 pages in the Supreme Court.



Key Highlights of the Affidavit



- **Removal of the CEC:** The affidavit states that the CEC can be removed only on grounds and through a procedure identical to that applicable to a Supreme Court judge.
- **Security of Tenure:** The CEC can be removed only on the same grounds and in the same manner as a Supreme Court judge, so any attempt to restrain the CEC's functioning is contrary to law.
- **Rule of Majority:** In case of a difference of opinion, decisions follow the majority rule under Section 18 of the 2023 Act.
- **Decision-making Process:** Decisions are routed first to one EC, then to the other, and finally to the CEC. They are signed by all three and then notified and implemented by the ECI Secretariat.
- **Electronic Approvals:** When members cannot be present in person, approval may be obtained through electronic means and recorded later in the official file.

Removal Procedures & Security of Tenure

Position	Safeguard / Ground for Removal	Removal Process
Chief Election Commissioner (CEC)	• **High level of security of tenure.** • Guaranteed under Article 324(5). • Can be removed **only** on the grounds of *proved misbehaviour or incapacity.*	Same manner and grounds as a **Judge of the Supreme Court** (Requires an order of the President passed after an address by each House of Parliament supported by a special majority).
Election Commissioners (ECs)	• No direct constitutional security of tenure.	Can be removed from office **only on the recommendation of the CEC** (Article 324(5) proviso).

Decision-Making and the "Rule of Majority"

- **Statutory Provision:** Under **Section 18** of the *Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act, 2023*, the Election Commission follows a multi-member, collective decision-making framework.

- **Rule of Majority:** If a difference of opinion arises among the Chief Election Commissioner (CEC) and the other Election Commissioners on any matter, the issue is decided **according to the opinion of the majority**.
- The CEC does not possess veto or overriding powers over the other Election Commissioners.

Q. With reference to the decision-making process within the Election Commission of India, consider the following statements:

1. The Chief Election Commissioner exercises a casting vote in case of a tie among members.
2. Section 18 of the Chief Election Commissioner and Other Election Commissioners Act, 2023 mandates that all decisions in case of a difference of opinion shall be taken by a majority vote.

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

Answer: (b) 2 only

Statement 1 is incorrect. The CEC has no casting vote. The ECI is a multi-member body in which the CEC and the Election Commissioners have equal powers, and a decision is taken by majority. With three members a tie does not normally arise, and the law does not give the CEC a tie-breaking vote.

Statement 2 is correct. As reported in the affidavit, if the members differ in opinion, the matter is decided by the rule of majority under Section 18 of the 2023 Act.

The statutory provision on transaction of business has the same effect as in the earlier 1991 Act, which was in Section 10. Its principle is that the Commission tries to decide unanimously and otherwise goes by majority. I'm relying on the affidavit report for the "Section 18" numbering, so it's worth checking against the Act's text before using it in a published note.

1.4. PRADHAN MANTRI VIKSIT GRAM SWARAJ YOJANA (PM-VGSY)



Context

- Recently, the Union Cabinet recently approved the **Pradhan Mantri Viksit Gram Swaraj Yojana (PM-VGSY)**, a **Centrally Sponsored Scheme** aimed at transforming rural local governance.

Key Features and Financial Outlay

- **Scheme Type:** A **Centrally Sponsored Scheme (CSS)** operating with shared funding between the Union and States.
- **Implementation Period:** Runs from **2026-27 to 2030-31**, aligning perfectly with the **16th Finance Commission** cycle.
- **Financial Outlay:** Total allocation is **₹7,395.55 crore**, split into a **Central share of ₹4,869.48 crore** and a **State share of ₹2,526.07 crore**.

- **Geographical Coverage:** Encompasses all States and Union Territories, specifically including **traditional rural local bodies in non-Part IX areas** where standard Panchayats do not exist.
- **Target Demographics:** Aims to train around **32 lakh elected representatives** and Panchayat functionaries, though **no stipend** is provided to these beneficiaries.

Implementation and Approval Mechanism

- **Annual Action Plans:** State Governments and UT Administrations must formulate and submit tailored plans outlining local priorities.
- **Nodal Approval Body:** A designated **Central Empowered Committee** holds the sole authority to appraise and approve these Action Plans.
- **Administrative Structure:** The scheme strictly prohibits the creation of **permanent posts** but permits the engagement of **contractual technical personnel** at State, District, and Block levels.

Digital Interventions and Portals

- **eGramSwaraj:** A comprehensive work-based application integrated with **PFMS** (payments), **GeM** (procurement), **BHASHINI** (multilingual AI), and **IMD** (weather data).
- **PANCHAM:** A WhatsApp-based, AI-enabled chatbot operating in **17 Indian languages** designed for direct, two-way communication regarding scheme updates.
- **AuditOnline:** An application for the digital auditing of Panchayati Raj accounts, targeting the completion of **2.55 lakh online audit plans** annually.

Q. With respect to the Pradhan Mantri Viksit Gram Swaraj Yojana, consider the following statements:

I. It is a Central Sector Scheme exclusively funded by the Union Government to strengthen rural governance.

II. The implementation period of the scheme aligns with the tenure of the Sixteenth Finance Commission.

III. It provides a mandatory monthly stipend to all participating Panchayat representatives during their training period.

Which of the statements given above is/are correct?

