OCTOBER 2026

CALL/WHATSAPP - 8999069628

Topic 1: Cyber Security & Governance — Supreme Court Interventions on Digital Arrest Frauds

1. Context & Nature of the Fraud

Digital Arrest Fraud: A scam where cyber-fraudsters pose as police or law enforcement officers over video calls (primarily WhatsApp), falsely claiming that the victim is detained or under investigation, thereby extorting money. No legal arrest can happen via phone or video call.

Scale of Financial Loss: Over **₹800 crore** was lost to digital arrest frauds in a single year, compared to ~₹3,000 crore the previous year. Over 7 lakh restoration requests have been received, with orders passed in over 5.5 lakh cases and funds restored in over 11 lakh cases.

2. Proposed Judicial & Regulatory Safeguards

Shifting Loss Liability (Indemnification): The Supreme Court has proposed moving financial losses from victims to banks by asking the **Reserve Bank of India (RBI)** to mandate full indemnification (compensation) where institutional diligence lapses enabled the fraud.

Automated Suspensions & Alerts: Banks must implement systems to temporarily freeze transactions that deviate sharply from an account's normal pattern, followed by automated alerts to police and physical verification.

RBI KYC Amendment Directions, 2026: Revised Customer Due Diligence rules for banks are scheduled for notification by November 30 and operationalization by December 31.

Intermediary Accountability: Platforms like WhatsApp (which banned 9,400 suspicious accounts and is developing anti-impersonation tools) will be bound by instructions issued by **MeitY** and the **Department of Telecommunications (DoT)**.

3. Key Inter-Institutional Mechanisms & Challenges

Inter-Agency Tools: Integration with the **1930 Cyber Fraud Helpline**, the **Citizen Financial Cyber Fraud Reporting and Management System**, and DoT's **Financial Fraud Risk Indicator** (which flags mobile numbers linked to cyber fraud).

Structural Challenges: Fraudsters rapidly move stolen money through chains of rented/borrowed **mule accounts**. Deepfake voice cloning and video calls make impersonation convincing, while proving institutional negligence remains difficult for victims.

Topic 2: Electoral Reforms & Polity — Special Intensive Revision (SIR) & Voter Enrolment (Form 6)

1. Context & Key Issue

Telangana Rejections: Out of 5,20,331 new-voter enrolment applications received between January and mid-June in Telangana before Special Intensive Revision (SIR) began, **1,92,574 (37%) were rejected**.

Cause of Rejection: Pre-SIR applications lacked an SIR-specific **declaration form** requiring applicant or relative details from the **2002 SIR roll**, or one of 12 specified citizenship proof documents.

2. Statutory Framework & Types of Electoral Revisions

Form 6: The statutory enrolment application filed by citizens (e.g., those turning 18) to get their name included on the electoral roll under the Representation of the People Act.

Legal Basis of SIR: Section 21 of the **Representation of the People Act (RPA), 1950** empowers the Election Commission of India (ECI) to order a special revision of electoral rolls at any time for reasons recorded in writing.

Summary Revision vs. Special Intensive Revision (SIR):

Routine Annual Summary Revision: Updates rolls without mandatory house-to-house physical verification of every voter.

Special Intensive Revision (SIR): Time-bound, house-to-house enumeration where **Booth Level Officers (BLOs)** physically visit households to verify every entry.

3. Concerns & Way Forward

Retrospective Disqualification: Applying an SIR-added declaration rule retroactively to applications submitted prior to the SIR process excludes first-time voters and creates administrative hurdles.

Corrective Steps: CEOs and Electoral Registration Officers should review pre-SIR applications under the rules active when filed, request missing declarations rather than outright rejection, and accept flexible residency proofs.

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Topic 3: Governance, Labor & Economic Reforms — Decriminalization & Jan Vishwas Framework

1. Core Thesis: Regulatory Cholesterol vs. Wage Growth

Diagnosis: India's primary labor market problem is **low wages and informality**, not a sheer shortage of jobs. "Regulatory cholesterol"—opaque, inconsistent, and non-transparent rules—acts as a toll on formal job creation, keeping one-third of the labor force in informal wage work.

2. Jan Vishwas (Amendment of Provisions) Act, 2023

Objective: Aimed at reducing compliance fear and improving the ease of doing business and living.

Mechanism: Decriminalized **183 provisions across 42 central Acts** by replacing imprisonment for minor, technical offenses with monetary penalties.

