OCTOBER 2026

1: Polity, Governance & Electoral Reforms

1. Karnataka Electoral Roll Revision & Form 7 Mass Filings

Context: During Karnataka's Special Intensive Revision (SIR) of electoral rolls, Election Registration Officers (EROs) and Assistant EROs (AEROs) filed **61,059 Form 7 applications** seeking voter deletions without stating any reason.

Statutory & Regulatory Provisions:

Form 7 Function: Form 7 is a statutory application used for objecting to a name listed on the electoral roll or seeking its deletion.

Registration of Electors Rules, 1960: Under **Rule 17**, any claim or objection not lodged in the prescribed manner or lacking mandatory details (such as the specific ground for deletion) must be rejected by the registration officer.

Procedural Safeguards: Natural justice mandates that a formal hearing notice or order must precede voter deletion to allow the affected citizen to contest the objection.

Key Issues & Discrepancies Identified:

Conflict of Interest: EROs and AEROs acted both as the objectors filing Form 7 and as the quasi-judicial authorities deciding the deletions.

Post-Deadline Submissions: Out of 61,059 applications, only **192** were submitted during the official claims and objections window (August 24 – September 23), whereas **over 60,800** were filed after the window had closed. On October 22 alone (the disposal deadline), 10,105 applications were submitted.

System-Generated Blank Forms: Forms were auto-generated with digital signatures leaving the "reason" field blank when voters were

unreachable during notices for "no mapping" or "logical discrepancies".

Scale of Deletions: Prior to Form 7 filings, over **1.07 crore names** were deleted from Karnataka's draft roll during the initial enumeration phase under **ASDDO** categories (Absent, Shifted, Duplicate, Dead, and Others).

UPSC Relevance (GS Paper 2 - RPA & Electoral Reforms):

Highlights concerns regarding administrative arbitrary deletions, violation of Rule 17 of Registration of Electors Rules 1960, lack of audit trails, and the role of the Election Commission of India (ECI) in protecting voter rights.

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2. Removal Procedure of State Public Service Commission (SPSC) Members

Context: Former Keralam Governor Rajendra Arlekar recommended to the President of India the removal of Keralam PSC Chairperson M R Baiju and other members, alongside dissolving the commission, prior to any Supreme Court inquiry.

Constitutional Framework:

Appointment (Article 316): Members and Chairpersons of a State Public Service Commission are appointed by the Governor for a term of six years or until they attain 62 years of age.

Removal Procedure (Article 317): The power to remove an SPSC member or chairperson rests **exclusively with the President of India**.

Mandatory Supreme Court Inquiry: The President can issue a removal order on grounds of misbehaviour **only after** referring the

matter to the Supreme Court for an inquiry and receiving a report supporting removal.

Background of the Keralam Dispute:

Allegations: Alleged recruitment irregularities during the previous CPI(M) government, including malpractices in State Planning Board recruitments probed by the State Crime Branch, and an internal June 2026 audit identifying evaluation lapses.

Procedural Friction: The Governor issued the removal recommendation directly to the President without initiating an Article 317 reference and without consulting or informing the elected State government.

UPSC Relevance (GS Paper 2 - Constitutional Bodies & Governor's Discretion):

Illustrates constitutional protections guaranteeing SPSC autonomy against executive overreach, procedural compliance under Article 317, and Centre-State administrative friction involving the Governor's office.

Theme 2: Federalism & Regional Economic Coalitions

3. Proposed Southern Economic Alliance & Fiscal Federalism

Context: Andhra Pradesh's Chief Minister proposed an informal **"southern alliance"** comprising Andhra Pradesh, Tamil Nadu, Telangana, Karnataka, and Kerala to form a **$10 trillion-plus economic bloc by 2047**.

Socio-Economic Profile of the Five Southern States:

Economic Output: Account for less than 20% of India's total population but generate **over 31% of national GDP**.

Industrial Base: Account for **35% of India's factories**, **35% of FDI equity inflows**, and **26% of GST collections**.

Tech & Aviation Hubs: Host over **80% of India's ~2,100 Global Capability Centres (GCCs)** (employing nearly 24 million professionals), and operate busy international airports in Bengaluru, Hyderabad, Chennai, and Kochi.