(a) I only

(b) II only

(c) I and III only

(d) I, II and III

Answer: (b)

Explanation:

- **Statement I is incorrect:** PM-VGSY is a Centrally Sponsored Scheme, meaning its financial outlay is shared between the Central Government (₹4,869.48 crore) and the State Governments (₹2,526.07 crore).
- **Statement II is correct:** The scheme is scheduled for implementation from 2026-27 to 2030-31, deliberately coinciding with the Sixteenth Finance Commission period to optimize the utilization of rural local body grants.

- **Statement III is incorrect:** While the scheme comprehensively targets the capacity building of around 32 lakh elected representatives and functionaries, it explicitly does not offer any stipend to these individuals.

1.5. SPECIAL EXECUTIVE MAGISTRATES (SEMS)



Context

- Recently, an SEM court in Delhi accepted the sureties and granted bail to Cockroach Janta Party (CJP) activists, who were in custody under preventive proceedings.

About Special Executive Magistrates (SEMs)

- **Appointment:** State governments appoint SEMs for specific areas, purposes or periods.
- **Legal Provision:** Under **Section 15 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023**, SEMs are conferred powers exercised by Executive Magistrates, subject to the authority granted by the State government.
- **Nature of Appointment:** Unlike regular Executive Magistrates, who perform continuing administrative and preventive functions, SEMs are appointed for specified periods, areas or functions.
- **Primary Objective:** To take preventive action in situations involving potential breaches of peace or threats to public order.

Key Functions of SEMs

- **Preventive Action:** Intervene when disturbance is likely, rather than after an offence has occurred.
- **Maintenance of Public Order:** Prevent breaches of peace through preventive and administrative functions.
- **Peace Bonds (Section 126, BNSS):** Require a person likely to disturb public tranquillity to show cause why they should not execute a bond to keep the peace.
    - Under Section 126 of the BNSS, an Executive Magistrate can require a person to execute a peace bond for up to one year to prevent a breach of peace.
- **Urgent Orders:** Issue orders in cases of nuisance or apprehended danger, such as danger to life or safety, a riot or an affray.
- **Inquiry and Security (Section 135, BNSS):** Inquire into the information received and, where needed, order security while the inquiry is pending, recording reasons in writing.
- **Action on Breach of Bond:** Order arrest or detention for the remaining period of the bond if it is breached.

Judicial Magistrates vs Special Executive Magistrates

Basis	Judicial Magistrates	Special Executive Magistrates
Legal Provision	Section 9 of the BNSS, 2023	Section 15 of the BNSS, 2023
Appointment	Presiding officers are appointed by the High Court	Appointed by the State government
Nature of Role	Exercise judicial powers	Perform administrative and preventive functions
Key Functions	Handle criminal cases, remand proceedings, bail applications and trials	Prevent breaches of peace and maintain public order
Criminal Trials	Can conduct criminal trials and impose sentences permitted by law	Cannot conduct criminal trials or convict persons through SEM proceedings
Remand and Release	Exercise judicial powers relating to bail and remand	Powers depend on the authority conferred by the State government and the applicable law

Can the Actions of SEMs Be Reviewed by Courts?

- **Judicial Review:** Actions and orders of SEMs are subject to judicial review to ensure legality and protect citizens' rights.
- **Challenge to Orders:** An SEM's order may be challenged before the appropriate court or authority, depending on the nature of the order and the remedy available.
- **Accountability:** Judicial review and administrative oversight help ensure that preventive powers are exercised lawfully and are not used arbitrarily.

Q. Consider the following statements regarding Special Executive Magistrates (SEMs):

1. They are appointed by the State Governments for specific areas, purposes or periods.
2. Their powers are provided under Section 15 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023.
3. They can conduct criminal trials and convict individuals.
4. They perform preventive and administrative functions to maintain public order and prevent breaches of peace.

Which of the statements given above are correct?

(a) 1 and 2 only
(b) 1, 2 and 4 only
(c) 2, 3 and 4 only
(d) 1, 2, 3 and 4

Correct Answer: (b) 1, 2 and 4 only

Explanation:

- **Statement 1 is correct:** State Governments appoint SEMs for specific areas, purposes or periods.
- **Statement 2 is correct:** Section 15 of the BNSS, 2023, provides for the appointment of Special Executive Magistrates.
- **Statement 3 is incorrect:** SEMs cannot conduct criminal trials or convict individuals through SEM proceedings.
- **Statement 4 is correct:** SEMs exercise preventive and administrative powers to maintain public order and prevent breaches of peace.

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2.1. FIRST BIMSTEC HOME MINISTERS' MEETING AND DELHI DECLARATION



Context

- India hosted the **first-ever meeting of Home Ministers of BIMSTEC member countries**, which adopted the **Delhi Declaration** to strengthen regional cooperation against terrorism and violent extremism.

About BIMSTEC

- **Full Name:** Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation.
- **Established:** 1997 through the Bangkok Declaration.
- **Secretariat:** Dhaka, Bangladesh.
- **Member Countries:** Seven members; Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka and Thailand.
- **Key Areas of Cooperation:** Trade, investment, connectivity, security, energy, technology and people-to-people exchanges.