3. Proposed Three-Pillar Expansion Framework

Jan Vishwas Siddhant (Trust-Based Regulation): Grounding regulations in freedom, necessity, and proportionality, while moving away from official mindsets such as prior approval, enforcing the unenforceable, and process as punishment.

Sangreh (Single Legal Repository): Creating a searchable, machine-readable national repository indexing all central/state laws, rules, circulars, and edicts (unifying the Housing Ministry's physical gazette, MeitY's e-gazette, and the Law Ministry's India Code) using standardized drafting (Bharat Niti Lipi).

Ashwasan / Transparency of Rules Act (TORA): A proposed legal guarantee stipulating that any enforceable obligation not published on Sangreh shall be legally unenforceable.

4. Key Supreme Court Rulings on Law Accessibility

Harla v. State of Rajasthan (1952): Invalidated secret laws locked away in executive drawers.

B.K. Srinivasan v. State of Karnataka (1987): Held that law must be knowable to all citizens.

Viraj Impex v. Union of India (2019): Held that a law becomes operational only once properly published.

Topic 4: Health Governance & Regulatory Frameworks — Trade Margin Capping in Cancer Care

1. Context & Trade Margin Regulation

Regulatory Action: The **National Pharmaceutical Pricing Authority (NPPA)** capped trade margins on **non-scheduled cancer drugs** at **30% of Maximum Retail Price (MRP)**.

Rationale: NPPA found intermediaries (stockists, distributors, hospital pharmacies) adding average markups of ~170%.

Trade Margin Definition: The profit added between the manufacturer's price and the final retail price paid by the patient.

2. Limitations of Capping Trade Margins Alone

Manufacturer Price Untouched: Trade margin regulation caps retailer/distributor markups but does **not control the initial manufacturer price**.

Patented Drugs & Pricing: Patented drugs facing minimal generic competition remain expensive even after margin caps (e.g., monthly cost of breast cancer drug ribociclib rose from ₹58,000 to ₹78,000 after margin limits).

3. Health Spending Context & Institutional Setup

Out-of-Pocket Spending (OOPE): Out-of-pocket expenditure constituted **39.4%** of India's total health spending in 2021–22.

The "Missing Middle": Approximately **30% of Indians** lack health insurance—they are ineligible for Ayushman Bharat (PM-JAY) and unable to afford private insurance.

NPPA Framework: Established in 1997 as an attached office of the **Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers**. Fixes ceiling prices for **scheduled formulations** under the **Drugs (Prices Control) Order (DPCO), 2013**, and ensures non-scheduled drug MRPs do not rise by more than 10% annually.

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Topic 5: Higher Education Policy — FYUP, NEP 2020 & Academic Credit Frameworks

1. Structure of the Four-Year Undergraduate Programme (FYUP)

NEP 2020 Rollout: Introduced under NEP 2020 to broaden undergraduate education with flexible entry and exit points.

Credit Requirements: Under UGC guidelines, a **Major discipline requires at least 80 credits** in FYUP (compared to 60 credits in a 3-year degree). Exiting after 3 years requires **120 credits**.

Flexible Pathways: Offers Accelerated Degree Programmes (ADP - 6 or 7 semesters) and Extended Degree Programmes (EDP - up to 2 extra semesters).

Post-FYUP Routes: Leads to Honours or Honours with Research, qualifying students for a 1-year Master's degree or direct PhD admission (for graduates with **75% marks** under UGC 2022 Regulations).

2. Digital Academic Infrastructure

Academic Bank of Credits (ABC): Digital repository where students store earned credits, enabling seamless multi-entry and multi-exit pathways.

APAAR ID: "One Nation, One Student ID" linking academic records, skills, and transfers.

National Credit Framework (NCrF): Unified credit framework integrating academic and vocational learning.

3. Challenges in Implementation

Postgraduate Mismatch: Lack of alignment across universities leaves 4-year graduates facing admission barriers to 1-year Master's courses.

Dilution of Major: Mandatory peripheral modules like Value Addition Courses (VACs) and high internal assessment shares (~45%) can take credit emphasis away from the core discipline.

Topic 6: Public Governance, Welfare Delivery & Fiscal Federalism

1. Welfare Delivery Architecture & JAM Trinity

JAM Trinity: Jan Dhan accounts, Aadhaar identity, and Mobile connectivity enabling Direct Benefit Transfer (DBT) directly into citizen bank accounts.