Structural Vulnerabilities ("The Elephant in the Room"):

Demographic Ageing: Higher median age (33–36 years) compared to the all-India median (30 years) and northern states like UP/Bihar (23–26 years). Elderly population (above 60 years) stands at **19% in Kerala** and **16% in Tamil Nadu** vs. 11.4% nationally.

High Public Debt: Outstanding liabilities of Tamil Nadu stand at **₹10.4 lakh crore** (2025-26 BE). Debt-to-GDP ratios of Andhra Pradesh (35.4%) and Kerala (35.5%) significantly exceed the all-State average of **29.2%**.

DISCOM Losses: Southern States bear **45% of total accumulated losses** of all state-owned electricity distribution utilities in India.

Fiscal Pressure: Debt is driven by social spending (health/education) alongside untargeted subsidies, cash transfers, and subsidised power/transport.

UPSC Relevance (GS Paper 2 - Federal Structure & Fiscal Relations): Directly relevant to fiscal devolution debates, state debt sustainability, regional bargaining power on delimitation, and demographic transitions.

Theme 3: Health, Governance & Social Sector

4. Cancer Drug Price Capping & Trade Margin Rationalization

Context: The Union Government informed the Supreme Court of its decision to cap **trade margins at 30%** on specified non-scheduled anti-cancer drugs.

Regulatory & Price Control Mechanism:

Trade Margin: The markup difference between the price at which a drug enters the supply chain (price to distributor) and the maximum retail price (MRP) paid by the patient.

Non-Scheduled Drugs: Medicines outside the National List of Essential Medicines (NLEM) whose ceiling prices are not directly fixed by the government.

Regulatory Authority: National Pharmaceutical Pricing Authority (**NPPA**) regulates drug prices based on expert committee recommendations.

Precedent: Follows a 2019 pilot exercise on trade margin rationalization that covered **42 selected non-scheduled anti-cancer medicines**.

Policy Challenges & Considerations:

Hospital Cost Variations: Purchase prices differ from administration costs due to clinical expertise, infrastructure, monitoring levels, and infection control requirements.

Risk of Supply Disruption: Capping margins below handling and storage costs may disincentivize smaller manufacturers and reduce drug availability in remote areas.

UPSC Relevance (GS Paper 2 - Health & Sectoral Regulators):

Examines regulatory economics, healthcare affordability, trade margin rationalization, and the role of NPPA.

5. Digital Personal Data Protection (DPDP) Act, 2023 in Healthcare

Context: Hospitals and health systems face strict data management duties under the **DPDP Act, 2023** (Rules notified on November 13, 2025).

Key Framework & Institutional Roles:

Legal Roles: Patient = **Data Principal**; Hospital = **Data Fiduciary**; Third-party IT/cloud/lab vendors = **Data Processors**.

Consent Separation: Clinical consent (treatment) and digital data consent must be handled separately.

Implementation Timeline: Provisions relating to **Consent Managers** take effect in **November 2026**, while general substantive obligations apply from **May 2027**.

Compliance Mandates: Appointment of a statutory **Data Protection Officer (DPO)**, role-based data access, encryption, audit logs, and breach protocols. Non-compliance attracts penalties up to **₹250 crore**.

Healthcare Specific Challenges:

Out-of-Pocket Expenditure (OOPE): As per National Health Accounts (2022-23), OOPE constitutes **43.4% of total health expenditure** in India; compliance costs could further inflate patient care bills.

High IT Integration Costs: An India-Norway study (2023) showed an integrated IT system added 17.7% to a single urban Primary Health Centre (PHC) budget, though the extra cost dropped to ~6% when scaled across 400 PHCs.

Curriculum Gap: Lack of a standardized National Medical Commission (NMC) data protection curriculum for clinical and administrative staff.

UPSC Relevance (GS Paper 2 & GS Paper 3 - Data Protection & Health Governance):

Highlights data privacy in public health, compliance overheads, Ayushman Bharat Digital Mission (ABDM) integration, and statutory liabilities.