Key Highlights of the Delhi Declaration

1. **Counter-Terrorism Cooperation:** Condemns terrorism and violent extremism in all forms, including cross-border terrorism, and calls for sustained regional efforts to combat these threats.
2. **Prevention of Radicalisation:** Emphasises measures to counter radicalisation and violent extremism conducive to terrorism.
3. **Countering Terror Financing:** Calls for adherence to internationally agreed anti-money laundering and counter-terror financing standards, consistent with domestic and international law.
4. **Misuse of Emerging Technologies:** Highlights the need to prevent terrorist exploitation of encrypted communications, social media, drones, cryptocurrencies and the dark web.
5. **Implementation of UN Sanctions:** Calls for effective implementation of relevant UN Security Council sanctions measures, including those of the **1267 Sanctions Committee**.
6. **Justice for Victims:** Expresses solidarity with victims of terrorist attacks and their families and calls for those responsible to be brought to justice in accordance with applicable laws.

Five Key Areas of Cooperation Highlighted by India

1. **Drug Control:** Strengthening cooperation against illicit drug trafficking and narco-trade.
2. **Counter-Terrorism and Legal Cooperation:** Improving coordination to investigate and combat terrorism and transnational crime.
3. **Repatriation of Fugitive Criminals:** Enhancing cooperation in the extradition and repatriation of criminals operating across national borders, in accordance with applicable legal frameworks.

4. **Cybersecurity and Cybercrime Investigations:** Strengthening cooperation to address cybercrime, cyber slavery and the misuse of digital technologies.
5. **Institutional Cooperation and Capacity Building:** Improving coordination among law enforcement agencies, intelligence services and border management authorities.

Q. With reference to BIMSTEC and the Delhi Declaration, consider the following statements:

1. BIMSTEC was established in 1997 through the Bangkok Declaration.
2. The BIMSTEC Secretariat is located in Dhaka, Bangladesh.
3. The Delhi Declaration calls for cooperation against terrorism, violent extremism and terrorist financing.
4. BIMSTEC comprises seven member countries, including Pakistan and the Maldives.

Which of the statements given above are correct?

(a) 1 and 2 only (b) 1, 2 and 3 only (c) 2, 3 and 4 only (d) 1, 2, 3 and 4

Answer: (b) 1, 2 and 3 only

Statement 1 is correct. BIMSTEC was formed on 6 June 1997 through the Bangkok Declaration, initially as BIST-EC (Bangladesh, India, Sri Lanka, Thailand Economic Cooperation).

Statement 2 is correct. The permanent Secretariat is in Dhaka, Bangladesh, and became operational in 2014.

Statement 3 is plausibly correct, but I couldn't confirm it. My search turned up nothing on a "Delhi Declaration" by name. The closest results were the 2018 Kathmandu Declaration, which called for a comprehensive counter-terror approach including preventing terrorist financing and countering radicalisation. Counter-terrorism language is a standard feature of BIMSTEC outcome documents, so the statement fits the pattern. Please check it against your source for the Delhi Declaration.

Statement 4 is incorrect. BIMSTEC has seven members: Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka and Thailand. Pakistan and the Maldives are not members. This is the classic trap, because both are South Asian states, so they sound like plausible members.

2.2. UN SECURITY COUNCIL (UNSC) REFORMS



Context

- Recently, India called for **comprehensive reforms of the UN Security Council (UNSC)**, highlighting its lack of representativeness and its failure to respond effectively to global conflicts.

Key Highlights

- **India's Stand:** Historical authority derived from the Second World War cannot compensate for the UNSC's present-day legitimacy deficit.
- **Representation Gap:** The Asia-Pacific Group, representing over 60% of the world's population, remains underrepresented in the Council.

- **Expansion of Membership:** India advocates expanding both permanent and non-permanent membership categories.
- **Criticism of Existing Structure:** Expanding only non-permanent membership would leave the fundamental imbalance unchanged.
- **India's Candidature:** India is seeking a non-permanent UNSC seat for the **2028–29 term**.

About the United Nations Security Council (UNSC)

- **Established:** 1945 under the UN Charter.
- **Headquarters:** New York City, USA.
- **Composition:** 15 members - 5 permanent and 10 non-permanent members.
- **Permanent Members (P5):** China, France, Russia, the United Kingdom and the United States.
- **Non-Permanent Members:** 10 members elected by the UN General Assembly for **two-year terms**.
- **Presidency:** Rotates monthly among the 15 members in English alphabetical order.
- **Charter Mandate: Under Article 24 and Article 25** of the UN Charter, member states confer primary responsibility for maintaining international peace and security on the Security Council and agree to abide by its decisions.
- **Key Powers:** Imposing sanctions, authorising peacekeeping operations and approving the use of force under the UN Charter.
- **Veto Power:** Each permanent member can veto substantive resolutions.
- **Voting:** At least 9 affirmative votes are required to adopt a substantive resolution, with no veto from any permanent member.
- **India and UNSC:** India is not a permanent member but has served as a non-permanent member eight times, most recently in 2021–2022.
- **Permanent Seat Bid**: India is part of the G4 nations (along with Brazil, Germany, and Japan) pushing for structural reforms and a permanent seat on the UNSC.

Q. Consider the following statements regarding the United Nations Security Council (UNSC):

1. The UNSC consists of 15 members, including five permanent and ten non-permanent members.
2. Non-permanent members are elected by the UN General Assembly for a term of three years.
3. All five permanent members possess veto power over substantive resolutions.
4. India is a member of the G4 nations, which advocate UNSC reforms and permanent membership for themselves.

Which of the statements given above are correct?