DBT Scale: Over **₹53 lakh crore** transferred directly to citizens since 2014, removing middlemen and reducing leakage.

2. Multidimensional Poverty Measurement

NITI Aayog Data: Approximately **250 million Indians** moved out of multidimensional poverty over nine years.

MPI Reduction: Multidimensional poverty headcount ratio dropped from **29.17% (2013–14) to 11.28% (2022–23)**.

MPI Concept: Measures deprivations across health, education, and living standards, rather than income alone.

3. Fiscal Federalism & Quality of Debate

Capital Expenditure (CapEx) vs. Guarantees: High off-budget borrowings for welfare guarantees can crowd out CapEx on long-term assets like roads and health infrastructure (e.g., Kerala's June 2026 White Paper noting ₹5.07 lakh crore debt and CapEx at 1.3% of GSDP).

Democratic Culture: Distinguishes genuine protest from manufactured parliamentary disruption, recommending protected debate time in Parliament for Opposition business.

UPSC Prelims-Style MCQs

Q1. With reference to the Special Intensive Revision (SIR) of electoral rolls in India, consider the following statements:

An SIR involves a time-bound, house-to-house enumeration where Booth Level Officers physically verify every voter entry on the electoral roll.

The Election Commission of India derives its power to order a special revision of electoral rolls from Section 21 of the Representation of the People Act, 1950.

Form 6 is the statutory application form submitted by existing voters for correction of particulars in the electoral roll.

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

Q2. Consider the following statements regarding voter enrolment and revision procedures in India:

In routine annual summary revisions, Booth Level Officers physically visit every household to verify all voter entries.

Under the SIR framework in Telangana, applicants without prior roll entries were required to submit one of 12 listed documents as proof of citizenship.

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

Q3. With reference to the Jan Vishwas (Amendment of Provisions) Act, 2023, consider the following statements:

It aims to reduce compliance fear and enhance the ease of living and doing business in India.

It decriminalized minor and technical offenses across central Acts by replacing imprisonment with monetary penalties.

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

Q4. Consider the following Supreme Court judgments regarding the principle that laws must be published and knowable to citizens:

Harla v. State of Rajasthan (1952) rejected secret laws that remain unpublished in executive drawers.

B.K. Srinivasan v. State of Karnataka (1987) established that a law must be knowable to all affected citizens.

Viraj Impex v. Union of India (2019) held that a legal provision becomes operational immediately upon internal executive assent, even prior to official publication.

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

Q5. With reference to proposed legal and regulatory reforms in India, consider the following statements:

'Sangreh' is proposed as a single, searchable national legal repository that unifies central and state laws, rules, and circulars.

The Transparency of Rules Act (TORA) framework proposes that any regulatory obligation not published on the centralized repository shall remain legally unenforceable.

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

Q6. With reference to the National Pharmaceutical Pricing Authority (NPPA), consider the following statements:

It is a statutory body established under the Ministry of Health and Family Welfare.

It fixes ceiling prices for scheduled formulations listed under the Drugs (Prices Control) Order (DPCO), 2013.

For non-scheduled drugs, the NPPA monitors prices to ensure that manufacturers do not increase the Maximum Retail Price (MRP) by more than 10% annually.

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

Q7. Consider the following statements regarding trade margin regulation in pharmaceutical pricing:

Trade margin refers to the profit markup added between the manufacturer's price and the final retail price paid by the patient.

Capping trade margins on non-scheduled cancer drugs directly regulates and caps the initial manufacturer price set at the factory level.

India's Out-of-Pocket Expenditure (OOPE) on health constituted less than 20% of total health spending in 2021–22.

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

Q8. With reference to the Four-Year Undergraduate Programme (FYUP) under the National Education Policy (NEP) 2020, consider the following statements:

Under the UGC curriculum framework, a major discipline in FYUP requires a minimum of 80 credits, compared to 60 credits in a 3-year degree.

Students exiting the FYUP after 3 years must earn at least 120 credits to receive a 3-year bachelor's degree.

Four-year undergraduate graduates require a Master's degree before becoming eligible for direct PhD admission under UGC regulations.

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

Q9. Consider the following digital initiatives in India's higher education sector:

Academic Bank of Credits (ABC) is a digital repository where students store earned academic credits, enabling multiple entry and exit options.

APAAR ID functions as a 'One Nation, One Student ID' linking academic records, skills, and credit transfers.