Theme 4: Education & Social Justice

6. NCERT 20-Hour Artificial Intelligence (AI) Module for Schools

Context: NCERT introduced a dedicated **20-hour, activity-based module on Computational Thinking (CT) and Artificial Intelligence (AI)** for Classes 9 to 12.

Core Curriculum Features:

Technical Collaboration: Developed in consultation with **IIT Madras** and **IIT Jodhpur**.

Computational Thinking: Focuses on algorithmic problem-solving by decomposing complex tasks into step-by-step instructions.

Pedagogical Scope: Covers everyday AI applications, machine learning concepts (how systems learn from patterns in past data), and hands-on practical exercises.

Ethics & Safety Standards: Includes practical training in **deepfake detection**, critical verification of AI outputs, data privacy boundaries, algorithmic fairness, and digital safety.

Implementation Obstacles:

Infrastructure gaps (digital divide in rural schools), lack of trained educators, and fast-evolving technology requiring continuous curriculum updates.

UPSC Relevance (GS Paper 2 - Education & Skill Development):

Aligns with NEP 2020 objectives regarding digital literacy, ethical technology integration, and secondary school curriculum reform.

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7. NEP 2020 Implementation: Four-Year Undergraduate Programme (FYUP) & Master's Crisis

Context: Delhi University (DU) implemented the Undergraduate Curriculum Framework (UGCF) under NEP 2020 in 2022, introducing a 4-year undergraduate pathway.

Key Structural Elements:

Degree Options: 4-year **Honours with Research** (single discipline) or 4-year Bachelor's with a **Major** in a multidisciplinary course, alongside a 3-year exit option.

Promised Benefit: Completing a 4-year UG degree enables entry into a **1-year Master's degree** or direct PhD admission (subject to an entrance exam) without requiring NET.

Emerging Bottlenecks & Litigation:

Seat Shortage: Over 14,000 students applied for 1-year Master's seats against an initial seat matrix of only ~1,000, later expanded to ~2,500 regular seats (~1,800 admitted) and ~4,000 in distance mode (SOL).

Priority Category Discriminator: DU categorized applicants into **P1** (Honours with Research) and **P2** (Multidisciplinary Major), placing P2 candidates behind P1 regardless of CGPA, leading to legal challenges in the Delhi High Court.

UPSC Relevance (GS Paper 2 - Higher Education Policy):

Demonstrates practical execution hurdles of NEP 2020, higher education capacity deficits, and institutional equity issues.

Theme 5: Environment & International Climate Policy

8. Climate Change Education (CCE) & UNFCCC COP31

Context: Global climate policy is moving from climate awareness to measurable climate action; **COP31** in **Antalya, Turkey** aims to formalize national CCE commitments.

Evolution of Environmental & Climate Education in India:

Constitutional Basis: The **42nd Constitutional Amendment Act, 1976** added Article 48A (Directive Principles) and Article 51A(g) (Fundamental Duty) for environmental protection.

Judicial Mandate: Supreme Court's landmark **M.C. Mehta judgment (1991)** mandated environmental education across formal educational institutions.

Policy Frameworks: National Education Policy (NEP) 2020, National Curriculum Framework for School Education (NCF-SE) 2023, **Mission LiFE** (via Eco Clubs), NISHTHA teacher training, and UGC mandatory UG sustainability courses (2023).

Global Precedents:

Italy: Made climate change and sustainability compulsory school subjects.

UNESCO Greening Education Partnership: Global initiative spanning ~100 countries working on climate-ready campuses, curricula, and teacher training.

UNFCCC COP Context:

COP Role: Supreme decision-making body of the UNFCCC.

COP30 & NDC 3.0: COP30 initiated the NDC 3.0 cycle for member countries to submit updated Nationally Determined Contributions for

2035 under the Paris Agreement goal (limiting warming below 2°C, preferably 1.5°C).

COP31 Priority: Turkish presidency set climate action education across society by 2035 as a core target.

UPSC Relevance (GS Paper 3 - Environment & UNFCCC):

Covers climate governance, India's international commitments, Mission LiFE, and institutional evolution of CCE.