(a) 1 and 2 only
(b) 1, 3 and 4 only
(c) 2, 3 and 4 only
(d) 1, 2, 3 and 4

Correct Answer: (b) 1, 3 and 4 only

Explanation:

- **Statement 1 is correct:** The UNSC has 15 members—five permanent and ten non-permanent.
- **Statement 2 is incorrect:** Non-permanent members are elected for **two-year terms**, not three years.
- **Statement 3 is correct:** The five permanent members—China, France, Russia, the UK and the USA—possess veto power over substantive resolutions.
- **Statement 4 is correct:** The G4 comprises India, Brazil, Germany and Japan, which advocate UNSC reforms and permanent membership.

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3.1. WORLD ECONOMIC OUTLOOK (WEO) REPORT



Context

- Recently, the International Monetary Fund (IMF) revised India's economic growth forecast upward to 7% for 2026.

About the World Economic Outlook

- **Publisher**: International Monetary Fund (IMF).
- **Frequency**: Published twice a year, generally in April and October, with updates in January and July.
- **Coverage:** Provides estimates and projections for global economic growth, inflation, real GDP growth, consumer prices, current account balances and unemployment across IMF member countries.
- **Data Sources**: Draws on IMF staff assessments and consultations with member countries; related data are published in the WEO database.

Key Highlights of WEO 2026

- **Economic Growth** India remains among the fastest-growing major economies, with growth in 2026 projected at 7.0%.
- **Inflation**: IMF expects India's consumer price index (CPI) inflation to average 5% in FY27 before easing to 4.4% in FY28.
- **Current Account Deficit**: India's current account deficit is expected to widen to 1.5% of GDP in 2026.
- **Global Growth**: The IMF has raised its global growth forecast for 2026 by 10 basis points to 3.1%, while retaining its projection for 2027 at 3.4%.
- **Advance economics**: Advanced economies are projected to grow by 2.1% in 2026, compared with 2% in 2025.
- **Emerging and Developing Asia**: Growth is forecast at 5.1% in 2026.
- **Middle East and Central Asia:** The region's economy is projected to contract by 0.3% in 2026.

Q. With reference to the International Monetary Fund's (IMF) World Economic Outlook (WEO), consider the following statements:

1. The WEO is generally published in April and October, with updates released in January and July.
2. The WEO provides projections on economic growth, inflation, current account balances and unemployment across IMF member countries.
3. According to the provided WEO 2026 highlights, India's economic growth is projected at 7% in 2026.

4. Advanced economies are projected to grow faster than emerging and developing Asia in 2026.

Which of the statements given above are correct?

(a) 1 and 2 only

(b) 1, 2 and 3 only

(c) 2, 3 and 4 only

(d) 1, 2, 3 and 4

Answer: (b) 1, 2 and 3 only

Statement 1 is correct. The full WEO is published twice a year, in April and October. Shorter updates come in January and July, as with the January 2026 and July 2026 updates seen earlier.

Statement 2 is correct. The WEO database covers national accounts (growth), inflation, unemployment rates, balance of payments (including current account balances) and fiscal indicators for countries and country groups.

Statement 3 is correct, but only with the corrected figure. The October 2026 WEO projects India's growth at 7.0% in 2026. Your original highlights said 7.4%, so as the question is worded ("according to the provided highlights"), it would be wrong under your notes. Either fix the notes to 7.0%, or reword the statement as "India's growth is projected at 7% in 2026 in the October 2026 WEO."

Statement 4 is incorrect. Emerging and developing Asia is projected to grow 5.1% in 2026, well above advanced economies. Reported figures for advanced economies are far lower, such as the US at 2.3% and the euro area at about 1.1%. This is a typical reversal trap in UPSC questions.

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4.1. ALBERTA REFERENDUM



Context

- Recently, Alberta's separatist movement has gained momentum amid debates over federal policies, **oil and gas development**, environmental regulations, and the province's relationship with the Canadian federal government.

About Alberta

- **Location:** A **landlocked** western province of Canada, bordered by British Columbia to the west and Saskatchewan to the east.
- **Capital:** Edmonton.
- **Major economic resource:** Home to 'oil sands' and holds the **world's fourth-largest** proven oil reserves, trailing behind Venezuela, Saudi Arabia, and Iran.
- **Economic Contribution**: Accounts for more than **80% of Canada's crude oil** production and contributes a disproportionate share to the national economy.

Causes of Separatist Sentiments

- **Federal vs. Provincial Policies:** Resistance against federal environmental/climate policies aimed at curbing oil extraction.
- **Economic Grievance:** A perception among local constituents that the province contributes significantly more to the federal government than it receives back.
- **Pandemic Restrictions & External Influences:** Discontent over COVID-19 pandemic restrictions and regulations, coupled with political rhetoric from neighboring border regions advocating provincial autonomy over local resources and tax collection.

Constitutional Position on Secession in Canada

I. Reference re Secession of Quebec, 1998

- The Supreme Court of Canada held that a province cannot unilaterally secede under the Canadian Constitution.
- A clear majority voting in favour of secession on a clear question would create an obligation to negotiate, rather than an automatic right to independence.
- Constitutional principles involved include federalism, democracy, constitutionalism, the rule of law and respect for minority rights.

II. Clarity Act, 2000

- Provides a framework for determining whether a referendum question and the expression of support for secession are sufficiently clear.

- The House of Commons considers the clarity of the question and whether a clear majority has expressed a desire to secede.
- Secession requires a constitutional amendment and negotiations involving the federal and provincial governments.