National Credit Framework (NCrF) integrates credits earned only through traditional academic learning, excluding vocational education.

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

Q10. With reference to 'Digital Arrest' frauds and recent judicial observations in India, consider the following statements:

Under Indian law, police authorities are empowered to conduct formal digital arrests and detentions via video calls on encrypted platforms like WhatsApp.

The Supreme Court proposed making banks fully compensate (indemnify) digital arrest victims in cases where institutional diligence lapses enabled the fraud.

Automated transaction freezes for deviations from account patterns and automated alerts to police were proposed as institutional safeguards.

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

Q11. Consider the following mechanisms associated with tackling financial cyber frauds in India:

The 1930 Cyber Fraud Helpline and the Citizen Financial Cyber Fraud Reporting and Management System facilitate the rapid reporting and freezing of defrauded funds.

The Financial Fraud Risk Indicator, developed by the Department of Telecommunications (DoT), flags mobile numbers linked to cyber fraud.

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

Q12. With reference to Direct Benefit Transfer (DBT) and welfare architecture in India, consider the following statements:

The JAM Trinity combines Jan Dhan bank accounts, Aadhaar digital identity, and Mobile connectivity to enable direct financial transfers to citizens.

Over ₹53 lakh crore has been transferred directly into citizens' bank accounts through DBT since 2014.

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

Q13. Consider the following statements regarding Multidimensional Poverty Index (MPI) measurement in India:

The National Multidimensional Poverty Index measures poverty solely based on monthly per capita consumption expenditure.

According to NITI Aayog data, nearly 250 million Indians exited multidimensional poverty over a nine-year period (2013–14 to 2022–23).

India's multidimensional poverty headcount ratio declined from 29.17% in 2013–14 to 11.28% in 2022–23.

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

Q14. Consider the following statements regarding state government finances and fiscal management in India:

Excessive off-budget borrowings and state-level guarantee schemes can crowd out capital expenditure on long-term assets such as roads and hospitals.

Capital expenditure builds long-term physical assets, whereas guarantee payments generally constitute recurring expenditure.

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

Q15. Consider the following statements regarding parliamentary functioning and democratic governance:

Disruption of legislative business in Parliament is recognized as a constitutional substitute for parliamentary debate and voting.

Institutionalizing protected debate time in Parliament for Opposition business has been suggested to ensure grievances are raised through structured debate rather than disruption.

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

Part 3: Answer Key & Detailed Explanations

Question	Answer
Q1	**(a) 1 and 2 only**
Q2	**(b) 2 only**
Q3	**(c) Both 1 and 2**
Q4	**(a) 1 and 2 only**
Q5	**(c) Both 1 and 2**

Q6	(b) 2 and 3 only
Q7	(a) 1 only
Q8	(a) 1 and 2 only
Q9	(a) 1 and 2 only
Q10	(b) 2 and 3 only
Q11	(c) Both 1 and 2
Q12	(c) Both 1 and 2
Q13	(b) 2 and 3 only
Q14	(c) Both 1 and 2
Q15	(b) 2 only

Detailed Explanations

Q1. Answer: (a)

Statement 1 is correct: A Special Intensive Revision (SIR) is a time-bound, house-to-house enumeration where Booth Level Officers (BLOs) physically visit households to verify every voter entry.

Statement 2 is correct: Section 21 of the Representation of the People Act, 1950 legally empowers the ECI to order a special revision of electoral rolls.

Statement 3 is incorrect: Form 6 is the application for **new voter enrolment**, not for correction of particulars (which uses Form 8).

Q2. Answer: (b)

Statement 1 is incorrect: Routine annual summary revisions update the electoral roll **without** physically verifying every single voter entry at every household.

Statement 2 is correct: Applicants lacking an entry in prior rolls were required under the SIR declaration rule to submit one of 12 listed documents as proof of citizenship.

Q3. Answer: (c)

Statement 1 is correct: The Jan Vishwas Act, 2023 was enacted to reduce compliance fear and improve the ease of living and doing business.

Statement 2 is correct: It decriminalized 183 provisions across 42 central Acts by substituting imprisonment with monetary penalties for minor/technical violations.

Q4. Answer: (a)

Statement 1 is correct: Harla v. State of Rajasthan (1952) held that secret laws locked away in executive drawers cannot be enforceable.

Statement 2 is correct: B.K. Srinivasan v. State of Karnataka (1987) established that a law must be knowable to all citizens to be valid.