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15 UPSC-Style Multiple Choice Questions (MCQs)

Question 1 (Polity - RPA & Electoral Rules)

Consider the following statements regarding the deletion of names from electoral rolls under the Registration of Electors Rules, 1960:

Under Rule 17, an objection to a voter's inclusion in the electoral roll must state a specific reason, failing which it is liable to be rejected by the registration officer.

A deletion order can be passed immediately upon filing Form 7 without the necessity of issuing a prior hearing notice to the affected voter.

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

Question 2 (Polity - Statutory Election Forms)

Which of the following statutory forms under the Registration of Electors Rules, 1960 is specifically prescribed for lodging an objection against the inclusion of a name or seeking the deletion of an entry in the electoral roll? (a) Form 6
(b) Form 6A

(c) Form 7
(d) Form 8

Question 3 (Polity - Constitutional Bodies)

With reference to the State Public Service Commission (SPSC), consider the following statements:

1. Members of an SPSC are appointed by the Governor of the State under Article 316, but can only be removed from office by the President of India.
2. Under Article 317, the President can order the removal of an SPSC member on the ground of misbehaviour only after receiving a report from the Supreme Court supporting such removal following an inquiry.
3. The Governor possesses inherent discretionary powers to dissolve an SPSC if serious recruitment malpractices are uncovered during a police investigation.

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

Question 4 (Polity & Federalism - Regional Profiles)

Consider the following statements regarding the southern States of India (Andhra Pradesh, Tamil Nadu, Telangana, Karnataka, and Kerala):

1. The five southern States contribute over 31% to India's Gross Domestic Product (GDP) while accounting for less than a fifth of the total population.
2. The median age in these five southern States is significantly lower than the national average due to high total fertility rates.
3. More than 80% of India's Global Capability Centres (GCCs) are situated in Bengaluru, Hyderabad, and Chennai.

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

Question 5 (Economics - State Public Finance)

With reference to state finances and public debt in India, consider the following statements:

The outstanding liabilities of Tamil Nadu exceed those of any other State government in India.

The average debt-to-GDP ratio for all States in India stands at over 35%.

Southern States account for nearly 45% of the total accumulated financial losses of all state-owned electricity distribution utilities in India.

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

Question 6 (Governance & Health - DPDP Act 2023)

Under the Digital Personal Data Protection (DPDP) Act, 2023 framework as applied to healthcare institutions, consider the following statements:

A patient whose personal health record is created is classified as the 'Data Principal'.

The hospital processing patient records acts as the 'Data Fiduciary' and must appoint a statutory Data Protection Officer.

Failing to implement reasonable security safeguards under the Act can attract a penalty of up to ₹250 crore.

Which of the statements given above are correct? (a) 1 and 2 only

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

Question 7 (Social Sector - Health Economics)

According to the National Health Accounts (2022-23), what is the share of Out-of-Pocket Expenditure (OOPE) in India's Total Health Expenditure? (a) 25.6%
(b) 35.2%
(c) 43.4%
(d) 58.9%

Question 8 (Governance & Pharma Regulation)

Consider the following statements regarding pharmaceutical price regulation in India:

1. Non-scheduled drugs are those medicines whose ceiling prices are directly fixed and capped annually by the Central Government.
2. The National Pharmaceutical Pricing Authority (NPPA) functions as the national drug price regulator in India.
3. Trade margin represents the gap between a drug's price upon entering the supply chain and the final price paid by the consumer/patient.

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

Question 9 (Environment - Constitutional & Judicial Trajectory)

With reference to environmental education in India, consider the following statements:

The 42nd Constitutional Amendment Act, 1976 introduced environmental protection into both the Directive Principles of State Policy and Fundamental Duties.

In the M.C. Mehta vs. Union of India case (1991), the Supreme Court directed that environmental education be made a compulsory component of formal education.

Mission LiFE (Lifestyle for Environment) reaches school students primarily through Eco Clubs.

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

Question 10 (Environment - UNFCCC Framework)

With reference to the United Nations Framework Convention on Climate Change (UNFCCC), consider the following statements:

The Conference of the Parties (COP) serves as the supreme decision-making body of the UNFCCC.

COP31 is scheduled to take place in Antalya, Turkey.