Q. In which region is Alberta's oil sands deposit mainly located?
(a) Athabasca
(b) Labrador
(c) Nova Scotia
(d) Yukon
Answer: (a) Athabasca
Alberta's oil sands are concentrated in three regions: **Athabasca**, **Cold Lake** and **Peace River**. Athabasca, in the northeast around Fort McMurray, is the largest and most developed, and it is the only one with deposits shallow enough for open-pit mining.
Labrador and Nova Scotia are in eastern Canada, and Yukon is in the far northwest. None of them has major oil sands.

4.2. PFAS: EMERGING CONTAMINANTS & THE CHALLENGE OF WATER POLLUTION IN INDIA

Context



- Recent, studies across India have detected **Per- and Polyfluoroalkyl Substances (PFAS)** in groundwater, surface water, sewage and coastal waters, raising concerns about environmental contamination and potential health risks.

About PFAS

- **Full Form:** Per- and Polyfluoroalkyl Substances.
- **Nature:** A large group of synthetic chemicals characterised by multiple carbon–fluorine bonds.
- **Common Uses:** Coatings, textiles and various industrial and consumer products.
- **Key Property:** Strong carbon–fluorine bonds make many PFAS highly resistant to environmental degradation.
- **Persistence:** Many PFAS persist in the environment for long periods and are commonly referred to as **"forever chemicals."**
- **Environmental Occurrence:** Found in water, soil, sewage and other environmental matrices.
- **Major Concern:** Their persistence, potential toxicity and widespread use make them a significant emerging environmental concern.

Sources and Pathways of PFAS Contamination

- **Industrial Discharges:** Release of PFAS-containing chemicals through industrial wastewater.
- **Municipal Sewage:** Domestic wastewater can carry PFAS from consumer products and other sources.
- **Landfills and Garbage Dumps:** Leaching from discarded products can contaminate groundwater.
- **Consumer Products:** PFAS-containing coatings, textiles and other materials can contribute to environmental releases.
- **Transformation of Precursors:** Certain precursor compounds can transform into more persistent PFAS in the environment or during treatment processes.

Environmental and Health Implications

1. **Environmental Persistence:** Many PFAS resist natural degradation, allowing contamination to persist over extended periods.
2. **Potential Human Health Risks:** Health risks depend on the specific compound, exposure dose, duration and route of exposure.
3. **Carcinogenicity:** According to the International Agency for Research on Cancer (IARC), in its 2025 monograph:
    - **PFOA (Perfluorooctanoic acid):** Classified as carcinogenic to humans (Group 1).
    - **PFOS (Perfluorooctanesulfonic acid):** Classified as possibly carcinogenic to humans (Group 2B).
4. **Aquatic Toxicity:** A 2026 study examining a mixture of 24 PFAS compounds reported delayed hatching, reduced growth, accumulation in zebrafish blood and reduced heart rates in offspring.
5. **Food-Chain Concerns:** Certain PFAS can accumulate in organisms and may enter food chains, depending on their chemical properties and environmental conditions.

India's Regulatory and Institutional Response

- **Bureau of Indian Standards (BIS):** The drinking-water standard IS 10500:2012 is under revision. A dedicated Working Group on Emerging Contaminants and Forever Chemicals is examining PFAS limits and associated contaminants.
- **Ministry of Environment, Forest and Climate Change:** The Ministry has stated that there is no specific regulation banning PFAS manufacturing.
- **CSIR–Indian Institute of Toxicology Research (CSIR-IITR):** Participating in a UNEP-funded National Implementation Plan to build baseline data on PFAS in environmental matrices and consumer products.
- **Analytical Capacity:** CSIR-IITR has developed capabilities to detect 50 multi-class PFAS molecules across different environmental and product matrices.

Q. With reference to Per- and Polyfluoroalkyl Substances (PFAS), consider the following statements:

1. PFAS are often called "forever chemicals" because many of them resist environmental degradation.
2. The International Agency for Research on Cancer (IARC) has classified PFOA as carcinogenic to humans and PFOS as possibly carcinogenic to humans.
3. India has a specific regulation that completely bans the manufacture of all PFAS.
4. PFAS contamination can occur through industrial discharges, municipal sewage and leaching from landfills.

Which of the statements given above are correct?

(a) 1 and 2 only

(b) 1, 2 and 4 only

(c) 2, 3 and 4 only

(d) 1, 2, 3 and 4

Answer: (b) 1, 2 and 4 only

Statement 1 is correct. PFAS have very strong carbon-fluorine bonds, so many of them resist breakdown by heat, water, light and biological processes. They persist and bioaccumulate in the environment and in living organisms, which is why they are called "forever chemicals."

Statement 2 is correct. In 2023, IARC classified PFOA in Group 1 (carcinogenic to humans) and PFOS in Group 2B (possibly carcinogenic to humans).