Statement 3 is incorrect: Viraj Impex v. Union of India (2019) held that a law becomes operational **only once properly published**, rejecting immediate enforcement upon secret/internal assent.

Q5. Answer: (c)

Statement 1 is correct: 'Sangreh' is proposed as a single, machine-readable national legal repository indexing all laws, rules, and circulars across central and state ministries.

Statement 2 is correct: Under the Transparency of Rules Act (TORA) framework, any obligation not published on Sangreh is rendered legally unenforceable.

Q6. Answer: (b)

Statement 1 is incorrect: The NPPA was set up in 1997 as an attached office of the **Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers**, not the Ministry of Health and Family Welfare.

Statement 2 is correct: NPPA fixes ceiling prices for scheduled formulations listed under the Drugs (Prices Control) Order (DPCO), 2013.

Statement 3 is correct: For non-scheduled drugs, NPPA monitors prices to ensure the MRP does not rise by more than 10% in a year.

Q7. Answer: (a)

Statement 1 is correct: Trade margin is the profit added between the manufacturer's factory price and the price paid by the patient.

Statement 2 is incorrect: Capping trade margins regulates distributor/retailer markups, leaving the **manufacturer's starting price untouched**.

Statement 3 is incorrect: Out-of-pocket expenditure (OOPE) constituted **39.4%** of India's total health spending in 2021–22, not under 20%.

Q8. Answer: (a)

Statement 1 is correct: Under UGC guidelines, an FYUP Major discipline requires at least 80 credits, compared to 60 in a 3-year degree.

Statement 2 is correct: Students exiting after 3 years must earn at least 120 credits to receive a bachelor's degree.

Statement 3 is incorrect: Under UGC 2022 Regulations, four-year graduates with **75% marks** are eligible for **direct PhD admission** without needing a Master's degree.

Q9. Answer: (a)

Statement 1 is correct: The Academic Bank of Credits (ABC) stores earned academic credits digitally, facilitating multiple entry/exit pathways.

Statement 2 is correct: APAAR ID serves as a "One Nation, One Student ID" linking student academic records, skills, and transfers.

Statement 3 is incorrect: The National Credit Framework (NCrF) is a unified framework integrating credits for **both academic and vocational learning**.

Q10. Answer: (b)

Statement 1 is incorrect: Police cannot conduct arrests via phone or video call; 'digital arrests' are purely fake extortion schemes.

Statement 2 is correct: The Supreme Court proposed requiring RBI to mandate full indemnity by banks where institutional diligence failures enabled the fraud.

Statement 3 is correct: Proposed safeguards include automated transaction freezes for pattern deviations and automated alerts to police.

Q11. Answer: (c)

Statement 1 is correct: The 1930 Cyber Fraud Helpline and the Citizen Financial Cyber Fraud Reporting and Management System facilitate quick reporting and freezing of defrauded funds.

Statement 2 is correct: DoT's Financial Fraud Risk Indicator flags mobile numbers linked to cyber fraud.

Q12. Answer: (c)

Statement 1 is correct: The JAM Trinity combines Jan Dhan accounts, Aadhaar, and Mobile connectivity to enable direct financial transfers.

Statement 2 is correct: Over ₹53 lakh crore has been transferred directly into citizens' accounts through DBT since 2014.

Q13. Answer: (b)

Statement 1 is incorrect: The Multidimensional Poverty Index (MPI) measures deprivations across health, education, and living standards, rather than income or per capita consumption expenditure alone.

Statement 2 is correct: NITI Aayog data shows nearly 250 million Indians exited multidimensional poverty over a nine-year period.

Statement 3 is correct: India's multidimensional poverty headcount ratio declined from 29.17% (2013–14) to 11.28% (2022–23).

Q14. Answer: (c)

Statement 1 is correct: Excessive off-budget borrowings and guarantee commitments constrain state resources, crowding out capital expenditure on roads, hospitals, and infrastructure.

Statement 2 is correct: Capital expenditure creates long-term physical assets, whereas guarantee payments and subsidies fall under revenue expenditure.

Q15. Answer: (b)

Statement 1 is incorrect: Disruption undermines democratic governance and parliamentary debate, and is not a constitutional substitute for debate.

Statement 2 is correct: Institutionalizing dedicated, protected debate time for Opposition business ensures grievances are addressed through parliamentary debate rather than disruption.