The NDC 3.0 cycle requires state parties to submit updated Nationally Determined Contributions targeted for the year 2035.

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

Question 11 (Education - AI Curriculum)

With reference to the 20-hour Artificial Intelligence (AI) and Computational Thinking module introduced by NCERT, consider the following statements:

It is designed for students of Classes 9 to 12 as an activity-based practical module.

The module was developed in consultation with IIT Madras and IIT Jodhpur.

The syllabus explicitly includes practical topics on deepfake detection, critical verification of AI content, and data privacy ethics.

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

Question 12 (Education Policy - NEP 2020 & Higher Education)

Under the Delhi University Undergraduate Curriculum Framework (UGCF) aligned with NEP 2020, consider the following statements:

Students completing a 4-year Honours with Research degree are placed in Category P1 for 1-year Master's admissions, ranking above Category P2 multidisciplinary programme graduates.

Under NEP 2020 guidelines, 4-year undergraduate graduates can be eligible for direct PhD entry without holding a Master's degree.

The 4-year undergraduate framework completely removes the option for students to exit after 3 years.

Which of the statements given above is/are correct?

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

Question 13 (Polity - Election Administration)

During electoral roll revisions in India, what does the acronym "ASDDO" stand for in voter categorization?

(a) Absent, Shifted, Duplicate, Dead, and Others
(b) Active, Suspended, Deleted, Disqualified, and Others
(c) Automated, Systemic, Digital, Duplicate, and Official
(d) Applicant, Settled, Domiciled, Deceased, and Outlier

Question 14 (Economy - Industrial Clusters)

Global Capability Centres (GCCs) in India employ approximately how many professionals across technology and business operations? (a) Nearly 2.4 lakh professionals
(b) Nearly 24 lakh (2.4 million) professionals
(c) Nearly 24 million professionals
(d) Nearly 50 lakh professionals

Question 15 (Governance - DPDP Rules Implementation)

Consider the following statements regarding the implementation timeline of the Digital Personal Data Protection (DPDP) Act, 2023:

The DPDP Rules were formally notified in November 2025.
Provisions governing 'Consent Managers' are slated to apply from November 2026.
Substantive compliance obligations for Data Fiduciaries come into effect from May 2027.

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

Answer Key & Detailed Explanations

1. Correct Answer: (a) 1 only

Explanation:

Statement 1 is correct: Under Rule 17 of the Registration of Electors Rules, 1960, stating a reason in Form 7 is mandatory; any objection not lodged in the prescribed form and manner must be rejected by the Electoral Registration Officer.

Statement 2 is incorrect: Rule 17 explicitly mandates that hearing notices and orders are compulsory before a voter's name is deleted, ensuring citizens are given an opportunity to contest any objection.

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2. Correct Answer: (c) Form 7

Explanation:

Form 7 is the statutory application prescribed under the Registration of Electors Rules, 1960 for lodging objections against an entry or seeking deletion of a voter's name.

(Form 6 is used for new voter registration, Form 6A for overseas electors, and Form 8 for correction of entries/shifting of residence).

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3. Correct Answer: (a) 1 and 2 only

Explanation:

Statement 1 is correct: Under Article 316, SPSC members are appointed by the Governor, but under Article 317, they can only be removed by the President.

Statement 2 is correct: Article 317 states that the President can remove an SPSC member on grounds of misbehaviour only after the Supreme Court conducts an inquiry on a presidential reference and recommends removal.

Statement 3 is incorrect: Neither the Governor nor the State Executive has discretionary powers to dissolve an SPSC or remove its members without following the Article 317 constitutional reference procedure.

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

Explanation:

Statement 1 is correct: The five southern States hold less than one-fifth of India's population but generate over 31% of the national GDP.

Statement 2 is incorrect: The median age in the southern States is 33–36 years, which is **higher** (older population) than the all-India median of 30 years and northern states like UP/Bihar (23–26 years).

Statement 3 is correct: Over 80% of India's ~2,100 Global Capability Centres (GCCs) are concentrated in Bengaluru, Hyderabad, and Chennai.

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5. Correct Answer: (b) 1 and 3 only

Explanation:

Statement 1 is correct: Tamil Nadu's outstanding liabilities (₹10.4 lakh crore in 2025-26 BE) exceed those of any other State government in India.