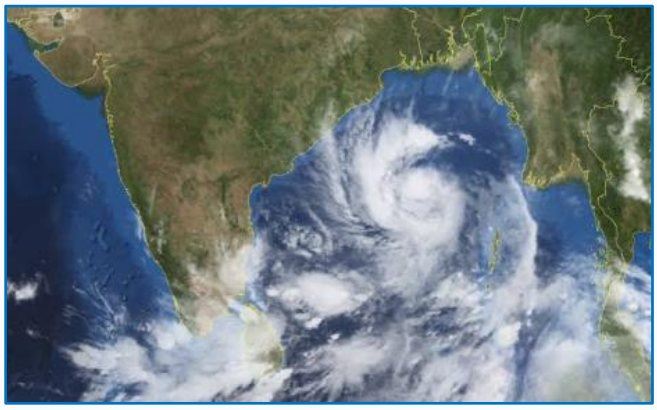
Statement 3 is incorrect. India has no regulation that completely bans the manufacture of all PFAS. PFOS, PFOA and PFHxS are covered under the Stockholm Convention, which India has ratified, and India regulates some of them under its Persistent Organic Pollutants rules. That is not a blanket ban on the whole class of thousands of PFAS. Words like "specific," "completely" and "all" are the usual signal of a wrong statement in UPSC questions.

Statement 4 is correct. PFAS enter the environment through industrial discharges (fluoropolymer manufacturing, textiles, firefighting foam), municipal sewage and sludge, and landfill leachate, and can then contaminate groundwater and drinking water.

4.3. INFLUENCE OF EL NIÑO ON CYCLONE PATH AND INTENSITY

Context

- A recent report highlighted how **El Niño influenced the path and intensity of Cyclone Arnab**, which affected parts of the eastern coast of India.



About El Niño

- **El Niño** is the periodic warming of sea-surface temperatures in the central and eastern equatorial Pacific Ocean.

- It is the warm phase of the **El Niño–Southern Oscillation (ENSO)**, a climate pattern involving interactions between the ocean and atmosphere.
- It can influence global atmospheric circulation, rainfall patterns, monsoons and tropical cyclone activity.

How El Niño Can Influence Tropical Cyclones?

1. **Atmospheric circulation:** El Niño changes large-scale atmospheric circulation, potentially influencing the environmental conditions in which cyclones develop.
2. **Vertical wind shear:** It can alter vertical wind shear—the change in wind speed or direction with altitude—which may affect cyclone formation and intensification.
3. **Regional differences:** El Niño's effects vary across ocean basins. Its influence on cyclone activity in the North Indian Ocean is complex and is not uniform in every event.
4. **Cyclone track and intensity:** Cyclone movement and strength also depend on sea-surface temperatures, atmospheric pressure systems, steering winds and other local conditions.

Tropical Cyclones' Fuel

- **Niño 3.4 region:** Used to measure El Niño's intensity. Sea surface temperature here was 2-2.8°C above normal in July-September 2026.
- **Condition for formation:** Ocean temperature of 26°C or above at depths of 50-100 m.
- Warm oceans can cause rapid intensification at sea.
- **Other factors:** Boundary layers, wind shear, convection, upper ocean circulation, air-sea interaction.

How Are Cyclones Named?

- Naming in the Bay of Bengal and Arabian Sea began in September 2004, following a 2000 meeting of an intergovernmental panel (the WMO/ESCAP Panel on Tropical Cyclones).
- **Members:** Initially 8 countries (Bangladesh, India, Maldives, Myanmar, Oman, Pakistan, Sri Lanka, Thailand). In 2018, 5 more joined (Iran, Qatar, Saudi Arabia, UAE, Yemen), making 13.
- **Rules:** Names must be short, easy to pronounce and inoffensive. A name, once used, is never repeated.
- **Who names:** The Regional Specialised Meteorological Centre (RSMC), New Delhi, assigns the name once a system reaches 62 kmph.
- **Order:** Countries are listed alphabetically and their names used in sequence. When all 13 names in a column are used, the next column is taken.
- **Arnab** (pronounced "Ornab") was proposed by Bangladesh. The next name is **Murasu**, proposed by India (a Tamil word for drum).

Q. With reference to cyclones in the North Indian Ocean, consider the following statements:

1. During El Niño years, cyclones forming in the Bay of Bengal tend to form at lower latitudes and are more likely to affect the Andhra Pradesh and Tamil Nadu coasts.

2. Cyclone names for the Bay of Bengal and Arabian Sea are officially assigned by the Regional Specialised Meteorological Centre, New Delhi, once a weather system reaches 62 kmph.
3. The Niño 3.4 region, used to measure the intensity of El Niño, lies in the equatorial Atlantic Ocean.
4. Once the names suggested by all 13 member countries are used, the list is repeated from the beginning.

Which of the statements given above is/are correct?

(a) 1 and 2 only
(b) 2 and 3 only
(c) 1, 2 and 4
(d) 1, 3 and 4

Answer: (a)

Statement 1 is correct: in El Niño years, cyclones form along lower latitudes and are more likely to move towards Andhra Pradesh and Tamil Nadu than Odisha and West Bengal.

Statement 2 is correct: RSMC New Delhi assigns the name once the system crosses the 62 kmph threshold for a cyclone.

Statement 3 is incorrect: the Niño 3.4 region lies in the equatorial Pacific Ocean, not the Atlantic.
Statement 4 is incorrect: after all 13 names in a column are used, the next column of the list is taken, and a cyclone name is never repeated.

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SCIENCE & TECHNOLOGY

5.1. CRISPR TECHNOLOGY AND GENETICALLY MODIFIED CROPS IN INDIA



Context

- Nobel laureate **Richard J. Roberts**, recipient of the 1993 Nobel Prize in Physiology or Medicine, defended the use of biotechnology in agriculture at the **Emerging Science, Technology and Innovation Conclave (ESTIC) 2026** in New Delhi.

About CRISPR Technology

- **CRISPR-Cas9** is a gene-editing technology that enables scientists to modify specific DNA sequences in an organism.
- **How it works:**
  - A guide RNA directs the Cas9 enzyme to a specific location in DNA.
  - Cas9 cuts the DNA at the targeted site.
  - Scientists can then modify the genetic sequence or insert genetic material, depending on the method used.
- **Applications:** Crop improvement, disease resistance, nutritional enhancement and scientific research.
- **Significance:** CRISPR can support the development of improved crop varieties and strengthen agricultural research.
- **Intellectual Property:** Foundational CRISPR-Cas9 patents have been subject to legal disputes.

About Genetically Modified (GM) Crops

- GM crops are developed using genetic engineering techniques to introduce, modify or regulate specific genetic characteristics.
- They may be developed to improve resistance to pests, enhance nutritional content or introduce other desirable traits.
- Their adoption raises questions relating to biosafety, environmental effects, agricultural productivity, intellectual property and seed sovereignty.

GM Crops vs Gene Editing

- **Genetic Modification:** May involve introducing genetic material from another organism or modifying an organism's genetic characteristics through genetic engineering.
- **Gene Editing:** Uses tools such as CRISPR-Cas9 to make targeted changes to an organism's DNA. Some gene-editing techniques can produce changes **without introducing foreign DNA.**

Important Examples of GM Crops

1. **Bt Cotton**
   - India permits Bt cotton for commercial cultivation.
   - It is genetically modified to provide protection against certain insect pests.
   - It is an important example of the commercial cultivation of a GM crop in India.
2. **Bt Brinjal**
   - Bt brinjal was developed to provide resistance against the brinjal fruit and shoot borer.
   - In **2010**, the then Environment Minister imposed an indefinite moratorium on its introduction.
   - It remains an important example in discussions on the regulation and public acceptance of GM food crops in India.
3. **GM Mustard**
   - GM mustard has been a subject of scientific, regulatory and legal debate in India.
   - In **July 2024**, the Supreme Court delivered a split verdict on its environmental release.
   - The Court unanimously asked the Union government to formulate a national policy on GM crops.
   - Concerns have been raised regarding its environmental safety and the evidence supporting claims of improved yields.
4. **Golden Rice**
   - Developed in **1999** by Ingo Potrykus and Peter Beyer.
   - Engineered to produce a precursor of vitamin A in the rice grain.
   - Intended to help address vitamin A deficiency.
   - Indian researchers reported in a 2017 PLOS ONE study that backcrossing a Golden Rice transgene event into an Indian rice variety resulted in stunted, low-yielding plants, making them unsuitable for cultivation under the conditions studied.

Major Concerns Associated with GM Crops

- **Biosafety:** Potential risks to human health and the environment require scientific assessment.
- **Biodiversity:** Gene flow to related plants and possible effects on ecosystems need evaluation.
- **Seed Sovereignty:** Dependence on a limited number of companies may raise concerns about farmers' access to seeds.
- **Intellectual Property Rights:** Patents and licensing arrangements can affect access to biotechnology.
- **Agricultural Productivity:** Claims about higher yields must be supported by independent scientific evidence.
- **Socioeconomic Concerns:** The affordability of seeds, impacts on farmers and equitable access to technology remain important considerations.
- **Regulatory Challenges:** Effective biosafety assessment, monitoring and transparent decision-making are essential.

GM Crops and India's Regulatory Framework

- India has permitted **Bt cotton** for commercial cultivation but, according to the supplied article, has not permitted any GM food crop for commercial cultivation.
- The **2010 moratorium on Bt brinjal** remains a significant episode in India's GM crop debate.
- The Supreme Court's 2024 split verdict on GM mustard highlighted the need for a clear national policy.
- The Coalition for a GM-Free India has argued for a comprehensive biosafety policy rather than a policy focused only on GM crops.
- Regulation needs to balance scientific innovation, agricultural development, environmental protection and public confidence.

Significance for India

- **Food Security:** Biotechnology may help improve agricultural productivity and crop resilience.
- **Nutritional Security:** Biofortified crops may contribute to addressing micronutrient deficiencies.
- **Scientific Self-Reliance:** Domestic research can reduce dependence on foreign technology providers.
- **Agricultural Innovation:** Gene editing can support the development of crop varieties with desirable characteristics.
- **Economic Benefits:** Improved crop varieties may benefit farmers if they deliver demonstrable advantages and remain accessible.
- **Environmental Sustainability:** Crop-improvement technologies may contribute to sustainable agriculture when supported by appropriate safety assessments.

Q. The term 'Golden Rice', frequently mentioned in discussions on agricultural biotechnology, refers to rice that has been developed to:
(a) Increase resistance to the brinjal fruit and shoot borer
(b) Enhance the production of a vitamin A precursor in rice grains
(c) Improve nitrogen fixation in rice plants
(d) Increase resistance to all major fungal diseases
Answer: B
Explanation:
Option (b) is correct: Golden Rice is genetically engineered to produce beta-carotene (a precursor of vitamin A) in the rice grain endosperm, to help tackle vitamin A deficiency.
Option (a) is incorrect: resistance to the brinjal fruit and shoot borer is the trait in Bt Brinjal, not Golden Rice.
Option (c) is incorrect: Golden Rice has no change in nitrogen fixation, which is a different research area (for example, engineering cereals to fix nitrogen).
Option (d) is incorrect: Golden Rice is not designed for fungal disease resistance, and no crop is resistant to all major fungal diseases.