Statement 2 is incorrect: The average debt-to-GDP ratio for all States in India is **29.2%** (not over 35%), though Andhra Pradesh (35.4%) and Kerala (35.5%) exceed 35%.

Statement 3 is correct: Southern States bear 45% of the total accumulated financial losses of state-owned power distribution utilities in India.

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6. Correct Answer: (d) 1, 2 and 3

Explanation:

Statement 1 is correct: Under the DPDP Act, 2023, the individual patient is the 'Data Principal' (owner of the personal data).

Statement 2 is correct: The hospital operates as the 'Data Fiduciary' determining data processing purposes and must appoint a statutory Data Protection Officer (DPO).

Statement 3 is correct: Failing to take reasonable security safeguards to prevent data breaches can attract penalties up to ₹250 crore.

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7. Correct Answer: (c) 43.4%

Explanation:

According to the National Health Accounts (2022-23), Out-of-Pocket Expenditure (OOPE) accounts for **43.4%** of Total Health Expenditure in India.

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8. Correct Answer: (b) 2 and 3 only

Explanation:

Statement 1 is incorrect: Non-scheduled drugs are medicines outside the NLEM list whose ceiling prices are **not** directly fixed by the government. (Scheduled drugs have ceiling prices fixed directly).
Statement 2 is correct: The National Pharmaceutical Pricing Authority (NPPA) functions as India's drug price regulator.
Statement 3 is correct: Trade margin is defined as the price gap between the cost of a product entering the supply chain and the retail price paid by the patient.

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9. Correct Answer: (d) 1, 2 and 3

Explanation:

Statement 1 is correct: The 42nd Amendment Act (1976) introduced Article 48A (DPSP) and Article 51A(g) (Fundamental Duty) regarding protection of the environment.
Statement 2 is correct: In 1991, the Supreme Court in M.C. Mehta directed that environmental literacy be a compulsory part of formal education.

Statement 3 is correct: Mission LiFE reaches school students through Eco Clubs for Mission LiFE.

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10. Correct Answer: (d) 1, 2 and 3

Explanation:

Statement 1 is correct: The COP is the supreme decision-making body of the UNFCCC.

Statement 2 is correct: COP31 is scheduled to be held in Antalya, Turkey.

Statement 3 is correct: The NDC 3.0 cycle under the Paris Agreement requires parties to submit updated Nationally Determined Contributions for 2035.

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11. Correct Answer: (d) 1, 2 and 3

Explanation:

Statement 1 is correct: NCERT released a 20-hour, activity-based CT and AI module for Classes 9 to 12.

Statement 2 is correct: Developed by NCERT in consultation with IIT Madras and IIT Jodhpur.

Statement 3 is correct: Curriculum content covers deepfake detection, critical verification of AI output, data privacy, and digital safety.

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12. Correct Answer: (a) 1 and 2 only

Explanation:

Statement 1 is correct: DU's admission matrix ranks 4-year Honours with Research graduates in Category P1, considering Category P2 (multidisciplinary majors) only after P1.

Statement 2 is correct: Under NEP 2020, 4-year UG graduates qualify for direct PhD entry without holding a Master's degree or NET, subject to an entrance test.

Statement 3 is incorrect: The 4-year framework retains an optional exit point after 3 years with a standard bachelor's degree.

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13. Correct Answer: (a) Absent, Shifted, Duplicate, Dead, and Others

Explanation:

During electoral roll enumeration, voter deletions under routine screening are categorized under **ASDDO**: Absent, Shifted, Duplicate, Dead, and Others.

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14. Correct Answer: (c) Nearly 24 million professionals

Explanation:

Global Capability Centres (GCCs) in India employ **nearly 24 million professionals** across tech and business operations.

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15. Correct Answer: (d) 1, 2 and 3

Explanation:

Statement 1 is correct: DPDP Rules were notified on November 13, 2025.

Statement 2 is correct: Provisions regarding Consent Managers apply from November 2026.

Statement 3 is correct: Substantive data processing obligations for Data Fiduciaries take effect from May 2027