5.2. ASHOKE SEN WINS 2026 OSKAR KLEIN MEDAL



Context

- Renowned Indian theoretical physicist **Professor Ashoke Sen** has been awarded the **2026 Oskar Klein Medal**, becoming the **first Indian physicist** to receive the honour.

About the Oskar Klein Medal

- **What it is:** A prestigious international award recognising outstanding contributions to theoretical physics.
- **Awarded by:** Stockholm University and the Nobel Committee for Physics of the Royal Swedish Academy of Sciences.
- **Established:** 1988.
- **Named after:** Swedish theoretical physicist **Oskar Klein**, known for his contributions to the Kaluza–Klein theory.
- **Significance:** Recognises foundational work in areas such as quantum mechanics, cosmology, gravity and the fundamental forces of nature.
- **Associated Lecture:** Recipients deliver the Oskar Klein Memorial Lecture in Stockholm.

Key Contributions of Ashoke Sen

- **S-Duality:** Demonstrated important relationships between strongly and weakly interacting string theories.
- **String Theory:** Contributed to unifying different string theories within the broader framework of M-theory.
- **Black Hole Entropy:** Developed the Entropy Function Formalism to study the microscopic origins of black hole entropy.
- **String Field Theory:** Advanced research on tachyon condensation and the dynamics of unstable string configurations.

Important Scientific Concepts

- **String Theory:** A theoretical framework that describes fundamental particles as tiny vibrating strings.
- **M-Theory:** A proposed framework that connects different versions of string theory.
- **S-Duality:** A relationship in which a strongly interacting theory can be described through a corresponding weakly interacting theory.
- **Black Hole Entropy:** A measure of the microscopic information associated with a black hole, related to its thermodynamic properties.

Q. Consider the following statements regarding Ashoke Sen:

1. He became the first Indian physicist to receive the Oskar Klein Medal in 2026.
2. The Oskar Klein Medal is awarded for outstanding contributions to theoretical physics.

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

Correct Answer: (c) Both 1 and 2

Explanation:

- **Statement 1 is correct:** Ashoke Sen, an eminent Indian theoretical physicist, became the first Indian physicist to receive the **Oskar Klein Medal in 2026** for his outstanding contributions to theoretical physics.
- **Statement 2 is correct:** The **Oskar Klein Medal**, established in 1988, recognises outstanding contributions to theoretical physics. It is awarded by Stockholm University in association with the Nobel Committee for Physics of the Royal Swedish Academy of Sciences.

5.3. FIRST HUMAN CASE OF SHAMONDA VIRUS

Context



- Recently, the French health authorities have reported the world's first confirmed human infection of the Shamonda virus in an immunocompromised patient who subsequently died from neurological complications.

What is the Shamonda Virus?

- The Shamonda virus is a **negative-sense single-stranded RNA virus** belonging to the genus ***Orthobunyavirus*** (family *Peribunyaviridae*).
- It is primarily an **animal pathogen** that infects livestock, especially cattle, though sporadic cases occur in sheep, goats, and horses.
- **Symptoms** in livestock include acute diarrhoea, high fever, lethargy, reduced milk yield, and congenital defects or spontaneous abortions in pregnant animals.

Transmission and Vector Dynamics

- The virus is a **vector-borne pathogen** primarily transmitted via the bites of small biting insects, mainly midges (*Culicoides* species).
- **Animal-to-animal spread**: Primarily through infected midges, rather than direct contact.
- **Pregnancy-related transmission**: Vertical transmission has been reported, raising concerns about infection affecting unborn animals.

- Prior to this incident, the virus had circulated **exclusively among animals, with no historical transmission to humans.**

Treatment, vaccine and prevention

- **Vaccine:** WOAH reports that no commercially available vaccine against Shamonda virus is currently available.
- **Specific treatment:** No established virus-specific treatment is identified in the cited veterinary guidance.
- **Animal prevention:** Veterinary surveillance, reducing exposure to biting midges, using suitable physical barriers and following veterinary advice can help reduce transmission risk.
- **Diagnosis:** Laboratory testing is important because symptoms overlap with other livestock diseases.

Geographical Distribution

- The virus was first isolated and identified in **Nigeria** in the mid-1960s.
- For decades, its circulation was confined to regions of Africa and parts of Asia (including Japan).
- It was detected in **Europe for the first time in July 2026,** subsequently spreading across livestock populations in 14 western European nations.

Q. Consider the following statements regarding the Shamonda virus:

1. It is a vector-borne virus primarily transmitted through the bites of midges (*Culicoides* species).
2. It primarily affects livestock such as cattle, causing symptoms like fever and drop in milk yield.
3. It has historically caused frequent seasonal human epidemics across sub-Saharan Africa.

Which of the statements given above is/are correct?

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

Answer: (a) 1 and 2 only

Explanation:

- **Statement 1 – Correct:** The virus belongs to the *Orthobunyavirus* group and is transmitted between hosts via bites from small biting insects, predominantly midges.
- **Statement 2 – Correct:** Cattle serve as its primary animal reservoir; clinical manifestations include acute diarrhoea, fever, lethargy, and a marked reduction in milk yield.
- **Statement 3 – Incorrect:** Although the virus has circulated in Africa and Asia for several decades in animal populations, it had never been detected in humans prior to the single isolated case reported in France.

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